

**Total Quality Management, Service Quality, and Customer Satisfaction in Small
and Medium sized Enterprises in the Ibadan Metropolis, Oyo State**

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Certification

This is to certify that this thesis was carried out by **Oluwatomisin Oyindamola OLALERU** with Matriculation Number **LCU/PG/002531**, a student in the Department of Information Management under my supervision in the Faculty of Communication and Information Science, Lead City University, Ibadan, Nigeria.

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Dedication

This thesis is dedicated to God Almighty for His sufficient grace over my life.

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Even though the above-mentioned institutions and persons have assisted in the process of this project work, I alone stand responsible for the error(s) if any, found in this work”

Abstract

Customer satisfaction is the key to the long-term survival of any business. In line with this, business owners and researchers are usually interested in factors that affect customer satisfaction. This study examines the influence of total quality management, service quality, and customer satisfaction in SME's in the Ibadan Metropolis, Oyo state. The study adopted a descriptive survey research method. The population encompassed residents of five local governments in Ibadan out of which 384 were systematically selected as the study sample. The research instrument is a structured questionnaire. Data was analysed using descriptive and inferential statistics. The results showed that total quality management as a variable has a significant influence on customer satisfaction. It was also found that service quality has a significant impact on customer satisfaction. In addition, the test of hypothesis also revealed that the combination of total quality management and service quality has a significant impact on service quality, although total quality management was more significant than service quality. The study concluded that Total Quality Management (TQM) practices and service quality both play a crucial role in determining customer satisfaction. It was therefore recommended that SMEs should prioritize the adoption and implementation of Total Quality Management (TQM) practices, including continuous improvement, streamlined processes, and employee involvement.

Keywords: Customer Satisfaction, Customer services, Total Quality Management, service quality, SMEs.

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Chapter One

Introduction

1.1 Background to the Study

Customer satisfaction is an important concept for all businesses, including Small and Medium-sized Enterprises (SMEs). It refers to the degree to which customers are happy with the products, services, and overall experience provided by a business. In SMEs, customer satisfaction can be a critical factor for success and growth, as it can lead to repeat business, positive word-of-mouth recommendations, and increased profitability¹. Customer satisfaction is a psychological state which is influenced by several factors. To properly understand the concept of customer satisfaction, it is important to understand all of its dimensions which have been identified to include expectations, perceived performance, and disconfirmation².

Customer satisfaction is often a function of customer's initial expectations. Customers have a set of expectations for the product or service they are purchasing. These expectations are influenced by the customer's past experiences, marketing messages, and word-of-mouth recommendations. Customer expectation is a key concept in customer satisfaction research, as it forms the basis for customers' satisfaction judgments. It refers to the level of service or performance that customers anticipate from a product or service based on their past experiences, word-of-mouth recommendations, and marketing communications. Research has shown that customer expectations play a significant role in determining customer satisfaction. If a product or service meets or exceeds customer expectations, the customer is likely to be satisfied. Conversely, if a product or service falls short of customer expectations, the customer is likely to be dissatisfied³.

Going by the perceived importance of customer satisfaction to the growth and long-term survival of SMEs, it is important to understand and management customer's expectation⁴. As a result SMEs must set realistic expectations by communicating clearly and honestly about their product or service's performance capabilities. This can help to prevent customers from forming unrealistic expectations that are unlikely to be met. Another approach is to exceed customer expectations by delivering superior performance or service. This can be done by offering modest promises while delivering maximum quality. This can be accomplished by identifying areas where the SME's can differentiate itself from competitors and focusing on delivering exceptional value to customers. Several studies have provided evidence for the importance of customer expectations in customer satisfaction. For example, a study of hotel guests found that customer expectations were a key determinant of satisfaction, with guests who had high expectations being more likely to be satisfied when their expectations were met. Customer expectation can be positively or negatively linked to perceived performance of products and services.

Perceived performance is another key concept in customer satisfaction research. It refers to a customer's evaluation of a product or service based on their perceptions of its performance, rather than on objective measurements of its actual performance. This concept is important because it helps to explain how customers form their satisfaction judgments, and it has implications for businesses seeking to improve customer satisfaction. Satisfaction with a product or service is based on their perception of its performance relative to their expectations. When customers of SMEs purchase goods or access services from them, they already have some form of expectation which can be based on the marketing and promotion activities of SMEs and/or the observed

performance of similar products and services. According to the perceived performance model, a customer's If the product or service performs better than expected, the customer is likely to be satisfied. Conversely, if the product or service performs worse than expected, the customer is likely to be dissatisfied³. Several studies have provided evidence for the importance of perceived performance in customer satisfaction. For example, a study of restaurant customers found that perceived quality (a component of perceived performance) was a significant predictor of customer satisfaction and behavioral intentions⁵. Another study of automobile buyers found that perceived performance was a key determinant of customer satisfaction and loyalty⁶.

In order to mitigate the impact of perceived performance on customer's satisfaction, experts have suggested several strategies. One approach is to ensure that the product or service meets or exceeds customer expectations. This can be accomplished by using customer feedback to identify areas where the business may be falling short and making improvements accordingly. Another approach is to manage customer expectations by setting realistic performance standards and communicating them to customers⁷. That is to say, SMEs should not attribute more function than their products or services can actually accomplish. This can help to reduce the likelihood of negative disconfirmation and improve overall customer satisfaction.

Disconfirmation is the subject judgment of a customer about whether products and services they have consumed meet their expectation and performance as advertised. It is an important aspect of understanding customer satisfaction, as it helps to explain how customers form their evaluations of products and services. The disconfirmation concept proposes that customer satisfaction is based on the gap between the customer's

expectations and their perception of the actual performance of the product or service⁸. Small and Medium-sized Enterprises (SMEs) all over the world, including in Nigeria often oversell their products during adverts and promotions. As a result, when the actual performance meets or exceeds expectations, customers experience positive disconfirmation, and are likely to be satisfied with the product or service. On the other hand, when the actual performance falls short of expectations, customers experience negative disconfirmation, and are likely to be dissatisfied⁵.

Research has shown that the magnitude of the disconfirmation gap can have a significant impact on customer satisfaction. Customers who experience a small positive disconfirmation gap are likely to be satisfied, while customers who experience a large negative disconfirmation gap are likely to be dissatisfied. Overall, understanding the concept of disconfirmation is important for SMEs looking to improve customer satisfaction. By understanding the expectations and perceptions of their customers, SMEs can work to close the disconfirmation gap and create a positive customer experience. From the foregoing, it can be deduced that customer satisfaction is achieved when the perceived performance of a product or service meets or exceeds the customer's expectations and this led to confirmation of the expectation. On the other hand, when the perceived performance is lower than expectation, it leads to disconfirmation which results in dissatisfaction. By understanding the factors that influence customer satisfaction, businesses can identify areas where they need to improve their performance and exceed customer expectations.

Customer satisfaction is also a much-desired target for businesses since satisfied customers are more likely to buy more, return to the store and also refer by words of

mouth to others. Customer satisfaction has to be one of the essential characteristics that all businesses should be focused on. Any SME aiming for competitive advantage should be satisfying its customers better than its competitor. In response to the increasingly competitive marketplace, small and medium-scale (SMEs) businesses are continually seeking strategies to increase profit. These strategies often concentrate on improving service quality thus increasing customer satisfaction and building trust and seeking loyalty. While customer satisfaction is not totally dependent on a business organization, there are certain things that are within its control which can enhance customer's satisfaction. Among the factors that can ensure customers satisfaction are service quality and total quality management.

Total Quality Management (TQM) is an approach to managing organizations that focuses on continuous improvement in quality, productivity, and customer satisfaction. TQM is a customer-focused approach that emphasizes the involvement of all employees in the organization in improving the quality of the product or service⁹. TQM is also described as a comprehensive management system that includes various techniques and tools to ensure that the organization's products and services meet or exceed customer expectations. These techniques and tools include statistical process control, benchmarking, continuous improvement, and employee involvement.

Total Quality Management is defined as a shift in the way the organization is managed, which is to include focusing the energies of the firm or organization on the continuous improvements of all processes and functions, and above all the different stages of work or routine, as quality is nothing more than knowledge of customers desires and converting these into specifications that fulfill customer's needs¹⁰. That is, SMEs should adopt a

strategy of continuous improvement of internal and external operations of service, and they must strive to provide quality services to their client that exceed their needs. In as much as TQM is concerned with client satisfaction via expectation confirmation and satisfying the perceived performance measurement of the customer through process quality, and product quality. The goal of TQM is to create a culture of continuous improvement in the organization by empowering employees to take ownership of the quality of their work and by encouraging them to seek out ways to improve their processes. By creating a culture of continuous improvement, TQM aims to reduce defects, improve efficiency, and increase customer satisfaction¹¹.

TQM has been shown to be effective in improving the quality and productivity of organizations. For example, a study of a manufacturing company found that the implementation of TQM led to a 20% reduction in defects and a 35% reduction in scrap and rework costs¹². Another study of a service organization found that the implementation of TQM led to a 40% reduction in customer complaints and a 30% increase in customer satisfaction¹³. TQM is a customer-focused management approach that emphasizes continuous improvement in quality, productivity, and customer satisfaction. It includes various techniques and tools to ensure that products and services meet or exceed customer expectations, and its goal is to create a culture of continuous improvement in the organization. TQM has been shown to be effective in improving the quality and productivity of organizations and has gained widespread popularity in the business world.

In the context of Nigeria, majority of SMEs often lack the resources, capability or willingness to institute proper TQM. Due to their size and the financial pressure they face

some SMEs are often more interested in making profits than focusing on the quality of their products. Hence, regulating bodies like Standard organization of Nigeria (SON), National Agency for Food and Drug Administration and Control (NAFDAC). These organizations are fully involved in the process of benchmarking and continuous process improvement of the entire process. This means that set standards for goods produced and services provided in the country. They also monitor activities of producers and vendors to ensure compliance with the stands and punish those who offer poor quality products for the citizens. The role of standard organizations in TQM is of utmost importance in Nigeria due to the current business environment.

Nigeria's economy is currently under the siege of substandard products ranging from household goods, body care products, to food items. These substandard products pose great challenge to the government regulatory intuitions, consumers, and the entire public. This is a result of the threat posed by the influx, domestic production, and circulation of substandard products, hence these quality control measures have been put in place by SON. The major function of SON is to ensure the standard of the product is in line with the quality control measures of each and various products. Domestic Product standardization entails onsite inspection and participation at the factory to ensure that items of production conform to the approved Nigerian industrial and mandatory standards. The main aim of these activities is quality control which is aimed at identifying and fixing the defect, the gap between having standard goods and substandard goods in circulation¹⁴.

However, experts have observed some challenges to the ability of organizations such as SON to stimulate TQM in SMEs. One of the challenges cited is the absence of

international accredited laboratory. SON does not have the right to declare foreign product substandard, because the laboratories available are not accredited to certain level and does not even meet the minimum standards of a testing laboratory which can be said to be effective from poor funding. As a result, while SON sets standards for products and services produced and marketed by SMEs in Nigeria, it lacks adequate capacity to ensure that those standards are adhered to. Given the importance of TQM it would be useful to understand what influence effective standardization would have on the TQM practices of SMEs and how this would affect customer satisfaction.

SMEs are required to follow the standard put in place by SON when providing goods and commodities to the public. When there is compliance to the standards set by the organization and prompt sanctions placed on offending SMEs, TQM becomes a way of life for all business. As this happens, quality becomes the watchword of SMEs in Nigeria and the era of customer uncertainty of what they are getting will be in the past. Currently, many Nigeria often prefer foreign good to made-in-Nigeria equivalents because of poor quality. Some would even prefer to buy second hand items imported from other countries because of the conviction that they are of higher quality to similar ones produced in Nigeria even if they are brand new. This has come to impact on the SMEs themselves who have become threatened by the importation of foreign goods. However, TQM which often pay much attention to the products and services being offered is not the only factor in customer satisfaction, another factor that has been identified is service quality.

Service quality refers to the extent to which a service meets or exceeds customers' expectations. It is a measure of the overall satisfaction a customer has with a service and encompasses various aspects such as responsiveness, reliability, assurance, empathy, and

tangibles (physical facilities, equipment, and appearance of personnel). Delivering high-quality service is important for customer retention, loyalty, and positive word-of-mouth, which ultimately leads to increased revenue and profitability for the business. The concept of service quality refers to how well a service meets or exceeds customers' expectations and needs. It is an important aspect of any service-based business, as customer satisfaction and loyalty are crucial to the success of such organizations. The measure of service quality include responsiveness, reliability, assurance, empathy, and tangibles (service quality)

Responsiveness measures the promptness and willingness of the service provider to provide assistance or respond to customer requests. It includes factors such as how quickly the service is delivered, how easy it is to contact the service provider, and how well the service provider communicates with the customer. For SMEs such as those in the fast-moving consumer goods sector, responsiveness is important. Queues must not be long and floor managers and supervisors should be around to attend to customer queries. In additions, the service should be reliable.

Reliability measures the consistency and dependability of the service provider in delivering the service as promised. It includes factors such as the accuracy of information provided, the ability to meet deadlines, and the overall consistency of the service experience. It is important for SMEs to be consistent in meeting users' expectations. Supermarkets and megastores are expected to be open every day for as long as possible and be stocked with everything a consumer needs. In line with this, a reliable SMEs is one which is always open to customers and able to provide what they need exactly the way they want it. The SMEs and their employees must also demonstrate assurance.

Assurance measures the knowledge, competence, and credibility of the service provider. It includes factors such as the professionalism of the service provider, the degree of trustworthiness and honesty, and the ability to inspire confidence and trust in the customer. SMEs such as supermarkets and others who trade in goods and services thrive on customer trust and respect. To achieve this, they must demonstrate transparency in their dealings. For instance, people often complain of petrol attendants that they rarely dispense full measure of fuel so motorists would avoid filling station with such reputation. In the same vein, customer would avoid store where sales people often cheat people out their change, demonstrate incompetence, and lack of proper comportment befitting their roles. This dimension is closely related to that of empathy.

Empathy is a dimension of service quality that focuses on the extent to which the service provider demonstrates care and concern for the customer. It includes factors such as the ability to understand the customer's needs and preferences, the degree of personalized attention provided, and the willingness to listen and respond to the customer's feedback. Customers who come to supermarkets and mega stores want to be treated with dignity irrespective of their shortcomings. This often involves how sales people handle customers with various temperament and demands. It is important for those who attend to customers to show understanding, even when the customers' demands seem unreasonable. Indeed, elderly, children, pregnant women and others like them demand special attention which may go beyond what is ordinarily accorded other customers. Most importantly, empathy ensures that customers are not embarrassed, inconvenienced or made to feel unappreciated. All of these dimensions would be more achievable in a welcoming environment.

The dimension of service quality speaking to the business environment is tangibility. Tangibles measure the physical and tangible aspects of the service experience, such as the appearance of the service provider, the cleanliness and attractiveness of the physical environment, and the appearance and functionality of equipment or tools used in the service delivery. SMEs, irrespective of their size must present an attractive front to the customers. Clean, well laid out premises with good ambience and orderliness is essential. The business premises should not be too noisy, rowdy or poorly ventilated. In the same vein, those who attend to customers should be made to appear well turn out. In response to this, many supermarkets and megastores often kit their staff in uniforms. However, the challenge is that there is often lack of adequate regulation to the extent that some uniforms are worn, wrinkled and look shabbily. In the same vein, others who do home delivery often use unkempt dispatch riders with dirty and rickety motorcycles. This can put off customers and make them reconsider their patronage of such business.

The changes in both local and global competition have led SMEs to see the need to improve their efficiencies and activeness in order to effectively compete. Any business around the world depends on its customers, product and profit always and that is why it is necessary to treat them as king of the market. There are five scopes significant for customer satisfaction via service quality in which loyalty lies including Tangibility, reliability, responsiveness, assurance, and empathy. Moreover, service quality is divided into two parts which are technical and functional quality, technical refers to what customers serviced, and functional to service delivery processes. Service quality can be assessed using various methods, including customer feedback surveys, mystery shopping, and service evaluations. Customers' perceptions of service quality are influenced by

many factors, including the quality of the physical environment, the responsiveness and friendliness of the service provider, the speed and accuracy of service delivery, and the reliability and consistency of the service.

Several models and frameworks have been developed to help organizations understand and measure service quality. Improving service quality requires a commitment to continuous improvement and a customer-centric approach. Organizations must listen to their customers' feedback and take action to address any issues or concerns. Training and development programs can also help service providers deliver high-quality service consistently. Service quality refers to how well a service meets or exceeds customers' expectations and needs. It is assessed using various methods and influenced by many factors. Improving service quality requires a commitment to continuous improvement and a customer-centric approach.

Customer satisfaction is highly important to SMEs especially those who run supermarkets and mega stores. The competition is high and customers have several choices which makes them to be critical of where they shop. A business that fails to satisfy customers is more likely to be left with few customers. Lack of customers means low sales revenue which can be fatal to the survival of SMEs in Nigeria. Already. It has been reported that majority of SMEs rarely last till the fifth year of being established. This may be due to customer dissatisfaction. As a result, a holistic approach is suggested to measure factors that can ensure customers satisfaction. In line with this, the study examine the influence of total quality management and service quality on customers' satisfaction focusing on SMEs in the Ibadan Metropolis Oyo State, Nigeria.

1.2 Statement of the Problem

Small and medium-sized businesses (SMEs), particularly those in Nigeria, place a high value on customer happiness. Customers are the cornerstone of every organizational structure, and for businesses to be profitable over the long term, they must continue to address consumer requirements. Consumer's satisfaction depends on how closely a product's performance matches consumer expectations; when it doesn't, there is obvious discontent. A happy customer is more likely to become a devoted supporter, speaking well of the company and bringing in new customers. As a result, increased sales revenue acts as a stimulant for total company growth and profitability.

On the other hand, unhappy customers cut links with the company and spread negative reviews, which might result in lower sales and even business failure. This pattern is especially noticeable in Nigeria, where a pervasive discontent among customers has pushed some people to solely choose well-known brands over second-hand imported alternatives.

While existing scholarship predominantly delves into how customer satisfaction impacts SMEs, the focal point has typically been on its correlation with business performance, profitability, and growth. Although these studies underscore the significance of customer satisfaction, they remain limited to advocating its prioritization without extensively exploring the underlying causative elements. In light of this gap, this research undertakes an investigation into the role of total quality management, service quality in influencing customer satisfaction, concentrating on SMEs within the Ibadan Metropolis, Oyo State, Nigeria

1.3 Aim and Objectives of the Study

The aim of the study was to investigate the influence of total quality management, service quality, and customer satisfaction in SME's in the Ibadan Metropolis, Oyo state. The objectives were to;

- i. identify the level of customers satisfaction in SME's in the Ibadan Metropolis;
- ii. identify the level of total quality management activities in SME's in the Ibadan Metropolis;
- iii. identify the level of service quality in SME's in the Ibadan Metropolis;
- iv. ascertain the influence of total quality management on customer satisfaction in SME's in the Ibadan Metropolis;
- v. determine the influence of service quality on customer satisfaction SME's in the Ibadan Metropolis; and
- vi. ascertain the combined influences of total quality management and service quality on customer satisfaction in SME's in the Ibadan Metropolis.

1.4 Research Questions

The following were the research questions for the study;

1. What is the level of customer satisfaction in SME's in the Ibadan Metropolis?
2. What are the prevalent total quality management practices observed by in SME's in the Ibadan Metropolis?
3. What is the level of service quality in SME's in the Ibadan Metropolis?

1.5 Hypotheses

The following null hypotheses were tested at a 0.005 level of significance:

H01: There is no significant influence of total quality management on customer satisfaction SME in the Ibadan Metropolis

H02: There is no significant influence of service quality on customer satisfaction in SME's in the Ibadan Metropolis

H03: There is no combined influence of total quality management and service quality on customer satisfaction in SME's in the Ibadan Metropolis

1.6 Significance of the Study

The findings of the study is relevance to various stakeholders such as regulatory bodies such as SON and NAFDAC, SME's owners and managers, consumers, and society in general. In addition, it will be expanding the frontier of knowledge in the field of business information management.

The findings of the study will be of relevance to regulatory bodies such as SON and NAFDAC because it will show the extent of SME's compliance to the standard benchmarks set by these SME's and how it has contributed to the improvement of quality of goods and services offered by SMEs in Nigeria. It will also guide these regulatory bodies in designing effective methods of ensuring that SMEs comply with the standard benchmarks they have set and the consumers are protected from substandard product and services which not only rob them of them money but can often lead to health complications.

SMEs owners and managers would also find the findings and recommendations to be made in this study relevant. By comparing the industry average, each SME would be aware of where they stand in term of total quality management and service quality. Through this, they would be able to understand which areas they are deficient and which areas they have advantages on their competitors. The recommendations to be made at the end of the study is also expected to guide SMEs owners and managers in in developing effective strategies to all round quality and boost customer satisfactions.

The study will also be of relevance to consumers as they are interested in getting quality for the money paid. Most customers simply want goods and services they purchase to perform as advertised and to meet the target needs for which they paid for such goods and services. It is expected that the contribution of this study in improving total quality management and quality of service in SME will be to the advantage of the customer who will enjoy better services and be able to purchase goods that meet their expectations and escape the frustration that comes with paying for substandard goods and services. Also consumers will be saved from the danger of consuming adulterated or substandard items that are detriment to their health.

In addition to the benefits accrued to the individual consumers, society will also benefit from the outcome of this study as its findings is expected to reduce significantly, the menace of poor services and substandard products offered for sale. The public nuisance of substandard goods and services will reduce and the overall satisfaction of consumers will improve. Most importantly, this study will fill an important gap in literature, particularly as it relates to the discipline and practice of business information management. The study fills a gap in literature which has not been explored by previous

studies and expands the frontier of knowledge in the field of business information management in particular and information management in general.

1.7 Scope of the study

The study examined the influence of total quality management and service quality on customer satisfaction in SME's. The dependent variable is customer satisfaction which was measured by; customer expectation, perceived performance, and disconfirmation. The independent variables are total quality management and service quality. Total quality management is measured by construct such as; statistical process control, benchmarking, continuous improvement, and employee involvement. The second independent variable is service quality which is measured by; reliability, assurance, tangibles, empathy, and responsiveness. The study was limited to Supermarket in the Ibadan Metropolis. The population of the study comprised a total number of customers who visit and purchase goods or services from any of the supermarket located in the above area. The location is a target because it consists of various kinds and forms of business especially supermarkets which can be classified under SME's

1.8 Limitation to the study

The major limitation experience in the course of this study is the reluctancy of customers to fill the online Google questionnaire, most insist to fill at leisure time which eventually, feedbacks do not come through even after several reminder.

During the physical routine of meeting customers at the supermarket, it was noticed that most of them had reservation about sharing their personal information like their phone

numbers and names due to the high influx rate of cybercrime activities, also they become impatient after routine shopping to listen and participate.

1.9 Operational Definition of Terms

Customer Satisfaction: This refers to the extent to which consumers in the Ibadan Metropolis, Oyo state are happy with the products, services, and overall experience provided by a business.

Customer Expectation: This refers to the level of service or performance that consumers in the Ibadan Metropolis, Oyo state anticipate from a product or service based on their past experiences, word-of-mouth recommendations, and marketing communications.

Perceived Performance: This refers to the evaluation of consumers in the Ibadan Metropolis, Oyo state about a product or service based on their perceptions of its performance

Disconfirmation: This refers to the subject judgment of consumers in the Ibadan Metropolis, Oyo state about whether products and services they have consumed meet their expectation and performance as advertised

Total Quality Management: From the perspective of the consumer, is about receiving top-notch goods or services that completely match their requirements and expectations, while also acknowledging the organization's dedication to continuous development to uphold and improve this quality. It is a customer-centric strategy that places an emphasis on not just fulfilling but exceeding customer expectations and encouraging lifetime loyalty.

Data-Driven Management: This refers to the use of statistical methods method by SMEs in the Ibadan Metropolis, Oyo state for quality control.

Benchmarking: This refers to the process of comparing the performance of SMEs in the Ibadan Metropolis, Oyo state against standards or best practices set by regulatory organizations such as SON and NAFDAC.

Continuous Improvement: This refers to the ongoing effort of SMEs in the Ibadan Metropolis, Oyo state to improve processes and products through incremental changes.

Employee Involvement: This refers to the strategy used by SMEs in the Ibadan Metropolis, Oyo state that involves engaging employees in the improvement process. This can include soliciting feedback and ideas from employees, providing training and resources to empower employees to make changes, and recognizing and rewarding employee contributions to continuous improvement efforts.

Service Quality: This refers to the extent to which services provided by SMEs in the Ibadan Metropolis, Oyo state meets or exceeds their customers' expectations.

Responsiveness: This refers to the promptness and willingness of the service provider to provide assistance or respond to customer requests.

Reliability: This refers to the consistency and dependability of the service provider in delivering the service as promised.

Assurance: This measures the knowledge, competence, and credibility of the service provider

Empathy: This is a dimension of service quality that focuses on the extent to which the service provider demonstrates care and concern for the customer.

Tangibles: This measures the physical and tangible aspects of the service experience, such as the appearance of the service provider, the cleanliness and attractiveness of the physical environment, and the appearance and functionality of equipment or tools used in the service delivery.

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Chapter Two

Literature Review

This chapter presents the review of existing literature in relation to the subject of the current study. The review is conducted in order to provide a theoretical basis for the current study and highlight the gap in literature that necessitates the conduct of the current study. The chapter is presented under the following headings and subheadings;

2.1 Conceptual Review

2.1.1 Overview of Customers Satisfaction in SMEs

2.1.2 Overview of Total Quality Management Activities in SMEs

2.1.3 Overview of Service Quality in SMEs

2.2 Theoretical framework

2.2.1 The Expectancy-Disconfirmation Model

2.2.2 Total Quality Management Model

2.2.3 SERVQUAL Model

2.3 Review of Empirical Studies

2.3.1 Total Quality Management and Customer Satisfaction in SMEs

2.3.2 Service Quality and Customer Satisfaction in SMEs

2.3.3 Total Quality Management, Service Quality and Customer Satisfaction in SMEs

2.4 Conceptual Framework

2.5 Summary of Gaps in Literature Reviewed

Endnotes

2.1 Conceptual Review

2.1.1 Overview of Customers Satisfaction in SMEs

Customer satisfaction refers to the measure of how well a product, service, or overall experience meets or exceeds the expectations and needs of customers. It is an important indicator of the success and quality of a business. Customer satisfaction is influenced by various factors such as the product's performance, customer service, pricing, convenience, and overall experience. Numerous research have been prompted in recent decades by the importance of customer satisfaction as a core principle in marketing. According to the research, satisfied customers spend more money, spread the word, and are less price sensitive¹. It was also discovered that customer satisfaction plays a significant role on future earnings of business as satisfied customers keep coming back and encouraging others to do so.

The concept of customer satisfaction has been around for centuries, but it was not until the 20th century that it became a major focus of business research and practice. One of the earliest examples of customer satisfaction research was conducted by the Kellogg Company in the 1920s². However, the modern concept of customer satisfaction can be traced back to the work of American economist and statistician W. Edwards Deming. Deming's ideas were later adapted by Japanese companies, such as Toyota, and became known as the Japanese management philosophy. This philosophy placed a strong emphasis on customer satisfaction and led to the development of a number of techniques for measuring and improving customer satisfaction, such as customer surveys and focus groups. Today, customer satisfaction is a central concept in marketing and is used by businesses to evaluate their products and services, identify areas for improvement, and build long-term relationships with their customers³.

A scholar submitted that "satisfaction is not an emotion, it is the evaluation of an emotion, and as such, it becomes a quasi-cognitive construct⁴." Satisfaction, is the customer's response of fulfillment⁵. This is basically saying that customer satisfaction is a product of their needs and being met by the paid for goods and services. Furthermore, customer satisfaction (or dissatisfaction) occurs after the post-consumption evaluation as "the customer's response to the evaluation of the apparent difference between prior expectations or some other norm of performance and the actual performance of the product."⁶

A scholar however, synthesized the vast literature on the topic and defined job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job⁷." Other studies found that a service and product stimulus might predict satisfaction across both affective and cognitive dimensions⁸. According to the work of another scholar, customer satisfaction is "an emotional response to the experiences provided by, or associated with, specific products or services purchased, and the overall marketplace⁹." Scholars compared numerous empirical studies that probed consumers' satisfaction with both conventional and online shopping practices. Traditional customer conduct was found to significantly correlate with a customer's degree of pleasure in the cognitive dimension.

In the small and medium scale enterprises subsector, managers and business owners must devise strategies to increase customer satisfaction despite the complex needs of both customers and rival businesses. Researchers also commonly study the topic of customer satisfaction. They have made use of strategies and ideas from various fields in their attempt a definition for customer satisfaction^{10,11}.

Researchers have been unable to agree on a single definition of customer satisfaction, despite extensive research on the topic. Since Cardozo's satisfaction paradigm in the 1960s, there have been attempts to define satisfaction; nevertheless, due to the lack of consensus, satisfaction has been described in many ways (Fernandes & Pedroso, 2017). For instance, a scholar defines customer satisfaction as "the favorableness of peoples" subjective evaluation of certain outcomes and experiences connected to the purchase or use of the product. As a result, customer satisfaction is defined as "a difference between what was expected and what was experienced" after consumption and appraisal¹². This firmly establishes customer satisfaction as a subjective phenomenon.

In a similar vein, an expert defined satisfaction as a two-stage assessment involving both pre- and post-purchase anticipation and experience¹³. According to the relevant literature, clients' perceptions of service quality are directly related to their level of satisfaction¹⁴. In essence, consumer would only consider an item as of high quality when they are well satisfied after its consumption or use. As stated by another scholar, customer satisfaction is achieved when one is pleased with the quality of a service or product in relation to their expectations¹⁵. Further, customer satisfaction is defined as "the customer's feeling regarding the gap between his or her expectations towards a company, product, or service and the perceived performance of the company, product, or service¹⁶."

The concept of customer satisfaction is a crucial aspect of any business, regardless of its size or industry. At its core, customer satisfaction refers to the extent to which a customer is pleased with the product or service they receive from a company. It is a measure of how well a company meets the expectations of its customers and is essential for building a loyal customer base, driving revenue growth, and maintaining a competitive advantage.

Customer satisfaction is not a static concept, but rather a dynamic process that is influenced by various factors, including the quality of the product or service, customer service, and pricing. A company that consistently delivers high-quality products or services that meet or exceed customer expectations is more likely to achieve high levels of customer satisfaction¹⁷. In contrast, a company that provides poor-quality products or services or fails to provide excellent customer service is likely to result in customer dissatisfaction, leading to lost business and a damaged reputation.

In essence, customer satisfaction refers to a customer's overall evaluation of a product or service after experiencing it. It reflects the customer's perceived value of the product or service, and their assessment of whether it meets their expectations. In the context of SMEs, customer satisfaction can be particularly important, as SMEs often rely heavily on repeat business and positive word-of-mouth referrals to grow and succeed³.

The impact of customer satisfaction on a company's bottom line cannot be overstated. Satisfied customers are more likely to make repeat purchases, resulting in increased revenue and profitability. Additionally, satisfied customers are more likely to recommend a company to their friends and family, leading to increased brand awareness and customer acquisition. On the other hand, dissatisfied customers can have a detrimental impact on a company's performance, leading to lost business, negative reviews, and a damaged reputation. Therefore, business enterprises must prioritize customer satisfaction and continuously strive to improve the quality of their products and services, provide excellent customer service, and set fair prices.

Customer satisfaction has become an essential part of business operations. It plays a crucial role in shaping the success of a company. Small and medium-sized enterprises

(SMEs) have to recognize the importance of customer satisfaction to gain competitive advantage in today's globalized market. This essay aims to discuss the concept of customer satisfaction in SMEs and its impact on business performance. Customer satisfaction is defined as the extent to which a customer is pleased with the product or service offered by a company. Experts view the question for satisfaction as inherent to humans in every aspect of their lives. As a result, business owners are expected to understand what motivate their customers in order to attract them.

The definition of satisfaction based on the dictionary or literary interpretation has been explored by researchers. One of such researchers has used the term "satisfaction" to refer to a consumer's post-purchase assessment of whether or not the product or service met his or her expectations for how it will be used¹⁶. According to this explanation, the construction of customer satisfaction can be better understood by focusing on consumers' evaluations of their own fulfillment and their level of enjoyment at the moment. This definition effective seems to take the power to determine customer satisfaction away from the producer or seller or service provider as the case may be. To correct, this seeming anomaly, researchers have expanded their focus to what determine satisfaction.

Because satisfaction is seen as the subjective evaluation of the customers of a product or services after they might have experienced it, subsequent satisfaction conceptualizations have made attempt to find out how various customers determines their level of satisfaction in relation to disconfirmation, affect, equity, expectations, and/or product performance¹⁸. The disconfirmation paradigm, which suggests that customers are happy when their experiences match their expectations dominates process-based studies. For instance, consumers' levels of satisfaction are favorably influenced by positive

disconfirmation, consumer emotion, and buyer equity. In the end, research shows that customers' levels of satisfaction have a favorable effect on their willingness to recommend, degree of loyalty, and planned actions¹⁹. Researchers have also distinguished between satisfaction's temporal and aggregate components in light of its essential role in the aforementioned processes²⁰.

For one, contentment can both indicate an in-the-moment evaluation (during the buying process but before purchase) and a retrospective evaluation (i.e., information gleaned from memory indicative of satisfaction with previous buying circumstances). Since the post- evaluation is more directly tied to the outcomes, it is anticipated that it will have a greater impact on the purchase decision. Second, customer feedback after a purchase might be indicative of either transactional (reflecting satisfaction with a single experience) or cumulative (reflecting satisfaction with a collection of events) satisfaction²¹. In this case, it is anticipated that cumulative grades will have a greater impact. They could have an impact because customers can evaluate the overarching tendencies of previous purchases, and because the accumulated data gives customers a larger basis for anticipating future consumption experiences. As a result of this growing appreciation for contentment's complexity, researchers have begun to make distinctions between different types of satisfaction in their own studies²². The characterization of the processes leading to satisfaction have been conceptualized as expectation, performance evaluation and disconfirmation.

Before the concept of customer satisfaction was widely understood, models of customer satisfaction were developed and studied. Research in social and applied psychology provided the theoretical foundations for the study of customer satisfaction²³. Several

authors drew on theoretical frameworks and empirical evidence from a wide range of fields to develop a conceptual understanding of consumer satisfaction²⁴. Many disciplines, such as corporate management, social science study, and marketing theory, made contributions. The expectancy-disconfirmation paradigm emerged as the leading model to explain satisfaction as a result of this synthesis of theory and data. The satisfaction or dissatisfaction of the consumer is thought to be the consequence of a comparative exercise in this model. Prior to making a purchase, consumers form impressions of a product or brand. This is referred to as customer expectation.

Customer expectation refers to the set of beliefs and assumptions that customers have about a product or service before they actually use it. These expectations are based on a variety of factors, including the brand's reputation, past experiences with similar products or services, advertising and marketing, word-of-mouth recommendations, and personal values and beliefs. Customers use these expectations as a benchmark to evaluate the performance of the product or service, and they are likely to be satisfied if their expectations are met or exceeded. These preconceptions are the customer's own forecasts about the product's characteristics and performance.

Customer expectation is a crucial factor that businesses must take into account in order to achieve customer satisfaction and loyalty. One of the earliest studies on customer expectation led to the development of the SERVQUAL model for measuring service quality. According to this model, customer expectations are an important component of service quality, and the gap between customer expectations and perceptions of service quality can have a significant impact on customer satisfaction²⁵. This shows that business organizations must be aware that customers will have some expectations, whether based

on the information put out by the business or information that the customer has obtained through interaction with other customers, and in many cases, brands.

In a more recent study, researchers examined the impact of customer expectation on customer satisfaction in the context of online shopping. They found that customer expectation had a significant positive impact on customer satisfaction, highlighting the importance of managing customer expectations in the online shopping experience. This means that customers have formed certain ideals of the product, process and the overall over all shopping experience which forms the metrics of their overall evaluation of the businesses they are dealing with as well as the products and services they have purchased from them²⁶. This also implies that customer satisfaction is not simply with the products or services obtained, but it is a subjective judgment of the total customer experience.

This is amplified in another study which explored the role of customer expectation in shaping the customer experience. It was found that customer expectation has a strong influence on customer satisfaction, and that businesses must carefully manage customer expectations in order to meet or exceed them and create a positive customer experience²⁷.

This means that, as the business focuses on its products and services, it must also focus on the process of delivering them. This encompasses, the attitude of sales representatives, customer services, feedback channels and other mechanism that are put in place to ensure the best customer experience. Customer expectations vary depending on the type of service being provided, with customers having higher expectations for more complex services. This highlights the importance of understanding the specific expectations of customers in different contexts and tailoring the customer experience accordingly.

It was pointed out that customer's level of satisfaction depends on how much they put in to ensuring that the service they receive lives up to their expectations. It was also shown that a client's level of satisfaction with a product or service may increase if the customer goes to great lengths to obtain the product rather than merely going through the motions. This assertion is contrary to the conventional wisdom about satisfied customers and successful advertising. Researchers concluded that customers are less satisfied when a product or service falls short of their expectations than when those expectations are met²⁸.

The role of customer expectation is to lay a foundation or some set of benchmark to be used in evaluating the goods and services purchased as well as the overall customer experience. Researchers have found that customer expectations play a significant role in shaping customer satisfaction and loyalty, and that businesses can improve these outcomes by aligning their marketing efforts with customer expectations. After making a purchase and putting the product to use, the consumer evaluates how well it performed relative to their expectations. This is what is referred to as perceived performance.

Customer perceived performance is an important concept in marketing research that refers to customers' perceptions of how well a product or service performs relative to their expectations. A scholar proposed the concept of disconfirmation of expectations as the basis for customer satisfaction. According to this theory, customers evaluate a product or service based on their expectations, and satisfaction is determined by the degree of disconfirmation between expectations and perceived performance²³. As the expectation of each customer varies, it is to be expected that their level of perceived performance will also vary. In a more straightforward approach, it could be said that their perception of performance would also vary

In a more recent study, researchers investigated the effect of customer perceived performance on customer satisfaction and loyalty in the airline industry. They found that customer perceived performance has a significant positive effect on customer satisfaction and loyalty, highlighting the importance of meeting or exceeding customer expectations in this industry²⁹. But perceived performance is not limited to how well the business is doing but also how responsive it is to the customers. This is demonstrated in a study which proposed the concept of value co-creation, which emphasizes the importance of customer participation in the creation of value. According to this theory, customer perceived performance is shaped not only by the product or service itself but also by the customer's role in the value creation process³⁰. Furthermore, a study examined the relationship between customer expectations, perceived performance, and customer satisfaction in the service sector. They found that perceived performance mediates the relationship between customer expectations and satisfaction, highlighting the importance of managing customer expectations and delivering on promises to enhance customer satisfaction³¹. When actual performance is consistent with one's expectations, that's confirmation. When the opposite is true, it is disconfirmation. When actual results fall short of expectations, this is known as a disconfirmation.

The dimension of confirmation/disconfirmation is an important concept in the field of consumer behavior and marketing research. One important finding is that confirmation/disconfirmation is a key driver of consumer satisfaction. Consumers form expectations about a product or service before they purchase it, and confirmation or disconfirmation of those expectations has a significant impact on their overall satisfaction. Research has shown that when consumers' expectations are met or exceeded, they

experience confirmation and are more likely to be satisfied with their purchase. On the other hand, when their expectations are not met, they experience disconfirmation and are more likely to be dissatisfied with their purchase³².

Another key finding is that the way in which confirmation/disconfirmation is measured can have a significant impact on the results of a study. There are several different methods that researchers used to measure confirmation/disconfirmation, including the expectancy-disconfirmation paradigm, the confirmation bias paradigm, and the assimilation-contrast paradigm. Each of these methods has its own strengths and weaknesses, and researchers need to carefully consider which method is most appropriate for their particular study.

A third important finding is that confirmation/disconfirmation can have a significant impact on consumer behavior. Research has shown that confirmation of expectations can lead to repeat purchase behavior and positive word-of-mouth, while disconfirmation can lead to negative word-of-mouth and reduced loyalty. As a result, marketers need to carefully manage consumer expectations and ensure that they are meeting or exceeding those expectations in order to maximize customer satisfaction and loyalty.

It is possible to get a positive or negative disconfirmation. If the actual results are better than expected, then the disconfirmation is positive. When actual results fall short of expectations, this is known as disconfirmation. Depending on the nature of the disconfirmation, the recipient may feel either relief or disappointment³³.

It is a measure of how well a company meets the expectations of its customers. Satisfied customers tend to be loyal and return to the company for repeat purchases, leading to

increased revenue and profitability. On the other hand, dissatisfied customers may switch to competitors, resulting in lost business and damage to the company's reputation.

SMEs have limited resources compared to large companies. Therefore, it is essential for them to build a loyal customer base to stay competitive in the market. Customer satisfaction is a critical factor that can help SMEs achieve this goal. It can help them differentiate themselves from their competitors by offering a better customer experience. Furthermore, satisfied customers tend to recommend the company to their friends and family, leading to increased brand awareness and customer acquisition.

There are several factors that can impact customer satisfaction in SMEs. Firstly, the quality of the product or service offered by the company is a critical factor. If the product or service fails to meet the customer's expectations, it can lead to dissatisfaction. Secondly, the level of customer service offered by the company can also affect customer satisfaction. If the company fails to provide prompt and effective customer service, it can lead to frustration and dissatisfaction. Finally, the price of the product or service can also impact customer satisfaction. If the customer perceives the price to be too high, it can lead to dissatisfaction.

Measuring customer satisfaction is essential for SMEs to understand how well they are meeting their customer's expectations. There are several methods that SMEs can use to measure customer satisfaction. Firstly, they can use surveys to collect feedback from their customers. Surveys can be conducted through various channels such as email, phone, or social media. Secondly, SMEs can use customer reviews and ratings to measure customer satisfaction. Online platforms such as Google, Yelp, and Facebook provide customers

with the ability to rate and review businesses. SMEs can use these ratings and reviews to monitor customer satisfaction and make improvements accordingly³⁴.

Research has identified several key factors that can influence customer satisfaction in SMEs. One important factor is service quality, which encompasses various aspects of the customer experience, including responsiveness, reliability, and empathy. Studies have found that customers are more likely to be satisfied with SMEs that offer high-quality service, particularly if the service is personalized to their individual needs. Another important factor is trust, which refers to the customer's confidence in the SME's reliability and competence. Customers who trust an SME are more likely to be satisfied with its products or services, and are more likely to engage in repeat business (Morgan and Hunt, 1994). In addition, research has shown that customer satisfaction can be influenced by factors such as product quality, price, convenience, and the overall brand image of the SME. These factors can all contribute to the customer's overall evaluation of the SME and their likelihood of engaging in repeat business. Overall, customer satisfaction is a critical aspect of SME success, and SMEs should strive to understand the factors that influence it. By offering high-quality service, building trust with customers, and paying attention to key factors such as product quality and price, SMEs can create a positive customer experience that can lead to long-term success.

Customer satisfaction is a crucial aspect for small and medium-sized enterprises (SMEs) as it directly impacts their success and growth. SMEs rely heavily on building strong relationships with their customers to drive repeat business, positive word-of-mouth, and overall business reputation. Here are some key points related to customer satisfaction in SMEs: there are several strategies that have been introduced to bring about customer

satisfaction. SMEs have the advantage of offering more personalized and attentive customer service compared to larger corporations. By understanding and addressing the unique needs of individual customers, SMEs can create a positive customer experience and foster satisfaction. Delivering high-quality products or services is fundamental to satisfying customers. SMEs should focus on maintaining consistent quality, meeting or exceeding customer expectations, and continually improving their offerings based on customer feedback.

Clear and open communication channels are essential for customer satisfaction. SMEs should ensure that they have responsive and accessible customer support channels, such as phone, email, or live chat, to address customer queries, concerns, or complaints promptly. SMEs can also build trust and loyalty by establishing long-term relationships with their customers. This can be achieved through consistent performance, transparent pricing, reliable delivery, honoring commitments, and demonstrating a genuine interest in customer satisfaction.

SMEs should actively seek customer feedback through surveys, feedback forms, or online reviews. This allows them to understand customer preferences, identify areas for improvement, and make necessary adjustments to enhance customer satisfaction. Engaged and motivated employees play a vital role in providing excellent customer service. SMEs should invest in training and development programs to empower employees with the skills and knowledge needed to effectively engage with customers and address their needs. SMEs can leverage technology solutions to enhance customer satisfaction. For example, implementing customer relationship management (CRM) systems to track interactions and personalize customer experiences, using social media

platforms for engagement and support, or utilizing online customer self-service portals for convenience.

Resolving customer issues promptly and efficiently is critical. SMEs should have well-defined processes to handle customer complaints or concerns, and empower their employees to take ownership of resolving issues to the customer's satisfaction. SMEs should adopt proactive approaches to managing customer relationships. This includes keeping customers informed about new offerings, promotions, or updates, and reaching out to customers periodically to ensure their ongoing satisfaction and address any potential issues before they escalate.

Customer satisfaction is an ongoing process, and SMEs should consistently strive for improvement. By analyzing customer feedback, tracking customer satisfaction metrics, and benchmarking against industry standards, SMEs can identify areas of improvement and make the necessary changes to enhance customer satisfaction. Every customer interaction is an opportunity to create a positive impression and build customer loyalty. By prioritizing customer satisfaction, SMEs can differentiate themselves from competitors and foster long-term success.

In the context of Nigeria, Small and medium-sized businesses are confronted with a number of issues. These issues undoubtedly have a negative impact on the consumer satisfaction and business performance of SMEs. The small and medium-sized enterprises (SMEs) in Nigeria are currently struggling due to the Covid- 19 pandemic, inadequate financing, and a lack of technical and managerial manpower to manage them. Along with structural imbalances, these issues have diminished this sector's competitiveness. Strategies, approaches, and lack of strategic leadership are also significant factors

contributing to the failure of small-scale businesses in Nigeria³⁵. It is however, important to examine other factors that could affect customer satisfaction apart from issues relating to government activities or inactivates. In the context of this study, variables such as total quality management, service quality.

2.1.2 Overview of Total quality Management

Total quality management (TQM) is a management philosophy that emphasizes continuous improvement, customer satisfaction, and employee involvement in all aspects of an organization's operations. The concept of TQM originated in the 1950s and gained popularity in the 1980s and 1990s as a way to improve quality and competitiveness in manufacturing industries. However, it has since been applied to a wide range of organizations, including service providers, healthcare institutions, and government agencies. As a result, there are several definition of the concept of total quality management

One key concept in TQM is quality which is defined variously as "conformance to specifications," "meeting or exceeding customer expectations," "achieving excellence standards," and "creating value in products, services, and processes"³⁶. This implies that TQM can be seen as the totality of efforts, policies, and guidelines, practices etc. an organization follows or is compelled to follow in order to maintain and improve the quality of their products and services.

In line with this, a scholar defines TQM as the commitment to continuous improvement in order to satisfy customer requirements³⁷. Another scholar defined TQM using the same

approach, which is as a philosophy and set of principles designed to underpin an organization's continuous improvement process³⁸. Similarly another author followed the same methodology and defined TQM as a combination of management techniques and technical tools centered on the continuous improvement of the organization³⁹. Furthermore, a scholar added the main reason which is the continuous improvement customer satisfaction and defined TQM as a management philosophy that aims to enhance process and product quality in order to increase customer satisfaction⁴⁰. TQM is a management philosophy characterized by techniques, principles, and practices, according to their definition.

TQM is also defined from a manufacturing and production perspective. From this perspective, TQM consists of procedures and techniques designed to minimize defects in the production process/service delivery⁴¹. This definition does not however, capture the whole essence of TQM, even in the context of manufacturing companies. Total Quality Management (TQM) is a management philosophy that aims to continuously improve the quality of products, services, and processes by involving all employees in the organization in a systematic approach to quality management. It is a customer-focused approach that seeks to understand and meet or exceed customer expectations.

Total Quality Management also defined as a management philosophy that drives the success of an organization by exceeding consumer expectations⁴². This philosophy emphasizes the need to continuously improve products, services, and processes in order to meet or exceed customer expectations. It also encourages all employees to participate in quality improvement efforts, and it requires strong leadership support and commitment to quality improvement. By adopting TQM, organizations can create a culture of quality

that leads to higher customer satisfaction, greater employee involvement and satisfaction, and ultimately, increased success and profitability. Another important dimension added is seen in the definition that TQM is a system founded on continuous feedback to enhance the quality of services products through the use of all-encompassing techniques and methods. This means that the feedback from employee and customers alike is important for continuous development.

From all these definitions, it is possible to identify various strands of TQM focus areas that businesses engaging in it can follow. These include the product-based approach; the marketing and operations management approach; the manufacturing-based approach; and the operation management value-based approach⁴³. This means that SMEs as business, manufacturers, and services providers among others can choose the specific approach or a range of interwoven approaches that best help them to achieve their aim which is ensuring customer satisfactions. However, all organizations must focus on the key principles of TQM which include, customer focus, continuous improvement, employee involvement, data-driven decision making, and leadership commitment to the highest standard of operation.

TQM involves ongoing efforts to improve processes, products, and services. This involves constantly seeking ways to improve products, services, and processes in order to meet or exceed customer expectations. Continuous improvement is a never-ending process that requires a commitment to ongoing evaluation and improvement. It involves analyzing data, identifying areas for improvement, and implementing changes to improve efficiency, reduce waste, and enhance the quality of products or services. By continuously improving, organizations can stay competitive in the marketplace, increase

customer satisfaction, and reduce costs. This process of ongoing improvement helps organizations to identify and address problems before they become significant, which can save time and money in the long run⁴⁴. Continuous improvement also helps to create a culture of quality within an organization, where everyone is committed to improving and enhancing the quality of products, services, and processes. This can lead to greater employee engagement and job satisfaction, as well as increased customer loyalty and profitability. Continuous improvement is however a challenge to many SMEs in Nigeria.

Although SMEs play an important role in economic growth of Nigeria, various challenges prevent them from thriving and expanding. It has been found via studies of small business growth that the failure rate in developing nations such as Nigeria is higher than in the industrialized nations⁴⁵. SMEs development in Africa has challenges that are very different from those in developed countries, therefore it is important to have a firm grasp on those differences as they affect the ability of these businesses to engage in TQM practices.

There is a school of thought that claims small enterprises in Nigeria are under-funded. Many business owners use their personal or family savings to launch and maintain their ventures, but this can be a constrained source of funding. As a result, making any major improvement to the business is often difficult. For example, it was discovered that more than half of the SMEs examined relied only on personal savings as their source of capital, while others relied on savings from family, loan from commercial banks, and others sources business funds from partners, shareholders, and other sources⁴⁶. This issue is not limited to Nigeria as it was reported that just 24% of entrepreneurs in Zambia were given a loan to launch their venture, suggesting that this is a significant barrier to entry⁴⁷.

The lack of fund is a significant handicap as researchers discovered that initial investment levels were positively correlated with firm performance. Capital's impact on the success or failure of small firms in Africa has been the subject of conflicting studies⁴⁸. This highlights the critical nature of this research, as we need to know more about how money affects the fortunes of small businesses in Nigeria. Most small firms are unable to secure commercial loans due to a lack of collateral, and even those that do may be turned away due to the high interest rates and lengthy repayment periods⁴⁹. As part of TQM effort, SMEs also have to involve their employees in any new initiatives.

TQM recognizes the importance of involving employees in all aspects of an organization's operations and decision-making. It recognizes the importance of involving employees in all aspects of an organization's operations and decision-making. TQM is based on the principle that all employees in an organization play a critical role in quality improvement and that involving them in the decision-making process can lead to better outcomes. TQM involves creating a culture of quality within an organization, where all employees are trained to understand the importance of quality and are empowered to contribute to quality improvement efforts. This means involving employees in all aspects of an organization's operations, from product or service design to process improvement and problem-solving. By involving employees in decision-making, organizations can tap into the knowledge and expertise of their workforce, which can lead to more effective and efficient processes, better problem-solving, and ultimately, improved quality and customer satisfaction. This also helps to create a sense of ownership and accountability for quality, leading to greater engagement and commitment from employees.

Furthermore, TQM recognizes that employees are the key to implementing quality improvement initiatives successfully. Therefore, TQM emphasizes the importance of employee training and development to ensure that all employees have the skills and knowledge necessary to contribute effectively to quality improvement efforts. Overall, involving employees in all aspects of an organization's operations and decision-making is a critical aspect of TQM, and is essential to its success in improving organizational performance and customer satisfaction. However, this is often affected by the management styles of SMEs managers and their owners.

Bad management is often mentioned as the main reason why SMEs in Nigeria and other part of the world fail. Poor recordkeeping and a lack of basic business management skills are important causes to the failure of small businesses in Africa, according to a research⁵⁰. It can be challenging for business owners to succeed when they lack experience in management. Poor bookkeeping, inexperience in the field of business, lack of technical knowledge, ineffective managerial skills, insufficient planning, and an absence of market research are just some of the other factors identified by researchers as impeding the success of small businesses⁵¹. However, these studies have not pinpointed the specific management issue(s) that are most responsible for the demise of Nigeria's small businesses. One important step towards solving the problem would be to pinpoint the specific management flaw that is most responsible for small business failure.

Total Quality Management (TQM) places a strong emphasis on understanding and meeting customer needs and expectations. The main goal of TQM is to deliver high-quality products or services that meet or exceed customer expectations, while also striving for continuous improvement. To achieve this goal, TQM involves understanding

and analyzing customer needs and preferences, and then using that information to guide product or service development, as well as process improvement efforts. This customer-focused approach to quality management ensures that products or services are designed and delivered to meet customer needs, which can lead to increased customer satisfaction and loyalty.

TQM also involves creating a culture of quality within an organization, where all employees are trained to understand the importance of customer satisfaction and are empowered to contribute to quality improvement efforts. By involving all employees in quality improvement initiatives, TQM can foster a sense of ownership and accountability for quality, leading to greater engagement and commitment to delivering high-quality products or services. Overall, TQM's strong emphasis on understanding and meeting customer needs and expectations is one of the key factors that sets it apart from other quality management approaches, and is critical to its success in improving organizational performance and customer satisfaction.

As previously mentioned, the economy, corruption, inadequate infrastructure, a bad location, and a lack of fundamental market research are all known to be detrimental to the growth of small businesses. There are regulations in place to ensure that SMEs and other business entities in Nigeria are committed to quality management targeted at responding to people's needs. However, issues such as bribery, dishonesty, and other illicit business conducts are making sure that most SMEs are not responsive to the demands of their customers. The entrepreneurial spirit in Nigeria and the rest of sub-Saharan Africa has been impeded by these actions. Those in positions of authority and influence can use these immoral practices to amass wealth quickly and legally. Corruption is a widespread

problem that affects people of all walks of life and sizes of business. The faith and trust of business owners is damaged along with the legal system, national integrity, and regulatory structure.

Corruption takes many forms throughout Africa, but it always has negative effects on business owners, the economy, government, and society as a whole. The effect corruption has on the growth of small businesses is not well understood. However, for SMEs having the desire to remain in business over the long period, there must not be a derailment from observing the principles of total quality management. This is important as customers have several options and they would move away from any business that does not bring satisfaction. One of the ways of doing this is to follow the principle and practices of data driven decision making.

Total Quality Management (TQM) relies on data and analysis to inform decision-making and identify opportunities for improvement. TQM is a data-driven approach to quality management that emphasizes the importance of collecting and analyzing data to identify problems, monitor performance, and guide decision-making. TQM involves using a range of tools and techniques to collect and analyze data, including statistical process control, Pareto charts, cause-and-effect diagrams, and other quality control methods. By using these tools to analyze data, organizations can identify patterns and trends, pinpoint the root causes of problems, and track progress towards improvement goals.

Data analysis is also used to monitor performance and evaluate the effectiveness of quality improvement initiatives. By tracking key performance indicators (KPIs) and other metrics, SMEs can assess the impact of their quality improvement efforts and make data-driven decisions about where to focus future improvement efforts. Overall, the use of

data and analysis is a fundamental aspect of TQM, and is essential to its success in improving organizational performance and customer satisfaction. By relying on data and analysis to guide decision-making and identify opportunities for improvement, organizations can make more informed decisions, drive continuous improvement, and achieve better outcomes. Another principle of TQM, perhaps one that brings all others practices together, is leadership commitment to TQM.

Total Quality Management (TQM) requires leadership commitment to support and promote a culture of quality throughout the organization. Leadership commitment is a critical success factor in the implementation of TQM, as it sets the tone for the organization's quality culture and helps to establish the importance of quality as a core value⁵². Leadership commitment to TQM involves a range of actions, including providing resources and support for quality improvement initiatives, setting clear quality goals and objectives, promoting employee involvement in quality improvement efforts, and leading by example in demonstrating a commitment to quality.

The primary problem in TQM is how to get workers invested in the process through engagement, motivation, and responsibility. Contrarily to the emphasis placed on motivation in quality management frameworks like Total Quality Management (TQM), human resource management research has focused on uncovering the most effective techniques to encourage employees. Commitment is a long-term attitude that is not restricted to achieving a state or incentive, but rather the consequence of a detection or perception process, making a dedicated employee more valuable to an organisation. Thus, executives should encourage TQM among their staff, but this should be viewed as a

short-term strategy at best because it seeks to foster an attitude of high organisational commitment.

Leadership commitment also involves creating a supportive environment for quality improvement, where employees feel empowered to contribute to quality initiatives and are recognized and rewarded for their contributions. This can involve providing training and development opportunities, recognizing and rewarding quality achievements, and fostering open communication and collaboration across all levels of the organization. No matter the size of the organization, leadership commitment is a critical factor in the success of TQM, as it helps to create a culture of quality throughout the organization and promotes the importance of continuous improvement and customer satisfaction. By demonstrating a strong commitment to quality, leaders can inspire and motivate employees to contribute to quality improvement efforts and help to drive organizational success.

In summary, implementing TQM by SMEs (and any other business organization) involves a number of steps, including identifying customer needs and expectations, establishing metrics to measure performance, improving processes, training employees, and fostering a culture of continuous improvement. Successful implementation of TQM can lead to improved customer satisfaction, increased efficiency, and enhanced competitiveness. However, this seems to not be the issue in Nigeria as there is a culture of reducing, instead of increasing quality of products and services produced by SMEs in Nigeria. In view of this perpetual challenge of poor quality product and services, it is important to ascertain whether TQM do affect customer satisfaction in Nigeria. In

addition to TQM which has been touted as a strategy to achieve customer satisfaction, another variable that has been discussed over the ages is services quality.

2.1.3 Overview of Service Quality in SMEs

Service quality refers to the degree to which a company's products or services meet or exceed customer expectations. It is a critical factor in customer satisfaction and loyalty, and can have a significant impact on an organization's reputation and financial performance. Service quality is measured by a combination of objective and subjective factors, including the reliability, responsiveness, assurance, empathy, and tangibles of the service. Factors affecting service quality include employee training, communication, service delivery processes, and customer feedback. Improving service quality requires a commitment to continuous improvement, employee training, the use of technology, and monitoring and measuring service quality regularly. Service quality is a critical factor in the success of Small and Medium Enterprises (SMEs)⁵³.

Service quality refers to the level of excellence of the services provided by a company or organization. It is the degree to which a company's products or services meet or exceed customer expectations. Service quality can be measured through various factors such as responsiveness, reliability, assurance, empathy, and tangibles. Excellent service quality can lead to customer satisfaction, loyalty, and retention, which can ultimately result in increased sales and profitability for the business. Companies that prioritize service quality tend to stand out in the market and gain a competitive advantage over their competitors. For SMEs, the best quality to focus on is responsiveness.

Responsiveness is a crucial component of service quality that can significantly impact customer satisfaction and loyalty. It refers to the promptness and willingness of a

business to respond to its customers' needs and requests. Responsive businesses are those that prioritize their customers and strive to provide timely and efficient service. In this article, we will explore the importance of responsiveness as part of service quality and how it can be achieved⁵⁴. One of the most significant benefits of being responsive to customers is that it fosters customer satisfaction. Customers who receive prompt and efficient service are more likely to feel valued and appreciated, leading to a positive experience that can drive repeat business and referrals. On the other hand, slow or unresponsive service can frustrate customers, leading to dissatisfaction and negative reviews.

In addition to driving customer satisfaction, responsiveness also contributes to customer loyalty. Loyal customers are more likely to continue doing business with a company, even if they encounter problems or issues. Responsive businesses that go above and beyond to meet their customers' needs and resolve problems are more likely to earn customer loyalty and advocacy. To achieve responsiveness as part of service quality, businesses need to prioritize their customers' needs and create a culture of responsiveness. This means providing staff with the training and resources they need to respond to customer requests promptly and efficiently. It also means establishing processes and procedures that enable staff to respond to customer inquiries and concerns in a timely manner. For example, businesses can use customer service software to track customer requests and ensure they are addressed promptly⁵⁵.

Another way to improve responsiveness is by empowering staff to make decisions and take action to resolve customer issues. This can be achieved by giving them the authority and resources they need to resolve problems on the spot, rather than requiring them to

escalate the issue to a manager. By empowering staff, businesses can reduce response times and demonstrate their commitment to providing excellent customer service. Seeing from this perspective, responsiveness is a critical component of service quality that can significantly impact customer satisfaction and loyalty. By prioritizing their customers' needs and creating a culture of responsiveness, businesses can improve their service quality and gain a competitive advantage in the market. Achieving responsiveness requires ongoing training, resources, and empowerment of staff, as well as the use of technology and processes to track and respond to customer requests promptly⁵⁶. For SMEs that operate on the brick and mortar model, tangibility is also important

Reliability refers to the ability of the service provider to deliver the service in a consistent and dependable manner. It encompasses factors such as the service provider's ability to perform the promised service dependably and accurately, to meet promised deadlines, and to keep its promises in general. To measure reliability using the SERVQUAL framework, researchers typically ask customers to rate the extent to which they agree with statements such as whether the company delivers its services on time, whether the company keeps its promises and if the company provides its services consistently and other relevant questions. The results of these surveys can be used to identify areas where the service provider needs to improve its reliability and to develop strategies to enhance reliability in the future⁵⁷.

Customers put a premium on companies keeping their word. These commitments are crucial to the company's success since no consumer will stick with a provider who consistently lets them down. Small businesses work hard to deliver on their promises to customers. As a result, SMEs that wish to satisfy their customers must value punctuality

because they know that satisfied customers are a direct result of its attention to their needs. Customers need to feel that they can rely on business enterprises, so SMEs need to respond quickly. It is important for SMEs to realize that they wouldn't exist without their customers. Therefore, it is quite useful to show compassion for their plights and exhibit the right level of dedication and determination to constantly provide the finest possible outcomes for them. When clients have issues, they should be able to turn to their suppliers who must do what they can to resolve the issue as soon as possible. The dimension of reliability is closely related to assurance, another dimension of the SERVQUAL model.

Assurance is an essential component of service quality that plays a significant role in building customer trust and confidence. It refers to the knowledge, courtesy, and professionalism of service providers, as well as their ability to convey trust and confidence to their customers. In this article, we will explore the importance of assurance as part of service quality and how it can be achieved⁵⁸. One of the most significant benefits of providing assurance to customers is that it enhances their trust and confidence in the service provider. Customers who feel confident in the service provider's ability to deliver high-quality service are more likely to be satisfied and loyal. On the other hand, customers who perceive a lack of competence or professionalism may lose trust and confidence, leading to dissatisfaction and negative reviews⁵⁹.

In addition to building customer trust, assurance also contributes to service quality by reducing perceived risk. Customers who perceive a high level of risk associated with the service are more likely to be cautious and hesitant. Assurance can help alleviate this risk by providing customers with the confidence they need to make informed decisions and

trust the service provider's expertise. To achieve assurance as part of service quality, businesses need to prioritize training and development for their service providers. This includes providing staff with the knowledge, skills, and tools they need to deliver high-quality service and convey trust and confidence to their customers. For example, businesses can offer training programs that focus on customer service skills, problem-solving, and communication.

Another way to improve assurance is by establishing clear standards and procedures for service delivery. This can help ensure that service providers are consistent and professional in their interactions with customers, and that they are adhering to best practices and industry standards. Clear standards can also help customers understand what they can expect from the service provider and build confidence in the service. Finally, SMEs can improve assurance by engaging in transparent communication with their customers. This includes being open and honest about the service being provided, and providing clear and accurate information about the service and its benefits. Transparent communication can help build trust and confidence by demonstrating the service provider's commitment to honesty and integrity. The dimension of assurance is also boosted by empathy

The dimension of empathy focuses on the ability or practice of business enterprises towards understanding and acknowledging the customer's emotions, feelings, and needs. It refers to the service provider's ability to put themselves in the customer's shoes and provide personalized service that meets their individual needs. In this article, we will explore the importance of empathy as part of service quality and how it can be achieved⁶⁰.

One of the most significant benefits of showing empathy to customers is that it enhances their satisfaction and loyalty. When customers feel understood and valued by the service provider, they are more likely to have a positive experience and be willing to return in the future. On the other hand, customers who feel like their needs and emotions are not being addressed may become dissatisfied and choose to take their business elsewhere⁶¹.

Empathy also contributes to service quality by helping to build long-term relationships with customers. When service providers take the time to understand and acknowledge their customers' needs and feelings, they demonstrate a commitment to providing personalized service that meets the customer's unique needs. This can help build trust and loyalty over time, as customers are more likely to return to businesses that have demonstrated their commitment to their needs and preferences.

To achieve empathy as part of service quality, businesses need to prioritize training and development for their service providers. This includes providing staff with the skills and tools they need to understand and address their customers' emotions and needs. For example, businesses can offer training programs that focus on active listening, problem-solving, and emotional intelligence. Another way to improve empathy is by collecting feedback from customers and using it to inform service improvements. This can help businesses better understand their customers' needs and preferences and develop tailored service offerings that meet their unique needs. By listening to customer feedback and incorporating it into their service offerings, businesses can demonstrate a commitment to providing personalized service that meets their customers' needs and expectations⁶².

Finally, businesses can improve empathy by encouraging a customer-centric culture within their organization. This includes establishing clear values and standards that

prioritize customer needs and preferences, and encouraging staff to prioritize customer service in their daily interactions. By creating a customer-centric culture, businesses can demonstrate their commitment to empathy and provide high-quality service that meets their customers' needs and expectations. The final dimension of the SERVQUAL is tangibility, which although unrelated to services or products, is still highly relevant.

Tangibility refers to the physical appearance of the service provider's facilities, equipment, personnel, and communication materials. In the context of service quality, tangibility can influence the customer's perception of the quality of the service provided. For example, if a service provider has modern, well-maintained facilities and equipment, it can create a positive impression in the customer's mind, indicating that the provider is committed to delivering high-quality service. To measure tangibility using the SERVQUAL framework, researchers typically ask customers to rate the extent to which they agree with statements such as whether the physical facilities of the service provider are visually appealing. The question also focused on the service provider's employees are well-groomed and professional-looking. Also, researchers are expected to ask whether the service provider's equipment is modern and up-to-date. The results of these surveys can be used to identify areas where the service provider needs to improve its tangibility and to develop strategies to enhance tangibility in the future. Tangibility is an important factor in service quality, as it can influence the customer's perception of the quality of the service provided. Service providers can enhance tangibility by investing in modern, well-maintained facilities and equipment, and ensuring that their personnel are professional-looking and well-groomed.

Services differ from products in a number of important ways. Scholars argue that the intangibility, heterogeneity (variability), simultaneity (inseparability) of production and consumption, and perishability (sustainability) of services are the most important characteristics of services⁶³. These service-specific features also help to illuminate how service quality differs from product quality. If a service business is to succeed, its frontline workers must be well-managed first and foremost. Integration of staff and digitization are crucial in today's environment, when considering the uniqueness of variability, or the lack of standardization, as a means of solving this issue. Workplace automation and employee participation in the benefits of technological advancements are central themes in works of various organizational behavior scholars⁶⁴. Most people focus on a product's technical specifications when evaluating its quality. However, a few differences exist when it comes to services, and service providers tend to put more emphasis on the quality they provide to their clients. Quality, in this view, is defined as that which the user perceives to be satisfying.

Quality as satisfaction is hard to quantify in comparison to technical, or production-based, measures of quality. Service quality and customer satisfaction are not the same thing, and the latter is a result of contrasting the service's actual performance with the user's expectations⁶⁵. A systematic analysis of 19 models of service quality reveals that authors' observations of service quality's various components vary. However, the GAP model and the SERVQUAL model are two service quality models that have gained widespread acceptance alongside the numerous quality dimension models⁶⁶. The GAP model is predicated on the user's perception deviating from his or her pre-service expectations.

The SERVQUAL model is a "multidimensional scale to compare consumer perceptions with expectations regarding service quality" that builds off the GAP model⁶⁷.

The SERVQUAL model is used to evaluate how well actual service meets the expectations of customers. The five pillars of this paradigm are reliability, assurance, responsiveness, empathy, and tangibility. These metrics are applicable to both products and services. This is so because products are traded and used. The whole customer experience starting from the first contact between buyers and sellers contributes to the overall perception of service and product quality. For instance, a product that meets all quality requirements may be negatively affected by poor packaging, late delivery and poor after sales services among others. For instance, it was reported that customers in India have high expectations for the speed with which services are rendered and the safety of their financial transactions, but lower standards for the cleanliness and general atmosphere of retail establishments, according to a recent survey. The respondents gave the flow rate at the checkout counter the highest performance rating, and the factor connected to staff willingness to respond to consumer needs the lowest performance rating⁶⁸.

The SERVQUAL model necessitates the development of a survey that, on the one hand, gauges how well a business enterprise is doing in the eyes of its customers, and, on the other, gauges how well the company is doing in comparison to the "ideal" expectations of those customers. There will be gaps between actual results and projections, which can be measured against the standards of a "world-class company" or similar organization. Many different service industries, as well as the commercial and consumer markets, the for-profit and non-profit sectors, and the public and private sectors, all employ the SERVQUAL model.

2.2 Theoretical Review

Theories play an important role in research. They provide explanation, understanding, and meaningfulness to research, and help to predict facts and identify unexplored areas⁶⁹. Theories guide and give meaning to what researchers observe and collect, and they can challenge and extend existing knowledge within a field⁷⁰. A theoretical framework is important in research because it gives direction to the study and helps to validate or disapprove a phenomenon⁷¹. This section focus on the theories on which the current study is anchored. These theories are the expectancy-disconfirmation model,

2.2.1 The Expectancy-Disconfirmation Model

The Expectancy-Disconfirmation Model is a theoretical framework used to explain customer satisfaction and dissatisfaction with a product or service^{72,73}. The model suggests that customer satisfaction is determined by the discrepancy between the customer's expectations and their actual experience with the product or service. If the customer's experience exceeds their expectations, they will be satisfied. On the other hand, if their experience falls short of their expectations, they will be dissatisfied. The model can be represented by the following equation: $S = f(P-E)$ where S is customer satisfaction, P is perceived performance, and E is customer expectations. The difference between P and E represents the disconfirmation, or the extent to which the customer's expectations were met or exceeded by the product or service (Figure 2.1).

The Expectancy-Disconfirmation Model has been applied in various fields, including e-government services¹, pre-primary education⁷³, and customer leveraged application service provision⁷⁴. It has been found to be a useful framework for explaining customer satisfaction and dissatisfaction, and for identifying areas where improvements can be

made to enhance customer satisfaction⁷². The Expectancy-Disconfirmation Model is commonly used in customer satisfaction research to explain the relationship between customer expectations and their actual experience with a product or service^{72,73}. The model suggests that customer satisfaction is determined by the difference between the customer's expectations and their perceived performance of the product or service¹. If the perceived performance exceeds the customer's expectations, they will be satisfied, while if it falls short of their expectations, they will be dissatisfied⁷⁴. Researchers use this model to measure customer satisfaction by comparing customer expectations with their actual experience. The model has been applied in various fields, including e-government services and pre-primary education, to evaluate customer satisfaction and identify areas for improvement¹². In addition, the model has been used to measure customer satisfaction in the context of outsourcing and technology services⁷⁵.

While the Expectancy-Disconfirmation Model is a useful framework for understanding customer satisfaction, it has some limitations in customer satisfaction research. One limitation is that the model assumes that customer expectations are fixed and do not change over time¹. However, customer expectations can change based on their experiences with the product or service, as well as external factors such as advertising and word-of-mouth recommendations⁷³. Another limitation is that the model does not account for individual differences in customer expectations and preferences⁷⁴. Customers may have different expectations and preferences based on their demographic characteristics, past experiences, and cultural background⁷³. Finally, the model does not consider the emotional aspects of customer satisfaction, such as the feelings of pleasure or disappointment that customers experience when their expectations are met or not met³.

Despite these limitations, the Expectancy-Disconfirmation Model remains a widely used framework for understanding customer satisfaction in various fields.

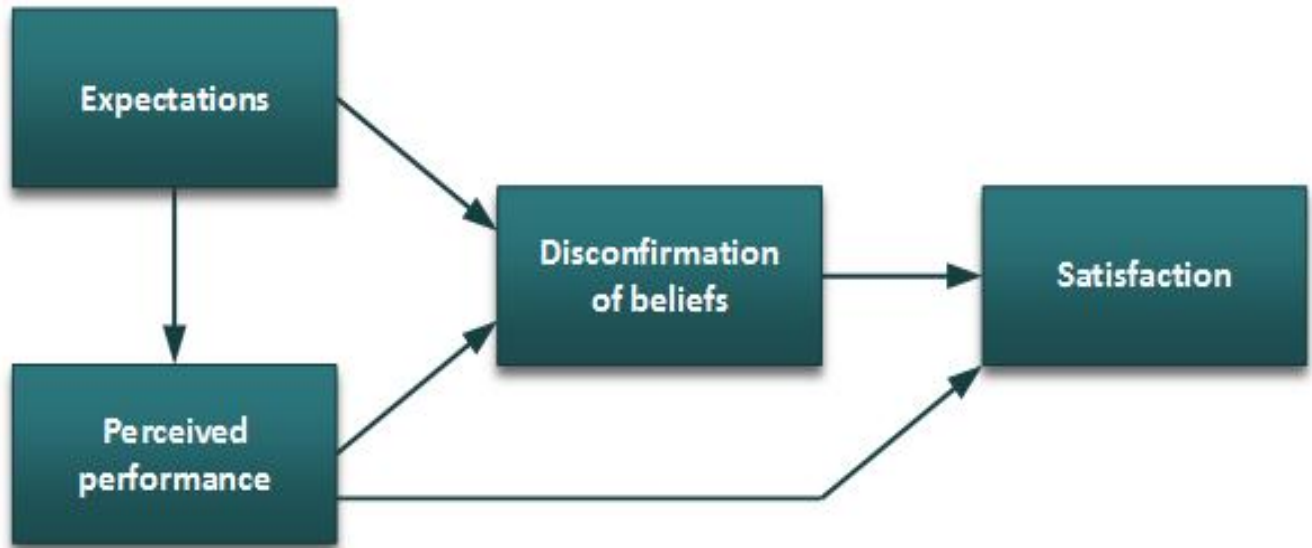


Figure 2. Expectation disconfirmation model

Source: Dansoper, 2014

2.2.2 Total Quality Management (TQM) theory

Total Quality Management (TQM) theory is an important theory for improving the efficiency of business operations. The key principles of Total Quality Management (TQM) theory include customer focus, continuous improvement, employee involvement, and process-centered approach⁷⁵.

TQM emphasizes the importance of meeting customer needs and expectations, and involving employees in the improvement process. It also focuses on the importance of a process-centered approach to ensure that quality is built into the product or service from the beginning⁷⁵. TQM is not a unique approach, as its principles are shared with other

management practices such as world-class manufacturing, continuous improvement, and business process re-engineering⁷⁶.

It emphasizes overall management, staff management, preventive management, service management, and scientific management. TQM has been applied in various fields, including manufacturing, education, and equipment maintenance management. TQM practices can facilitate firms to achieve green innovation objectives and reduce wastage of raw materials². TQM is also associated with organizational change and human resource management.

Total Quality Management (TQM) can be implemented in organizations through a comprehensive approach and method to manage the quality of products and services. The implementation of TQM requires a commitment from top management, involvement of all employees, and a focus on continuous improvement¹. Organizations can use various tools and techniques such as statistical process control, quality circles, and benchmarking to implement TQM¹. The implementation of TQM can help organizations improve their competitiveness, business growth, and sustainability, as well as increase employee morale¹. TQM is still being used by many organizations around the world to manage quality comprehensively and improve business performance and customer satisfaction.

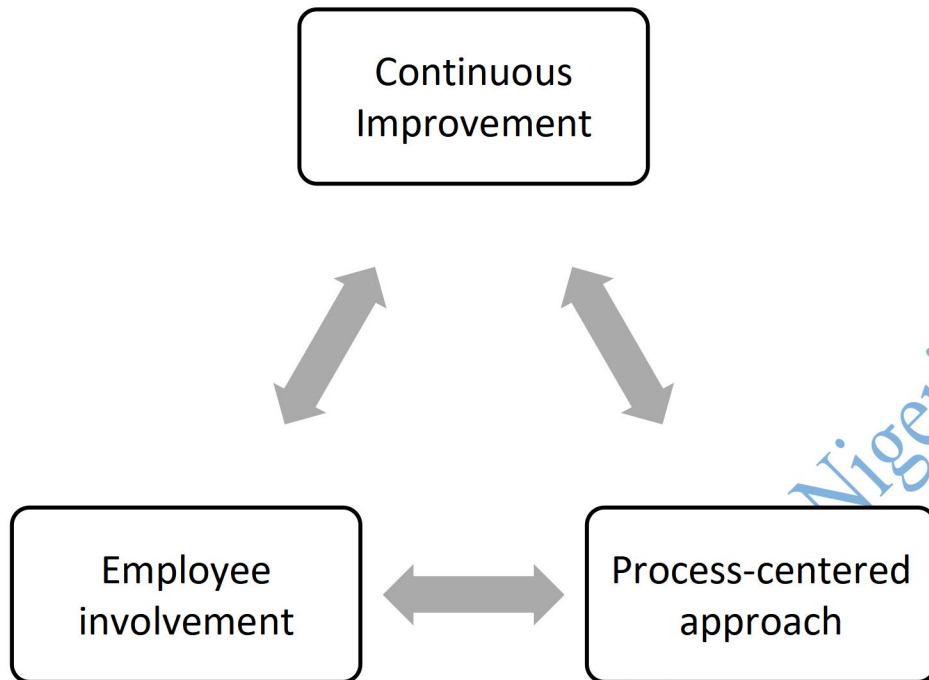


Figure 2.2: Total Quality Management Theory

Source: DeFeo, 2019

2.2.3 SERVQUAL MODEL

The SERVQUAL model was developed by Parasuraman and other researchers in 1988. It is a tool used to measure service quality from the perspective of customers or users. It consists of five dimensions: reliability, responsiveness, assurance, empathy, and tangibility⁷⁸. Reliability is the ability of a business enterprises or service providers to consistently keep through to their promises to the customers. In the context of SMEs, reliability means to provide products or services to customers consistently and accurately. It can be seen in business practices such as delivering products on time or providing accurate information about products or services. The theory posits that SMEs will be perceived as offering quality services when what they promise is consistent with what they provide for their customers. This is also related to responsiveness.

Responsiveness of a business enterprise is the willingness to help customers and provide prompt service, such as responding to customer inquiries or complaints in a timely manner. SMEs are expected to have good customer services so that customers can easily resolve disputes and get answers to questions concerning their business relationships.

Assurance is the knowledge and courtesy that business owners and employees demonstrate to their customers in terms of their ability to inspire trust and confidence in customers. It means the ability of SMEs owners and employees to convince potential customers that they can meet their needs and solve their problems. This is seen in activities such as providing expert advice or demonstrating product knowledge. This assurance which can often be misconstrued as arrogance should however be tempered with empathy.

Empathy is the ability to put one in others shoes. It is the ability to show understanding and respond to customers' needs and concerns in a way that would not be seen as demeaning to the customers. It is demonstrated in activities such as being patient with demanding customers, providing personalized service that meet the peculiarity of individual customers or showing empathy towards customers' problems. In addition to the actions of the employees and business managers, the business branding and premises are also important. This is taken care of by the dimension of tangibility.

Tangibility refers to the appearance of physical facilities, equipment, personnel, and communication materials, such as having clean and well-maintained stores or providing clear and informative signage. SERVQUAL posits that customers are attracted or repelled by the aesthetics of the business premises and would use such appearance to judge whether a business is 'high' or 'low' class. These dimensions can be used to

identify areas for improvement in service quality and to develop strategies to enhance customer satisfaction and loyalty in retail SMEs.

The model has been used in various studies to assess service quality in different settings, such as e-learning, public hospitals, and internet banking⁷⁷. The studies have found that there are often gaps between customers' expectations and perceptions of service quality, and that improving communication, individualized attention, responsiveness, and physical facilities can help to improve customer satisfaction and loyalty. The SERVQUAL model has been shown to be a reliable and valid tool for assessing service quality in various contexts⁷⁸.

The SERVQUAL model has been used in various studies to measure service quality in the context of Small and Medium Enterprises (SMEs). For example, a study in Northern Cyprus found that commercial banks did not meet the service expectations of SMEs for all dimensions, with the highest negative gap belonging to empathy. Another study in Malaysia used the SERVQUAL model to measure the perceptions and expectations of SMEs on the services received from audit firms, and found that on average, SMEs were dissatisfied on all five dimensions of service quality, with the most dissatisfied dimension being empathy⁷³. A study in Saudi Arabia used the SERVQUAL methodology to assess the effectiveness of e-commerce on SMEs, and found that e-commerce had a positive effect on confidence, even though several features were found to be in need of improvement³. These studies suggest that the SERVQUAL model can be a useful tool for assessing service quality in SMEs, and that improving empathy, individualized attention, and prompt services can help to improve customer satisfaction and loyalty.

The SERVQUAL model has been widely used to measure service quality in SMEs, but it has some limitations. One limitation is that the model was developed based on research conducted in the United States and may not be applicable to other countries or cultures⁷². Another limitation is that the model focuses on the gap between customer expectations and perceptions of service quality, but it does not take into account other factors that may influence customer satisfaction, such as price, convenience, and reputation. Additionally, the model may not be suitable for all types of services or industries, as some services may have unique characteristics that are not captured by the five dimensions of the model. Finally, the model may be difficult to apply in practice, as it requires collecting data from customers on their expectations and perceptions of service quality, which can be time-consuming and costly. In addition, consumer responses are usually subjective and depends on several factors that may not be under the control of the business⁷⁹.

Nonetheless, the model has been found useful by several researchers across the world.

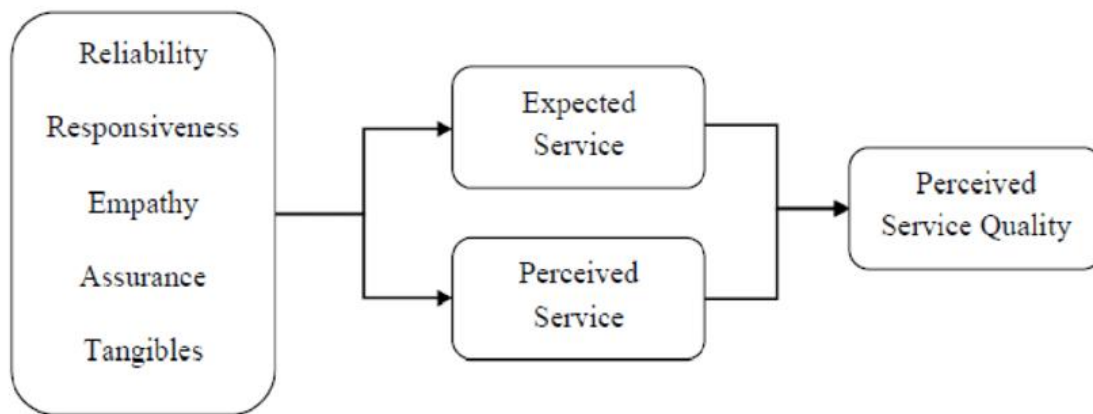


Figure 2.3: The SERVQUAL Model

Source: Parasuraman et al., 1988

2.3 Review of Empirical Studies.

2.3.1 Total Quality Management and Customer Satisfaction in SMEs

There is a considerable body of literature created by researchers who have examined the link between total quality management and customer satisfaction around the world. One of such studies examined the implementation of Total Quality Management (TQM) practices in small and medium enterprises (SMEs) in India. The study population was made up of 1030 SMEs in the north Karnataka region of India. The researchers adopted a survey research method and used questionnaire for the purpose of data collection. The study found that there is little research on the effect of TQM implementation on SME performance in India, and that there are several constraints to successful implementation, such as lack of awareness and training programs, commitment by top management, and financial and human resources. The study that TQM implementation practices can improve organizational performance in small and medium enterprises irrespective of the sector in which they operate⁸⁰. This finding has been echoed by several other studies.

Total quality management (TQM) has proven to be an effective method for ensuring high quality and happy customers. Researchers in Ghana linked total quality management in terms of SERVQUAL as the primary influence on customer satisfaction in the Ghanaian telecommunications industry. The purpose of this research is to examine the connection between TQM and customer satisfaction in the telecommunications sector using the TQM-SERVQUAL framework. The impact of TQM services on customers was investigated through questionnaires. Customers and workers at MTN Ghana and Vodafone Ghana were given a questionnaire to fill out on their own time. Because both businesses use the same systems and tools, everyone who interacts with either firm must

utilize the same technology. Although 850 questionnaires were sent out to customers and employees, only 800 responses were received. Through the use of the questionnaire, descriptive statistical analysis was performed. To ensure the supplied data were suitable for the research and would match the anticipated model, the researchers also did preliminary tests such as reliability, validity, and multicollinearity tests. In the study, the collected data were analyzed to draw conclusions. The most important conclusion is that TQM significantly improved both service quality and customer happiness. Quality of service is found to have a beneficial effect on satisfaction levels for customers. The importance of TQM's focus on service quality in boosting customers' overall happiness with Ghana's telecommunications providers has also been uncovered.⁸¹

In the health sector, scholars investigated the influence of Total Quality Management (TQM) on customer satisfaction in the Vietnamese healthcare sector. The study adopted a survey research method. A self-completion questionnaire was submitted to inpatients who were treated in April 2018 at a tertiary-level hospital in Vietnam. There were 516 respondents. The Statistical Package for the Social Sciences (SPSS) ver. 25.0 and Amos ver. 25.0 programmers were used for frequency and descriptive statistical analysis, and structural equation modelling, respectively. Total Quality Management had a significant effect on perceived service quality and patient satisfaction; perceived service quality had a positive influence on patient satisfaction. The study found that TQM had a significant effect on perceived service quality and patient satisfaction, and that perceived service quality had a positive influence on patient satisfaction⁸².

Another study assessed the influence of TQM on customer satisfaction in the telecom industry from a TQM-SERVQUAL perspective. The study found that effective TQM

would result in better service quality, which would in turn lead to higher customer satisfaction. Total quality management procedures and their effects on customer satisfaction are analyzed, along with the factors within TQM that have the most bearing on that metric. It points out the most important elements and suggests reasons for the discrepancy that has been noted. The study goes on to fill in the gaps in the literature by highlighting the problems with total quality management techniques in each research area based on the results of prior studies. Contrary to what one might assume, relatively few research have used the expectancy disconfirmation theory to investigate these particular aspects of client satisfaction.

Based on the findings, researchers offered a new theoretical framework that makes use of the emphasized variables in this study. Second, the study's findings on the aforementioned topics can be used by public and private sector authorities to enhance total quality management procedures and hence boost customer satisfaction. According to the total quality management tenet, legislators should view total quality's incorporation as a preference for maximizing an organization's performance. Each of the study's evaluated dimensions represents a novel opportunity for a company to improve its service output. For this reason, it is essential for managers to be able to demonstrate the beneficial effects of overall quality management methods in the form of the company's performance. A commitment from the top manager, enough resources to integrate multiple approaches, and appropriate training that will improve quality are all crucial to the development of effective total quality management practices, which may also provide an advantage from a management policy stand point⁸³.

In another study conducted in Malaysia, researchers examined total quality management's (TQM) impact on the performance of SMEs in the service industry in Selangor, Malaysia. TQM's four pillars are employed as influential criteria in determining organizational success (Y): customer focus (X1), continuous improvement (X2), a strategic foundation (X3), and full staff participation (X4). A survey is used to gather information from 350 business owners and managers in the service industry in Selangor, Malaysia. In this work, SPSS 23 is used for multiple linear regression analysis. All of the assumptions support the conceptual model, demonstrating that TQM has a beneficial effect on business results. The results of this study show that TQM elements—including attention to the customer, a commitment to constant improvement, a foundation in strategic thinking, and the active participation of all employees—have a positive and significant impact on business outcomes⁸⁴.

Researchers in Palestine also examined the contribution of total quality management to customer (patient) satisfaction in health facilities. The purpose of this research is to examine how Palestinian healthcare institutions use total quality management (TQM) and how TQM affect patients' satisfaction and future behavior. The researched followed a survey research method and collected data through structured questionnaire. The analysis of data showed that TQM has a major impact on perceived service quality and patient satisfaction. Furthermore, patient satisfaction mediates the positive association between perceived service quality and behavioral intention to use the health facility again among patients... Based on the study's findings, hospital administrators are urged to prioritize the technical and functional skills of their service providers while also placing greater emphasis on the needs of their patients. This study makes important contributions to the

literature by confirming the mediating role of PS in the positive relationship between PSQ and BIs and establishing a direct influence of PSQ on customers' BIs. Significant strategic planning based on these insights is expected to improve customers' experiences⁸⁵.

Total quality management was also found relevance in the financial service sector. A group of researchers in India hypothesized that Total quality service (TQS) has tremendous potential to solve quality issues across sectors and boost business results. Thus they conducted a study with the aim of looking at how TQSS affect internal service quality and how that, in turn, affects employee satisfaction in financial institutions. Employee satisfaction was also tested for its potential to increase external service quality by encouraging loyalty and dedication from workers. Information was gathered from car dealerships and repair shops from Jammu Province, North India). The sample of the study included a total of 85 executives, 380 employees, and 289 customers. The hypothesized connections have been investigated using exploratory factor analysis, confirmatory factor analysis, and structural equation modeling. The results showed that TQS, ISQ, employee satisfaction, employee commitment, employee loyalty, ESQ, customer satisfaction, and financial performance all had a positive and significant impact on the direct and indirect structural relationship between these variables⁸⁶.

The foundation of total quality management is the belief that all employees share equal responsibility for the company's success and should work together toward common goals. Organizations exist to serve their customers. When properly implemented, quality management is the foundation upon which quality assurance is built, and from which, in turn, customer satisfaction is derived. In today's business world, complete quality

management is an integral component. Everyone uses it, but in eservices, it's more crucial because most eservices are digital, or carried out with the use of IT.

The term "quality" refers to the degree to which the end product or service satisfies the requirements set forth by the client and is suitable for the intended use. Moreover, the three important facets of quality in e-business—quality management, quality control, and quality assurance—make quality in e-business crucial. Managing, controlling, and assuring quality in an e-services setting requires the avoidance of compliance costs, such as those associated with detection and prevention, as well as non-conformance costs, such as those associated with internal failure and external failure⁸⁷.

Total Quality Management (TQM) in an e-services setting entails a variety of measures, such as team empowerment, systematic problem solving, decisions made by data drivers, a statistical process, and the selection and application of relevant tools and techniques for problem solving. By incorporating these features into their e-services, businesses can streamline their operations, increase the speed with which their employees can share information and make decisions, and reduce costs. This is crucial for business development and progress as well as the efficient and effective attainment of their financial and non-financial goals, as it allows them to not only receive the faster reaction from their customers but also to deliver better satisfaction to their customers.

Researchers in Botswana also examined the influence of total quality management on customer satisfaction in retail stores. The study's goals were to (1) identify service quality attributes in which to make investments to boost customer satisfaction, (2) assess the effect of total TQM on customer satisfaction, and (3) analyze the connection between service quality attribute and customer satisfaction. The researcher successfully

accomplished her goals by bridging the gap between marketing and total quality management by incorporating the well-known Servqual scale into the Kano Model. From ten local supermarkets in Gaborone, Botswana, a random sample of 128 people were surveyed. To help local supermarkets compete in the retail market, the Profusion approach was used to generate trustworthy, robust data and pinpoint the specific service quality qualities that needed improvement. The Consumers Satisfaction index was also used to evaluate the factors of service quality that most positively and negatively impacted customer satisfaction.

The regression and correlation coefficients between TQM and customer satisfaction were calculated using SPSS version 20. The study's findings imply that TQM has a substantial effect on consumer satisfaction, and that in cases where it is not followed, as the case of indigenous supermarkets in Botswana, customer dissatisfaction grows. Quality needs to be one of the primary strategic focuses of indigenous supermarkets, and quality needs to be the focus of every employee. Native American food stores should avoid stocking their shelves with generic labels. TQM goals and plans must be developed on the basis of client needs, thus the company must maintain constant customer engagement. Indigenous grocery stores would be well to put money into employee training and development if they want to reap TQM's full benefits. Indigenous supermarkets must prioritize employee training and development if they are to achieve their goal of continuous improvement⁸⁸.

Another study in the Middle East also suggest that African SMEs should be proactive.

Researchers in Iran also conducted a study on total quality management and how it affects customer satisfaction and influence purchase behavior. The focus of this study is on the role of innovation and continuous improvement in gauging the impact of hard and

soft TQM components on consumer behavior. TQM variables in hard and soft parts, customer behavior, innovation, and continuous improvement were culled into the study model through a thorough examination of the existing literature and previous studies. Using this information, a questionnaire was developed and sent out to 374 project managers, quality assurance managers, and quality control managers selected through simple random sampling from the statistical population. The research model was put to the test by utilizing the Delphi method to determine all of the questionnaire's sub-criteria. After collecting the survey data, the researchers used structural equation modeling and AMOS software to examine the hypotheses.

Statistical studies show that TQM's emphasis on consistently raising the bar in terms of both quality and innovation positively impacts customer loyalty. In addition, the influence of hard TQM variables on consumer behavior via innovation was shown to be 0.62, the highest of any of the reported data. In addition, TQM "soft factors" like human resource management have a large impact on customer behavior via quality enhancement and new product development. In addition, TQM hard factors have a positive impact on customer behavior by way of enhanced quality and new product development⁸⁹. Similar studies have also been conducted in Nigeria to determine the influence of total quality management on different categories of customers dealing with a variety of organizations.

A study conducted in Ogun state Nigeria to investigate how implementing Total Quality Management (TQM) in higher education establishments affects customer satisfaction. The purpose of this research was to determine whether or not there is a connection between the degrees of customer service provided, employee engagement, and customer satisfaction at postsecondary schools. A descriptive survey research design was employed,

and all students at The Federal Polytechnic, Ilaro, Ogun State, served as the study's population. Using a stratified random selection strategy, we were able to draw a sample of 100 respondents by selecting 20 students from each of the five departments. Primary data came from in-person interviews and online surveys, while secondary data came from published works associated with the university. The socio-demographic data was analyzed using frequency and percentages, and the responses to questions about Total Quality Management and student and parent satisfaction with tertiary institutions were scored using a weighted average on a five-point Likert scale. The hypotheses were tested using the multiple linear regression technique of inferential statistics with the help of the SPSS statistical package. Total Quality Management has been found to have a beneficial effect on customer/student satisfaction⁹⁰.

In another study conducted in Nigeria, researchers examined the role of Total Quality Management (TQM) on customer satisfaction in airline companies in Nigeria. The goal of this research was to collect empirical evidence from a sample of Nigerian airlines on the correlation between TQM and OP. Stratified and simple random sample strategies were used in this study, which employed a descriptive research design. Using SPSS version 21, a 5-point Likert-scale closed-ended questionnaire was used for data collection, and descriptive statistics and Pearson's Correlation were used for analysis of the study's participant profiles and testing of hypotheses. TQM's dimensions of customer satisfaction (CS) and employee satisfaction (ES) are positively correlated with overall performance, as shown by the data. These findings suggest that in order to reap the benefits of OP, businesses should place a greater emphasis on achieving TQM in their products or services by effectively meeting the demands of their customers and employees⁹¹.

In another study focusing on a Nigerian business organization; Cway Water Group, Lagos, researchers analyze the relationship between Total Quality Management (TQM) methods and business success which is a product of customer satisfaction. The paper analyzed critically how much emphasis on total quality affects business results. The researchers adopted a descriptive research method. A questionnaire was used to collect information from the participants. The study used a sample size of 325 participants. Tables and percentages were used to assess the collected data. We used SPSS's statistical capabilities, including regression and correlation analysis, to construct and evaluate three hypotheses. We reject the null hypothesis and conclude that TQM has a significant impact on organizational performance because the P-Value is less than 0.05. The results also showed that TQM improves satisfaction levels for the clientele. According to the document, top-level management should prioritize TQM processes to ensure the organization's long-term success⁹².

Another study in Kwara state Nigeria also focused on Total Quality Management (TQM) as a strategy for customer satisfaction in the service sector. The purpose of the research was to determine if Total Quality Management (TQM) improved hotel guests' experiences in Ilorin, Nigeria. The study used a survey research method. The study population consist of hotel guest in the selected area. Eighty hotel guests in the Ilorin Metropolitan Area were surveyed using questionnaires. Simple random and purposeful sampling methods were used to select the respondents. The research hypotheses were analyzed using a linear regression analysis model. The correlation between TQM and happy consumers was strong overall. TQM was found to increase customer satisfaction

and service delivery in the hospitality business, hence it was advised that greater resources be allocated toward its implementation⁹³.

Adopting Total Quality Management is about more than just making sure customers are happy with your products or services; it is also about how an organization handles its employees and its operations from the inside out. Doing the correct things the first time is the outcome of combining TQM with good leadership. In line with this, researchers analyzed the impact of TQM implementation on service quality in the Nigerian telecommunications industry, which in turn affects customer satisfaction. Two large companies (MTN/AIRTEL) in the Global System for Mobile Telecommunication (GSM) sub-sector were sampled, along with 136 of their employees, using a combination of purposive and stratified sampling methods for this research. Judgmentally, the study sample consist of 495 subscribers from throughout the states that make up Nigeria's North-Central geopolitical zone. The research included both primary and secondary sources. Hypotheses were evaluated using t-tests for statistical significance. The findings showed a strong correlation between TQM implementation and service quality. However, there is no discernible variation in customer satisfaction between the various GSM operators. Despite the widespread use of TQM by GSM operators, the positive effects on customer satisfaction have yet to materialize. The research suggests, among other things, that similar businesses in related fields adopt the same management style⁹⁴.

Researcher also examined the role of total quality management in the manufacturing sector. The purpose of the research was to assess the combined influence of quality management and product quality on customer satisfaction by examining the connection between quality management practices and customer satisfaction. A questionnaire was

used to collect information, and a combination of judgmental and random sampling was used to choose participants. Both inferential statistics (regression) and descriptive statistics (mean values) were used in the analysis of the results. The results show a favorable, statistically significant correlation between quality management practices and customer satisfaction, as well as a statistically significant correlation between quality management practices and product quality and customer contentment. Yet another finding from the study was that customers were cautious to suggest the goods to their loved ones⁹⁵.

What is common among these studies is that total quality management as a factor in customer satisfaction is often discussed along with service quality with some studies suggesting that service quality is the ultimate aim of total quality management with customer satisfaction as the end product. This indicate that service quality also has a role to play in customer satisfaction particularly among small and medium enterprises.

2.3.2 Service Quality and Customer Satisfaction in Small and Medium Enterprises.

Scholars have always been interested in customer satisfaction because of its importance to business growth and sustainability. While customer satisfaction is often a matter of various variables, some of which may not even be within the control small and medium enterprises, one of the most controllable factors is service quality. As a result, studies have focused on the role of service quality on customer satisfaction across various organisations. Some of these studied are review here.

Researchers have shown interest in examining service quality in SMEs. Because of their importance in the creation of new jobs, the expansion of the country's GDP, and the reliable distribution of goods and services, small and medium-sized businesses (SMEs)

are one of the primary motors propelling global economy. Researchers in Indonesia were therefore concerned that poor product quality is one reason why Indonesian SMEs struggle to compete in the global industrial market and lose customers. The study's overarching goal is to disentangle the effects of competitive advantage, product knowledge, and service quality on customer happiness. The methodology of this study was quantitative. Using Structural Equation Modeling-Partial Least Squares (SEM-PLS), we analyzed the interdependencies between the variables. There were 140 participants in the sample for this study. Using a questionnaire, we gathered information, and then ran the data through Smarts version 3.3.2 to analyze the questions. This study's findings show that (1) East Java SMEs can gain a competitive advantage and boost customer happiness by improving their product knowledge and service quality, and (2) that competitive advantage can mediate the influence of service quality on customer satisfaction. Third, having more information about a product can make customers happier, but this boost in satisfaction is not statistically significant⁹⁶.

Researchers also explored the importance of logistic service quality on customer satisfaction in the cross-border trade sector. The purpose of this research is to determine which aspects of service quality make up the logistics service and which are deemed most crucial. The methodology behind this investigation was informed by the Analytic Hierarchy Process (AHP) and some preliminary research on logistics service quality. In order to perform the survey, the participants were separated into two categories: logistics businesses (providers) and retailers (customers). AHP was used to process the data in order to thoroughly assess and analyze the outcomes for both groups. The researcher helped select service criteria to examine for improvement or innovation of logistics

service quality by defining the components of logistics service quality and establishing the relative relevance of each component. Therefore, it would be useful for logistics companies to use as a guide for meeting customer demand through the effective use of resources⁹⁷.

Another study analyzes the role of e-services, quality system, and perceived value on customer satisfaction in Indonesian SMEs. The goal of this research is to examine how customers of small and medium-sized enterprises (SMEs) in Indonesia feel about the e-services they receive. In order to perform this study, 140 online questionnaires were sent out to customers of Indonesian SMEs, of which 124 were returned and analyzed. The sampling strategy uses a snowball effect. The analysis was performed using a statistical program called Structural Equation Modeling (SEM) predicated on Partial Least Squares, version 3. Tests of the hypotheses suggested a link between E-Service and Value Perceived, and those links were found to be positive and statistically significant. The correlation between System Quality and Perceived Value was moderately favorable but insignificant. Value perception was positively associated with e-satisfaction in a statistically significant manner. Through the lens of perceived value, E-Service had a positive and statistically significant correlation with e-satisfaction. According to the results, the perceived value of an e-service has a direct and positive effect on e-satisfaction. The correlation between system quality and e-satisfaction via perceived value is positive and non-significant. What makes this study unique is the correlation model of how e-service, system quality, and perceived value all influence e-satisfaction among small and medium-sized enterprises⁹⁸.

A third study explores the impact of e-promotion and e-service quality on customer satisfaction in the fashion industry. The study adopted a social survey research methodology. A random sampling technique was used to select 100 Instagram users who have made purchases of fashion products from online SMEs via Instagram. Due to the nature of the respondents, an online questionnaire was used for data collection. The data shows that advertisements have a smaller impact on consumers' opinions than do quality services. Nonetheless, advertising does affect repurchase intent significantly, while service quality does not. As a result, repurchase interest is influenced by service in the form of customer happiness, while repurchase interest is influenced by promotion in the form of other variables⁹⁹.

Another study proposes a model of SMEs' customer loyalty, which includes service quality, customer satisfaction, and trust. The purpose of this research is to suggest and empirically test a model of customer loyalty among SMEs. Adding the concept of trust to previously recognized correlations among service quality, customer happiness, and loyalty, this study expands upon and improves upon earlier conceptualizations. Using structural equation modeling (SEM) with maximum likelihood for parameter estimation, the researcher tested hypothesized associations on a representative sample of SMEs' clients at the same time. According to the study's findings, service quality has an indirect effect on customer loyalty through their level of satisfaction and trust in the company, whereas customer satisfaction and trust have a direct effect on customer loyalty¹⁰⁰.

Similarly, a study conducted by Iranian researchers investigates the effects of service quality on post-purchase intention in SMEs. The researchers describe the findings of an empirical study conducted to examine the link between service quality and future

purchases. The research is conducted using a sample of SMEs in Kerman, an important economic center in Iran. About 300 people worked for these departments, but only 168 were included in the study. Twenty questions on a Likert scale were utilized in the survey that was given to the study's participants. Using structural equation modeling, the researchers found that both the actual and perceived quality of the service had a beneficial effect on post-purchase satisfaction and commitment. Overall, these studies suggest that service quality is an important factor in determining customer satisfaction and loyalty in SMEs¹⁰¹.

Service quality has also been found to be an important factor in the hospitality industry comprising of hotel, tourism services, event organizing, and transportation sector. Researchers posited that customer satisfaction are pivotal in this rapidly expanding sector. As a result, a group this study was analyzed using a quantitative technique. Distribution and data collection based on a random selection of subjects. One hundred and eleven people took part in the study. Empathy, responsiveness, assurance, and tangibles were found to have good relationships with customer satisfaction, whereas reliability was found to have a negative relationship¹⁰².

By drawing from previously published works on the topic of e-service quality in online retail, researchers from Portugal attempted to expand our understanding of the factors that matter most to consumers in terms of satisfaction, trust, and behavior. In order to better forecast consumer behavior, this research focuses on the four characteristics of e-service excellence. It examines how trust affects consumer behavior including repeat purchases, recommendations, and site visits, as well as how customer pleasure affects those same outcomes. The study model was put to the test by applying structural equation

modeling on data collected from a survey taken by 355 Indonesian internet users. In this analysis, the researchers looked at how the quality of e-services varied along three dimensions: website design, security/privacy, and fulfilment. However, the quality of customer service has no bearing on the quality of an e-service as a whole. There is a statistically significant correlation between the quality of an e-service and the satisfaction of its users¹⁰³. This study is important because SMEs engage in various activities which include online businesses so the finding will be relevant to SMEs in this sector.

Service quality also applies to the banking sector as shown in a study conducted in Oman. Using the SERVQUAL approach, this research looks at four major Islamic banks in the Sultanate of Oman to determine how service quality affects customer loyalty and satisfaction. This quantitative study collected information from 120 customers of Islamic banks in Oman by having them fill out a pre-designed, online questionnaire. Cronbach's alpha, a measure of internal consistency, was calculated after SPSS analysis of the study data. Significant connections between the study variables were analyzed using a correlational method. Regression analysis was used to capture the effect of service quality factors on customer satisfaction. There was a statistically significant connection between service quality, customer satisfaction, and customer loyalty, as shown by the findings of the correlation analysis. Regression findings showed that aspects of empathy and responsiveness also significantly contribute to customers' overall satisfaction. Since empathy and responsiveness have such a strong bearing on customers' overall satisfaction, banks are urged to put more effort into cultivating these traits. However, banks shouldn't overlook other factors like dependability, assurance, and tangibles that participants highlight as important for the bank's services¹⁰⁴.

In the context of Africa, researchers from South Africa also examined the impact of service quality on customer satisfaction in the hospitality industry. This study examined the factors relating to guest satisfaction in a variety of star-rated South African hotels. Using PLS-SEM's multigroup analysis and importance-performance map analysis, we were able to separate the effects of different service quality performance scores on guests' overall satisfaction levels at hotels of varying star ratings. The infrastructure of the hotel and the knowledge of the staff are the two most critical factors in determining whether a guest will be satisfied or dissatisfied with a one- or two-star hotel. It was observed that both predictors performed poorly. Three-star hotels underperform in terms of safety and security, but they excel in other areas, including room quality, which is a major factor in guests' overall happiness. In the case of four- and five-star hotels, guests are more satisfied when the wait time and interaction with staff are below average¹⁰⁵.

Similarly, researcher in Turkey examine the influence of service quality and other variable on customer satisfaction in the banking sector. The goal of the study is to examine how customer loyalty in the Turkish banking sector is affected by factors such as customer satisfaction, service quality, and perceived value of services, corporate image, and reputation. The perceived value, as well as the business image and reputation, are investigated for their potential mediating roles. Management can improve the bank's standing in consumers' thoughts by employing a plan that takes into account the interconnections between the factors that influence customers' loyalty to the financial institution.

The researchers offer a model to investigate the ways in which a bank's image and reputation might be converted into customer loyalty through the provision of high-quality

services and the satisfaction of its clients. Within this framework, a survey was developed and structural equation modeling (SEM) was adopted to examine the hypothesized relationships between key variables that influence customer behavior and loyalty. Perceived value mediation, as well as corporate image and reputation mediation, are also performed.

According to the findings, banks can use their corporate image and reputation as a standardized marketing metric to evaluate their success. The findings proved that consumer value, image, and reputation are affected by their perceptions of quality and satisfaction¹⁰⁶. The implication of this finding is that guaranteeing service quality automatically means ensuring customer satisfaction.

A group of researchers from Europe and Australia also examine the role service quality in the hospitality sector. The research focuses on the hospitality sector to examine AI-powered applications and service quality enhance customer satisfaction in the hotel industry. The study takes a consumer-centric stance by analyzing the impact of AI and the quality of service provided by employees on customer happiness and loyalty. Research was undertaken at a variety of Portuguese hotels, with a particular emphasis on outgoing guests who had used both automated and human services throughout their stays. The findings indicate that both AI and employee service quality account for substantial variations in customers' perceptions of service quality and their level of happiness and loyalty. But only some aspects of service quality actually mattered in terms of the outcomes that mattered. When regressing AI alongside the quality of service provided by employees, AI is rendered negative and inconsequential¹⁰⁷. The implication of these

findings is that, no matter the innovation introduced by SMEs, if such do not contribute to service quality, it may not have any effect on customer satisfaction.

In Nigeria, researchers examined the influence of service quality on customer satisfaction and loyalty in the telecommunication industry. The study adopted a survey research method. Six hundred and four clients from the four largest mobile telecommunications operators in Nigeria participated in the survey. The postulated model was put to the test using a structural equation modeling strategy known as partial least squares. The results of this study show that customer perceptions of a company's CSR efforts have a significant, positive impact on their experiences with those programs. Additionally, the effect of perceived CSR on repurchase intention is mediated (uniquely and sequentially) by service quality and satisfaction. Furthermore, CRA moderates the impact of perceived CSR on consumers' evaluations of service quality and their propensity to make a repeat purchase¹⁰⁸. This study shows that customer satisfaction is not the end goals of service quality. Instead, customer satisfaction caused by service quality is a mean to secure customer loyalty and encourage customers to make repeat purchases.

Another Nigerian study focused on the influence of services quality in the banking industry. The purpose of the research was to determine how different aspects of service quality affect banking customers' overall happiness. Two hundred and fifty (250) Nigerian bank customers were handed surveys for the research. Multiple correlation, descriptive analysis, and multiple regression are all used to make sense of the data. Specifically, the study found that tangibles, reliability, and responsiveness all had a significant impact on customers' satisfaction with the banking industry. The research showed that service quality is a key component of the banking industry's success in

retaining satisfied customers. Management is urged to prioritize customer satisfaction by heeding the study's call to raise the bar on service quality. The research went on to suggest that Nigerian banks improve their responsiveness by shifting their focus from internal to external dimensions of service delivery¹⁰⁹.

In a similar study, another group of researchers examined the influence of service quality on customer satisfaction in the banking industry, particularly among female customers. Female customers of deposit money banks in Adamawa state are the focus of this research, which looks at how satisfied they are with the service they receive. This research took into account five aspects of service quality: their physical presence, their dependability, their responsiveness, their empathy, and their assurance. The information was gathered through the use of a standardized questionnaire. The study had 385 participants and employed a purposive sampling strategy to choose its participants. Multiple regressions were used to analyze the collected data. The study found that female customers of deposit money banks in Adamawa state place a premium on dimensions of service quality. Response time was the sole indicator of service quality shown to have no statistically significant link with overall service quality (beta = 0.0042, t = 0.779, p0.437), as reported by the study's key findings. The study found that the sum of these factors significantly affects female customers' satisfaction with DMBs in Adamawa state. Since female bank customers require satisfaction across all dimensions of service quality, it was suggested that DMBs place a greater emphasis on responsiveness¹¹⁰.

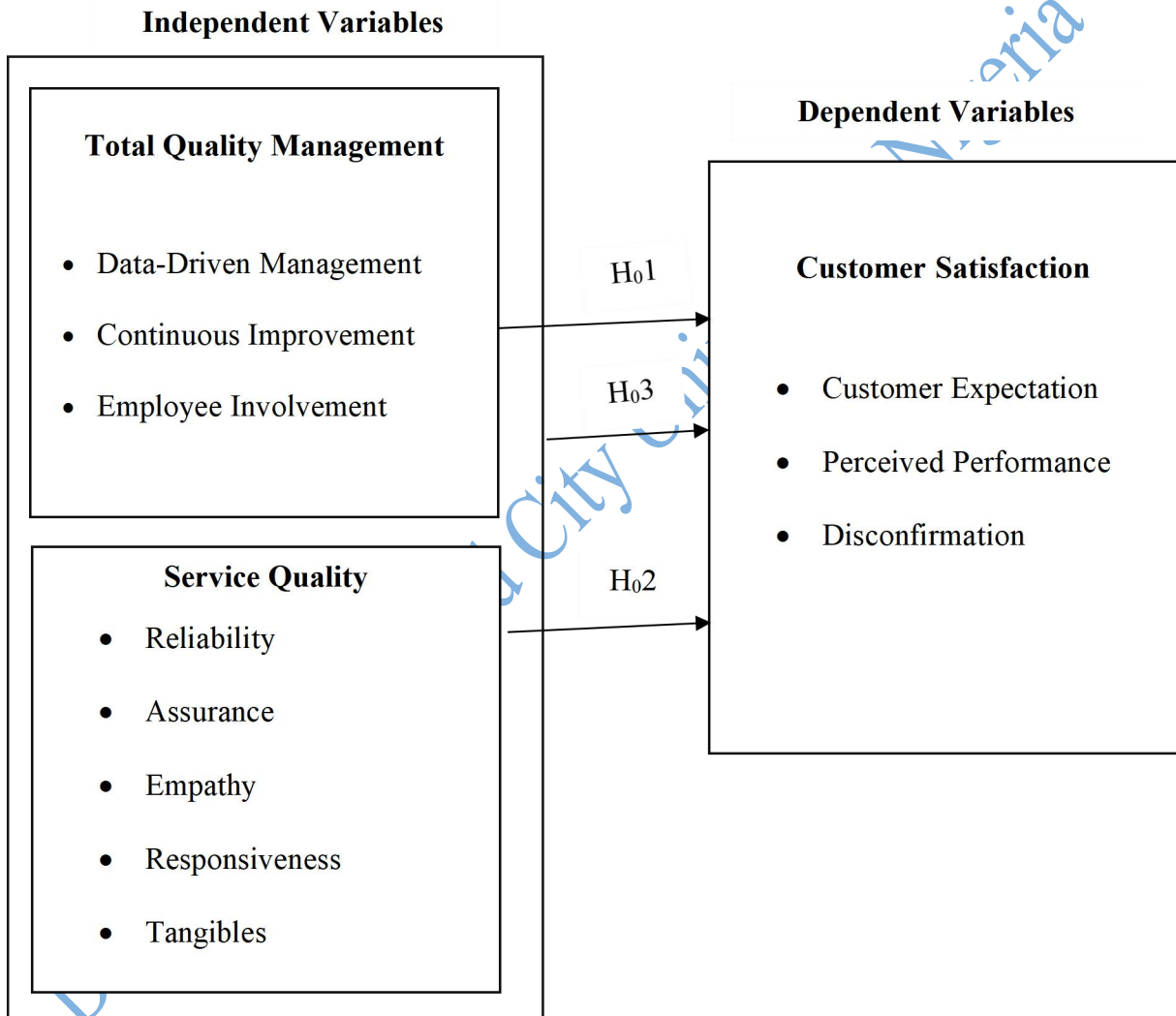
Similarly, service quality studies was conducted in the Nigerian health sector. The study's overarching goal is to get insight into patient satisfaction with Nigeria's health care system by examining service quality. Data collection, analysis, and methods After doing

a thorough literature analysis, the team behind the study created a two-part survey to learn more about service gaps and customer satisfaction. Even though we polled 400 people in the Adamawa state area, only 150 of them responded to our survey. We used SPSS's most up-to-date descriptive and inferential statistical techniques to clean, process, and analyze the data we gathered.

The majority of respondents were dissatisfied with the service providers' responsiveness when contrasted to the tangibility and reliability of the service. The tangibility quality attribute does not correlate with life satisfaction. When asked how they feel about the company as a whole, 42% of respondents gave a neutral response, meaning they are neither satisfied nor unhappy. As a result of these findings, the entire healthcare system in Nigeria can examine how they currently provide services to patients and make adjustments as necessary to increase patient satisfaction¹¹¹.

Another study was also conducted to determine the influence of service quality on customer satisfaction in the health sector. The purpose of this research was to evaluate the quality of PHC services and the level of patient satisfaction in South West Nigeria. The quality of service delivery was evaluated using the SERVQUAL measuring tool, and a multi-stage sampling strategy yielded a total of 239 respondents for analysis. Users of PHC services were not happy with the service quality in any of the dimensions examined (assurance, reliability, tangibles, empathy, and responsiveness) by this study. In terms of concrete outcomes, trustworthiness, and certainty, patients were the most disappointed. The study also discovered a strong correlation between patient happiness and the provision of tangibles, assurance, reliability, and empathy. In order to provide high-

quality care and boost patient satisfaction overall, the study found that PHC service providers should pay close attention to the gaps¹¹².



2.4 Conceptual framework

Figure 2.4: Conceptual model on Total Quality Management, Service Quality and Customer Satisfaction in Nigerian SMEs

Source: Researcher, 2023

The conceptual models shows the hypothesized relationship between the study variables. There are three variables namely, Total Quality Management, Service Quality and Customer Satisfaction. The dependent variable is customer satisfaction measured by metrics from the Expectancy-Disconfirmation Model⁷². As a results, customer satisfaction is measured by expectation, perceived performance and disconfirmation⁷². In addition, total quality management is measured by metrics from the total quality management theory which include continuous improvement, process-centered approach, and employee involvement⁷⁵. Similarly, service quality was also measured by metrics derived from the SERVQUAL model. The metrics are; reliability, responsiveness, assurance, empathy, and tangibility⁷⁸.

Consequently, the model proposes that customer's expectation, perceived performance, and disconfirmation will be affected positively or negatively by a SMEs' commitment to continuous improvement, process-centered approach, and employee involvement. In essence, when customers expect innovative, affordable and highly functioning products and services, the total quality management activities will ensure that the performance of the goods and services received will meet their perception of standard performance and lead to positive disconfirmation. On the other hand, when an organization neglect or fail to adhere to quality standards, it may lead to products and services that performs below expectation and results in negative disconfirmation.

In the same vein, service quality in term of reliability, responsiveness, assurance, empathy, and tangibility can affect customer satisfaction. Although tangibility is often the last cited dimension of SERVQUAL, it is an important dimension that affect customer

satisfaction. Tangibility deals with the physical appearances which is also called branding and business image. Tangibility may lead to either low or high expectation depending on how serious a business takes it. When a business has a large premises, uniformed staff and other attractive trapping, customers expect to find a high quality goods at affordable price. Anything they bought from such business will be critically evaluated for performance. If such product fails to perform better than average, the customer may not be satisfied.

In some instances, it is not the product itself that is judged. Customer expect empathy, prompt response and assurance from businesses they deal with. So when they feel or observed that the business is not responding to their complaints and requests, then they feel dissatisfied, even before they purchase a product or use a service. In the same vein, when customer perceive the staff or manager as being unsure of themselves it may raise doubts about the ability of the business to meet the needs of the customers. In essence customer's satisfaction depends on the information as much as the products and services they receive from the business.

2.5 Summary of Gaps in Literature Reviewed

The literature review covers the concepts of customer satisfaction, total quality management, and service quality. The concepts were reviewed from a global perspective and narrowed down to the local perception. The review showed that customer satisfaction is a global issue which is nevertheless view from various conceptual and theoretical point of view. However, the prevailing position so that customer satisfaction is a subjective concept which is determined by customer expectation, perceived performance of product and services and the resultant disconfirmation and the total experience with a service

provider or seller. Customer satisfaction is however an important concept in the business. It is an ideal or goal pursued strategically. This explains the focus on total quality management and service quality.

Total quality management is a new concept representing the strategic efforts to ensure that, not only do business meet the expected level of quality mandated by regulatory authorities but also continuously exceed its own, and competitors level of quality. It involves continuous evaluation based on the most stringent benchmarks, involving the employees and adopting a process-driven organizational culture. All of these are done to ensure that the quality of goods and services do not go down but instead be more improved and the company grows. Total quality ensures quality products and services but it is not as wide as service quality which encompasses the goods and service sold by a business as well as the entire customer experience that the business provides for its customers.

In essence, service quality covers the goods and service sold, the manner in which they are sold, the premises (and platforms) in which they are sold as well as the people who sold them and how they behave from the moment a customer displays a purchase intention to the moment such customer leaves the store. Service quality has five dimensions all of which are considered important for SMEs. These are reliability, responsiveness, assurance, empathy, and tangibility. Each one of them is capable to contribute to customer satisfaction both individually and collectively.

While there seems to be a consensus among researchers that service quality is a strong predictor of customer satisfaction, researchers have rarely conducted studies on the impact of service quality on SMEs customer satisfaction particularly in Nigeria. Most of

the studies have focused on the banking industry, hospitality sector health, and aviation sector among others. This leave a gap to be filled by this study.

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Chapter Three

Methodology

This chapter explains the procedures to be followed by the researcher in carrying out this research. The chapter is discussed under relevant sub-headings such as: research design, population of the study, sample and sampling techniques, instrument for data collection, validity of the instrument, reliability of the instrument, procedure for data collection, and method of data analysis.

3.1 Research Design

This research adopted the survey research method. This research method entails the collection and analysis of numerical data in order to measure variables and analyze the relationship that exist between them. This method is relevant to this study because it allows the collection of data from a large number of respondents which can be easily analyzed and measured.

3.2 Population of the Study

The population of the study consisted of a total number of customers who are over Three million in numbers who visit and purchase goods or services from any of the SMEs located in the study area which will be Ibadan. The location is a target because it consists of various kinds and forms of business that can be classified under SMEs. The population also include owners and managers of SMEs in the selected area.

3.3 Sample size and Sampling Technique

The study sample consist of 384 consumers. The study sample is determined using the Krejcie and Morgan sample size table. The Online Google Form Questionnaire Sampling Method is a data collection technique that researchers can use to gather responses from a targeted group of respondents using Google Forms, a web-based survey platform. This method is particularly suitable for studies in which researchers seek to collect data from a diverse and geographically

dispersed population. This is necessary because respondent will be selected in course of doing their shopping in the

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note – N is population size, S is sample size

Source: Krejcie & Morgan, 1970

3.4 Description of Research Instrument

A structured questionnaire adapted from various studies is used as the main instrument for data collection. The questionnaire is divided into three main sections. Section A; This consist mainly of the demographic information about the respondents, example of questions in the section include age, gender, academic qualification etc.

Section B contains questions related to customer satisfaction. The items in this section were adapted from a related study¹. It has two main subheadings namely; active intention, passive Intention. Examples of items in the section include; “The product I bought from the store work as expected?” “Overall, my experience shopping at the supermarket is better than expected”. All of the items are rated on 4 points Likert Scale, e.g.; strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD).

Section C is the Total Quality Management scale. It is adapted from an existing work². The section has various subdivisions such as continuous improvement, process driven and employee involvement. In all, the section has twelve items. Examples of the statements and questions include “there is a comprehensive goal-setting process for quality management in the organization”; “there are periodic Quality-related training given to employees” etc. All of the items are rated on 4 points Likert Scale, e.g.; strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD).

Section D is the Service Quality scale. It is adapted from an existing work³. The section has various subdivisions such as reliability, responsiveness, assurance, empathy, and tangibles. In all, the section has twenty items. Examples of the statements and questions include “The supermarket staff instills confidence and trust in their customers”; “The supermarket keeps customers’ updated on the progress of your service request” etc. All of the items are rated on 4

points Likert Scale, e.g.; strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD).

3.5 Validity of Research Instrument

Validity is the degree to which an instrument measures what it is supposed to measure. The research instrument was tested for content and face validity by the research supervisor and other experts in the field. Their suggestions and amendments was incorporated into the final version of the instrument.

3.6 Reliability of Research Instrument

The reliability of the research instrument was measured through a pre-test. The researcher administer the research instrument on thirty (30) customers from Ibadan North Local government who are not part of the original study. The responses was analysed to determine the Cronbach alpha value of each section of the scale. The results shows that the entire instrument has a Cronbach alpha value of 0.74.

3.7 Administration of Research Instruments

The researcher administered the questionnaire with the aid of four research assistants who were properly trained for three days on the process of the data collection, customer approach, sharing of Google form links, following up, and collation. The collection of data lasted for two weeks.

3.8 Method of Data Analysis

Descriptive and Inferential statistics were used to analyze the data. Descriptive statistics such as frequency count, mean and standard deviation will be used for the demographic analysis and research questions while regression analysis will be used for hypotheses one and two.

Hypotheses three will be tested using multiple regression analysis. The analysis was conducted using the IBM SPSS Statistics data analysis software.

Endnotes

1. C. Carraher-Wolverton, & R. Hirschheim, *Utilizing expectation disconfirmation theory to develop a higher-order model of outsourcing success factors*, **Journal of Systems and Information Technology**, 25(1), 2023, 1-29.
2. Y. Pambreni, A. Khatibi, S. Azam, & J. J. M. S. L. Tham, *The influence of total quality management toward organization performance*, **Management Science Letters**, 9(9), 2019, 1397-1406.
3. J. Aiyesehinde, & C. Aigbavboa, *Relating Quality of Service to Customer Satisfaction in the Nigerian Automotive Service Sector*. In *Collaboration and Integration in Construction, Engineering, Management and Technology: Proceedings of the 11th International Conference on Construction in the 21st Century*, London 2019 pp. 571-576.

Chapter Four

Results and Discussion of findings

This chapter presents the results of data analysis based on the questionnaire during the research. The researcher administered the study questionnaire to 384 supermarket customers across five local government in the Ibadan Metropolis. The analysis in this chapter is based on the 248 questionnaire properly filled and returned by the respondents.

4.1 Data Presentation

Table 4.1.1: Demographic Analysis

		Frequency	Percent
Gender	Male	95	38.5
	Female	153	61.5
	Total	248	100.0
Age	Below 25	41	16.4
	26 – 35	83	34.4
	36 – 44	57	23.0
	Above 45	65	26.2
	Total	248	100.0
Local Government	Ibadan North	64	26
	Ibadan southwest	81	32.8
	Ibadan southeast	26	10.7
	Ibadan North East	10	4.1
	Ibadan Northwest	65	26.5
	Total	248	100.0

Level of Education	Secondary School	79	32.0
	Tertiary Institution	169	68.0
	Total	248	100.0

Source: Fieldwork 2022

Table 4.1 presents a demographic analysis of the study's participants, offering valuable insights into the composition of the sample. The table is divided into four main demographic categories: Gender, Age, Local Government, and Level of Education. Each category is accompanied by the frequency and percentage of participants falling into the respective subgroups.

In terms of gender distribution, the majority of the participants are female, representing 61.5% of the total sample, while males account for 38.5%. This gender distribution highlights the predominantly female composition of the study's participants, indicating a potential gender disparity in the roles and experiences of individuals in the local government workforce in the Ibadan Metropolis.

The Age category provides an overview of the age groups within the sample. Participants are divided into four age groups: Below 25, 26 – 35, 36 – 44, and Above 45. The largest age group in the sample is the 26 – 35 category, making up 34.4% of the total participants. The second largest group is Above 45, representing 26.2%. This data suggests that a significant portion of the sample consists of midcareer and older individuals, which may have implications for their job satisfaction, career development, and experiences within the local government.

The Local Government category breaks down the participants by the specific local government area to which they belong. The highest number of participants comes from Ibadan south West, constituting 32.8% of the sample, followed by Ibadan North West at 26.5%. These variations in

the distribution across local government areas highlight potential regional differences that could influence job satisfaction and organizational experiences.

Finally, the Level of Education category provides insight into the educational backgrounds of the participants. The majority of participants have attended tertiary institutions, accounting for 68.0% of the sample. In contrast, 32.0% have completed their education at the secondary school level. This education distribution informs us about the educational qualifications of the sample and can be significant in understanding the participants' skillsets and qualifications in their roles within local government. In summary, Table 4.1's demographic analysis helps provide a comprehensive profile of the study's participants. It highlights the gender composition, age distribution, regional representation, and educational backgrounds, all of which are essential factors to consider when interpreting the study's findings and drawing conclusions related to job satisfaction among secretaries in local governments within the Ibadan Metropolis.

4.2: Research Questions

4.2.1: What is the level of customer satisfaction in SME's in the Ibadan Metropolis?

Table 4.2: Level of Customer Satisfaction in SME's in the Ibadan Metropolis, Oyo State Nigeria

Expectation	Very High	High	Low	Very Low	Mean
I have high expectation of quality products in this store	201 (81.1%)	47 18.9%			3.81
I have high expectation of good price in this store	134 (54.1%)	113 (45.9%)			3.54
I have high expectation of good customer services	147 (59.8%)	85 (34.4%)	14 (5.7%)		3.54
I have high expectation of seamless transaction in this store	137 (55.7%)	96 (38.5%)	14 (5.7%)		3.50
Average Mean					3.60
Perceived Performance					
The quality of services met my expectations.	126 (53.3%)	112 (45.9%)	2 (0.8%)		3.52
The delivery time met my expectations.	177 (55.7%)	97 (39.3%)	9 (4.1%)	2 (0.8%)	3.50
The features/functionality of products met my expectations.	119 (48.4%)	126 (51.6%)			3.48
Average mean					3.50

Expectation Disconfirmation

The store is indeed the best place to shop	109 (44.6%)	101 (45.5%)	22 (9.1%)	2 (0.8%)	3.34
I am satisfied with the overall customer experience.	1799 (73.0%)	67 (27.0%)			3.73
The price of products and services met my expectations.	139 (55.4%)	105 (43.0%)	4 (1.7%)		3.54
The customer service met my expectations.	129 (51.6%)	87 (35.2%)	30 (12.3%)	2 (0.8%)	3.38
Average mean					3.49
Aggregate mean					3.53

Decision rule: low mean is < 2.5, moderate mean is = 2.5 and high mean is > 2.5
Source: Field work, 2023.

Table 4.1, presents the results of the responses on customer satisfaction within small and medium sized enterprises (SMEs) situated in the Ibadan Metropolis of Oyo State, Nigeria. This table shows that customer satisfaction into three distinct sections such as expectation, perceived performance and expectation disconfirmation.

Under the expectation section, respondents shared their anticipation regarding several aspects of their shopping experiences. The results showed that 81.1% of respondents indicated that they held very high expectations about the products offered in the supermarkets, while an additional 18.9% also indicated that they had high expectation. It is clear that the quality of products holds paramount importance. The mean score of 3.81 tells us that expectations are set remarkably high.

In addition, 54.1% of the respondents indicated very high expectation and 45.9% indication high expectation about low prices in the stores. This indicates that affordability is a crucial factor in their shopping experience. In a similar vein, customer services were also highly anticipated, with

59.8% indicating very high and 34.4% indicating high expectation. However, it's worth noting that 5.7% of the respondents had low expectation, suggesting room for improvement in customer service. The final element in the expectation section relates to the anticipation of seamless transactions. A notable 55.7% of respondents indicated that they had very high expectation of transacting with ease, with 38.5% also having high expectations. Nonetheless, 5.7% of the respondents indicated that they had low expectation, implying that transaction processes might need fine tuning.

In the second section which is the perceived performance section, the results show how well the store's actual performance aligns with customer expectations. Majority of the respondents felt that the quality of services very high (53.3%) while 45.9% of the respondents also indicated that it is high. Also, 55.7% of the respondents rated the delivery time very high and 39.3% of them rated it as high in meeting their expectations. Similarly, majority of the respondents believed that the features and functionality of products in the stores also met their expectations with 48.4% of the respondents indicating that this is to a very high extent and 51.6% indicating high extent. This suggests that these SMEs are delivering on customer expectations, reflected in a respectable average mean score of 3.50 for this section.

The third section of Table 4.2 dealt with expectation disconfirmation. The section assessed whether customers' expectations were met or not. About 44.6% of the respondents indicated that their expectations were very highly met and 45.5% indicating that it was highly met, but 9.1% indicated it was very low and 0.8% indicating low. This indicates that while many are satisfied, there's room for improvement to align everyone's perception.

One of the most positive findings is that 73.0% of respondents indicating that they were very highly satisfied with the overall customer experience, while 27.0% indicated very high. The

mean score of 3.73 signifies a significant level of contentment among customers. Customers largely agreed that the price of products and services met their expectations (55.4% very high and 43.0% rated high). However, 1.7% indicated that it was very low, suggesting a small but notable area for price related improvement. Finally, for customer service, 51.6% of respondents indicated that their expectations were very highly met, and 35.2% responded that it was high. However, 12.3% of the respondents rated meeting their expectation very low, signaling an opportunity to enhance customer service.

Table 4.2 paints a vivid picture of customer expectations, perceived performance, and expectation disconfirmation in SMEs in the Ibadan Metropolis. While customers set their expectations quite high, these businesses generally meet them. However, there are areas for improvement, particularly in customer service and in making sure the store lives up to their reputation as the best place to shop. These insights are invaluable for SMEs aiming to enhance customer satisfaction and deliver a truly exceptional shopping experience.

4.2.2: What are the prevalent total quality management practices observed by in SME's in the Ibadan Metropolis?

Table 4.3: Prevalent Total Quality Management Practices Observed by in SME's in the Ibadan Metropolis

Items	SA	A	SD	D	Mean
Mastery Experience					
Continuous Improvement	181 (73.0%)	67 (27.0%)			3.73
Companies that implement TQM practices provide higher quality services	176 (71.9%)	67 (27.3%)	2 (0.8%)		3.71
Improvement in the quality of services has been observed at this supermarket	144 (57.9%)	92 (37.2%)	12 (5.0%)		3.53
Average mean					3.66
Process Management					
The supermarket is efficient in handling orders	171 (69.4%)	62 (25.6%)	12 (5.0%)		3.64
There is coordination among various departments in the service development process.	143 (57.9%)	91 (37.2%)	12 (5.0%)		3.53
There is a streamlined process in delivering of services at the supermarket	60 (49.6%)	53 (43.8%)	15 (5.8%)	2 (0.8%)	3.42
Decrease in errors, delays or in efficiencies has been observed since I started using their services	113 (46.7%)	108 (45.0%)	12 (5.0%)	8 (3.3%)	3.35
Average Mean					3.49

Employee involvement

Employees are recognized for superior quality performance.	135 (55.4%)	87 (35.5%)	15 (5.8%)	8 (3.3%)	3.43
Employees are rewarded for following quality guidelines.	126 (50.8%)	107 (43.4%)	14 (5.7%)		3.45
Average mean					3.41
Aggregate Mean					3.52

Decision rule: low mean is < 2.5, moderate mean is = 2.5 and high mean is > 2.5

Source: Field work, 2023.

Table 4.3, provides insights into the prevalent total quality management (TQM) practices observed by SMEs in the vibrant Ibadan Metropolis. This table encompasses several facets, each offering valuable information about TQM practices and their impact on these businesses.

The first section deals with mastery experience. It focuses on continuous improvement and the impact of TQM practices on service quality. It is clear that respondents have positive views in this regard. A substantial 73.0% of them strongly agree that continuous improvement is a hallmark of TQM (Total Quality Management), with an additional 27.0% in agreement. Similarly, 71.9% strongly agree that companies implementing TQM practices offer higher quality services, and 27.3% agree to this statement. Moreover, there's evidence of improvement in the quality of services at the supermarket, with 57.9% strongly agreeing, 37.2% agreeing, and only 5.0% indicating disagreement. The average mean score of 3.66 reflects strong approval of TQM practices in the context of continuous improvement and service quality.

The section deals with process management. This section delves into the efficiency of service delivery processes. Respondents appear to have a positive perception of the supermarket's

operational efficiency. A remarkable 69.4% of the respondents strongly agree that the supermarket is efficient in handling orders, with an additional 25.6% in agreement. There's also strong coordination among various departments in the service development process, with 57.9% of the respondents strongly agreeing and 37.2% of them agreeing to this suggestion. Furthermore, the responses to the presence of a streamlined process in delivering services show that 49.6% of the respondents strong agreed, 43.8% agreement, and only 5.8% showing disagreement. However, when it comes to observing a decrease in errors, delays, or inefficiencies, the results are slightly more mixed. While 46.7% of the respondents strongly agree that improvements have been noticed and 45.0% agree. However, 5.0% of the respondent disagreed and only 3.3% strongly disagree the average mean scores for these questions are relatively positive, reflecting a favorable view of the supermarket's process management with scores ranging from 3.42 to 3.64.

Employee Involvement section, the focus shifts to recognizing and rewarding employee contributions to quality. Respondents generally perceive that employees are recognized for superior quality performance, with 55.4% strongly agreeing and 35.5% agreeing. Additionally, employees being rewarded for adhering to quality guidelines is viewed positively, with 50.8% of the respondents strongly agreeing, 43.4% agreeing, and only 5.7% disagreeing. The average mean scores in this section indicate that, on the whole, employees feel recognized and rewarded for their contributions to maintaining quality standards, with scores ranging from 3.41 to 3.45.

In summary, Table 4.3 reveals that SMEs in the Ibadan Metropolis are implementing Total Quality Management practices effectively, leading to continuous improvement, streamlined processes, and employee involvement. The overwhelmingly positive responses in most categories demonstrate that these practices are not just a concept but a lived reality within these

businesses. These insights provide a valuable understanding of the impact of TQM practices on service quality and operational efficiency in the context of SMEs.

4.2.3: What is the level of service quality in SMEs in the Ibadan Metropolis?

Table 4.4: Level of Service Quality in SMEs in the Ibadan Metropolis

Reliability	Very High	High	Low	Very Low	Mean
The supermarket delivers its services as promised.	134 (56.4%)	85 (35.9%)	16 (6.8%)	2 (0.9%)	3.48
The supermarket completes allow customers to complete transactions within reasonable timeframes.	103 (41.8%)	103 (41.8%)	29 (11.5%)	12 (4.9%)	3.20
The supermarket keeps customers informed about any changes or delays in the service.	143 (57.9%)	91 (37.2%)	12 (5.0%)		3.53
Average mean					3.40
Assurance					
The supermarket staff demonstrates knowledge and expertise in their field.	107 (43.8%)	123 (50.4%)	12 (5.0%)	2 (0.8%)	3.37
The supermarket staff instills confidence and trust in their customers.	164 (66.4%)	69 (27.9%)	14 (5.7%)		3.61
The supermarket has employees who are courteous and professional.	112 (45.1%)	119 (48.4%)	15 (5.7%)	2 (0.8%)	3.38
Average Mean					3.45

Empathy					
The supermarket treats customers with respect, dignity, and empathy.	137 (55.7%)	93 (37.7%)	15 (5.7%)	2 (0.8%)	3.48
The supermarket provides personalized attention and care.	125 (50.4%)	123 (49.6%)			3.50
The supermarket is willing to listen and understand customer concerns	94 (37.7%)	125 (50.8%)	27 (10.7%)	2 (0.8%)	3.25
I derived joy when using E-learning System with others	137 (55.7%)	93 (37.7%)	16 (6.6%)		3.49
Average Mean					3.43
Responsiveness					
The supermarket promptly responds to customers' requests and inquiries.	137 (55.7%)	96 (38.5%)	14 (5.7%)		3.50
The supermarket is willing to go the extra mile to meet customers' needs.	159 (64%)	85 (34.4%)		4 (1.6%)	3.61
The supermarket keeps customers' updated on the progress of your service request.	137 (55.7%)	107 (43.4%)		2 (0.8%)	3.54
Average Mean					3.55

Tangibility					
The supermarket has modern and up-to-date equipment and facilities.	261 (56.6%)	93 (37.7%)	12 (4.9%)	2 (0.8%)	3.50
The supermarket's physical appearance is professional and well-maintained.	137 (55.7%)	77 (31.1%)	28 (11.5%)	4 (1.6%)	3.41
The supermarket's employees have a neat and professional appearance.	107 (43.8%)	122 (50.4%)	12 (5.0%)	2 (0.8%)	3.37
Average Mean					3.43
Aggregate Mean					3.45

Decision rule: low mean is < 2.5, moderate mean is = 2.5 and high mean is > 2.5

Source: Field work, 2023.

Table 4.4 offers a comprehensive insight into the level of service quality in SMEs within the bustling Ibadan Metropolis. The table is thoughtfully segmented into various dimensions of service quality, each shedding light on different aspects of the customer experience. In the dimension of reliability, majority of respondents (56.4%) expressed "Very High" confidence in the reliability of the supermarket to delivers its services as promised, while 35.9% considered it "High." Only a small percentage perceived it as "Low" (6.8%) or "Very Low" (0.9%). The mean for this aspect is 3.48, indicating a strong level of reliability. Also, a considerable percentage found the aspect of the supermarket allowing customers to complete transactions within reasonable time frames as "Very High" (41.8%) and "High" (41.8%). However, 11.5% rated it as "Low," and 4.9% as "Very Low." The mean for this dimension is 3.20, indicating a moderate level of completion reliability. Furthermore, the ratings of the supermarket keeping customers informed about any changes or delays in the service show that the majority of respondents

believed the supermarket was "Very High" (57.9%) in keeping customers informed, while 37.2% rated it as "High." A small proportion considered it "Low" (5.0%). The mean for this dimension is 3.53, signifying a high level of reliability.

In the Assurance section, respondents expressed confidence in the staff's knowledge believing that supermarket staff demonstrates knowledge and expertise in their field, with 43.8% considering it "Very High" and 50.4% as "High." A small percentage found it "Low" (5.0%) or "Very Low" (0.8%). The mean for this aspect is 3.37, indicating a strong level of assurance. Also, majority perceived the supermarket staff instilling confidence and trust in their customers: as "Very High" (66.4%), while 27.9% rated it as "High." A small proportion found it "Low" (5.7%). The mean for this dimension is 3.61, indicating a high level of assurance. In the same vein, A significant portion found the aspect of the supermarket having employees who are courteous and professional: to be "Very High" (45.1%) and "High" (48.4%). Some respondents perceived it as "Low" (5.7%) or "Very Low" (0.8%). The mean for this aspect is 3.38, signifying a strong level of assurance.

The next section is empathy, most respondents believed the supermarket treats customers empathetically, with 55.7% considering it "Very High" and 37.7% as "High." A smaller portion found it "Low" (5.7%) or "Very Low" (0.8%). The mean for this dimension is 3.48, indicating a strong level of empathy. The supermarkets were also perceived to provide personalized attention and care: Respondents perceived this aspect positively, with 50.4% considering it "Very High" and 49.6% as "High." The mean for this aspect is 3.50, signifying a high level of empathy. Also, the supermarkets is perceived as willing to listen and understand customer concerns: The majority of respondents believed the supermarkets should be "Very High" (37.7%) in listening and understanding customer concerns. A significant portion rated it as "High" (50.8%). Some

found it "Low" (10.7%) or "Very Low" (0.8%). The mean for this dimension is 3.25, indicating a moderate level of empathy.

In the aspect of responsiveness, a considerable percentage of the respondents found the practice of supermarkets promptly responding to customers' requests and inquiries "Very High" (55.7%) and "High" (38.5%). Some perceived it as "Low" (5.7%). The mean for this aspect is 3.50, indicating a high level of responsiveness. Also, majority of the respondents perceived the aspect of supermarkets showing willingness to go the extra mile to meet customers' needs: positively, with 64.0% considering it "Very High" and 34.4% as "High." A small proportion found it "Low" (1.6%). The mean for this dimension is 3.61, indicating a high level of responsiveness. Furthermore, most respondents believed the supermarkets should be rated "Very High" (55.7%) in keeping customers updated, while 43.4% rated it as "High." A small proportion considered it "Low" (0.8%). The mean for this dimension is 3.54, signifying a high level of responsiveness.

The next section is tangibility. A majority of respondents perceived the supermarket as "Very High" (56.6%) in having modern and up-to-date equipment and facilities, with 37.7% considering it "High." A smaller portion found it "Low" (4.9%) or "Very Low" (0.8%). The mean for this aspect is 3.50, indicating a high level of tangibility. Also, the supermarket's physical appearance is professional and well-maintained. Respondents believed the physical appearance is "Very High" (55.7%) and "High" (31.1%). A significant portion perceived it as "Low" (11.5%) and "Very Low" (1.6%). The mean for this dimension is 3.41, signifying a high level of tangibility. Regarding the supermarkets employees, majority of the respondents perceived the supermarket's employees having a neat and professional appearance positively, with 43.8% considering it "Very High" and 50.4% as "High." A smaller portion found it "Low" (5.0%) or "Very Low" (0.8%). The mean for this aspect is 3.37, indicating a strong level of

tangibility. The aggregate mean for all dimensions combined is 3.45, indicating a generally high level of service quality across the board.

4.3 Test of Hypotheses

4.3.1 H₀₁ There will be no significant influence of total quality management on customer satisfaction SME in the Ibadan Metropolis

Table 4.5: Influence of Total Quality Management on Customer Satisfaction SME in the Ibadan Metropolis

.Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.651 ^a	.424	.419	.26146

a. Predictors: (Constant), Total Quality Management

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.034	1	6.034	88.272	.000 ^b
	Residual	8.203	246	.068		
	Total	14.238	247			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Total Quality Management

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.361	.232		5.869	.000
	Total Quality Management	.618	.066	.651	9.395	.000

a. Dependent Variable: Customer Satisfaction

The regression analysis presented in table 4.5 shows the significant influence of total quality management on customer satisfaction in SMEs in the Ibadan Metropolis, Oyo state, Nigeria. The first table shows that total quality management explained 41.9% of the total variance in customer satisfaction in SMEs in the Ibadan Metropolis, Oyo state, Nigeria (Adj R2 = 0.419).

Table 4.5b presents the analysis of variance on influence of total quality management on customer satisfaction in SMEs. From the values presented in the table, it also shows that total quality management has a significant influence on customer satisfaction in SMEs. ($F(1, 246) = 88.272, p < 0.05$).

Table 4.5c also shows that, if all other factors remain constant, a unit change in total quality management will lead to 0.618 increase in customer satisfaction in the SMEs at 95% level of confidence ($B = 0.618, p < 0.05$). Therefore, based on the result of the regression analysis, the null hypothesis which states that; there will be no significant influence of total quality management on customer satisfaction SME in the Ibadan Metropolis is rejected.

4.3.2: H₀₂: There will be no significant influence of service quality on customer satisfaction in SME's in the Ibadan Metropolis

Table 4.6: Influence of Service Quality on Customer Satisfaction in SMEs in the Ibadan Metropolis, Oyo State, Nigeria.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.805 ^a	.649	.646	.20421

b. Predictors: (Constant), Service Quality

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.233	1	9.233	221.404	.000 ^b
	Residual	5.004	120	.042		
	Total	14.238	121			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Service Quality

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.255	.154		8.151	.000
	Service Quality	.655	.044	.805	14.880	.000

b. Dependent Variable: Customer Satisfaction

The regression analysis presented in table 4.6 (a – c) shows the influence of service quality on customer satisfaction in SME's in the Ibadan Metropolis, Oyo state, Nigeria. From table 4.6a (model summary) it can be seen that service quality explained 64.9% of the total variance in customer satisfaction in SME's in the Ibadan Metropolis, Oyo state, Nigeria (Adj R2 = 0.649).

Table 4.6b presents the analysis of variance in the relationship between service quality and the customer satisfaction among the respondents. From the values presented in the table, it also shows that service quality has a significant influence on customer satisfaction among the respondents. ($F(1, 246) = 221.404, p < 0.05$).

In the same vein, table 4.6c also shows that, if all other factors remain constant, a unit change in service quality will lead to 0.655 increase in customer satisfaction in SMEs in the Ibadan Metropolis, Oyo state, Nigeria at 95% level of confidence ($B = 0.655, p < 0.05$). Therefore, based on the result of the regression analysis, the null hypothesis which states that; there will be no significant influence of service quality on customer satisfaction in SME's in the Ibadan Metropolis in Oyo state, Nigeria is rejected.

4.3.3: H₀₃: There will be no combined influence of total quality management and service quality on customer satisfaction in SMEs in the Ibadan Metropolis in Oyo State, Nigeria.

Table 4.7: Combined Influence of Total Quality Management and Service Quality on Customer Satisfaction in SME's in the Ibadan Metropolis in Oyo State, Nigeria.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.805 ^a	.649	.643	.20506

c. Predictors: (Constant), Total Quality Management, Service Quality

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.234	2	4.617	109.802	.000 ^b
	Residual	5.004	245	.042		
	Total	14.238	247			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Total Quality Management, Service Quality

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.242	.182		6.813	.000
Total Quality Management	.648	.074	.796	8.723	.000
Service Quality	.011	.087	.011	.126	.003

c. Dependent Variable: Customer Satisfaction

The result of the multiple regression analysis conducted to test the influence of total quality management and service quality on customer satisfaction in SMEs in the Ibadan Metropolis in Oyo State, Nigeria is presented in table 4.7. The result as shown in table 4.7a shows that both total quality management and service quality have a combined influence on customer satisfaction in SMEs. From the table it can be seen that the combination of total quality management and service quality explain 64.3% of the total variance in customer satisfaction in SMEs in the Ibadan Metropolis in Oyo State, Nigeria (Adj R² = 0.643).

Table 4.6b presents the analysis of variance in the relationship between both total quality management and service quality and customer satisfaction in SMEs in the Ibadan Metropolis in Oyo State, Nigeria. From the values presented in the table, it also shows that the combination of both total quality management and service quality has a significant influence on customer satisfaction among the respondents. ($F(1, 245) = 109.802, p < 0.05$).

In the same vein, table 4.7c also shows that, if all other factors remain constant, a unit change in total quality management will lead to 0.648 increase in customer satisfaction among the respondents, Nigeria while a unit change in service quality will only lead to 0.011 change in customer satisfaction at 95% level of confidence. This indicates that only total quality management has a higher relative influence as a predictor of customer satisfaction among the respondents while service quality has a relative lower influence. Therefore, based on the result of the multiple regression analysis, the null hypothesis which states that; will be no combined influence of total quality management and service quality on customer satisfaction in SMEs in the Ibadan Metropolis in Oyo State, Nigeria is rejected.

4.4 Discussion of Findings

The study set out to investigate the influence of total quality management and service quality on customer satisfaction in SMEs in the Ibadan Metropolis in Oyo State, Nigeria. Empirical data were collected and analyzed in line with the research questions and hypotheses. This section is therefore a discussion of the study findings

The study found a high level of customer satisfaction among the SMEs. While customers set their expectations quite high, these businesses generally meet them. However, there are areas for improvement, particularly in customer service and in making sure the store lives up to their reputation as the best place to shop.

The study's finding of a high level of customer satisfaction among Small and Medium-sized Enterprises (SMEs) in the Ibadan Metropolis is consistent with research on customer satisfaction across different industries. In many cases, customers tend to have high expectations, which can be influenced by factors like exposure to quality service from other businesses, advertising, or word-of-mouth recommendations. SMEs in competitive environments, such as those in the Ibadan Metropolis, must work to meet or even exceed these high customer expectations to ensure satisfaction¹.

One common theme in customer satisfaction research is the importance of aligning customer expectations with actual service delivery. This alignment is critical for ensuring customer satisfaction, and it is encouraging to see that in this case, customer expectations are generally being met. This suggests that these SMEs are cognizant of their customers' expectations and are making efforts to deliver accordingly. The finding that there are areas for improvement, particularly in customer service, is also in line with similar studies. Customer service is a pivotal aspect of the overall customer experience, and deficiencies in this area can significantly impact

customer satisfaction. Therefore, businesses, including SMEs, must continually work on enhancing their customer service through staff training, improved responsiveness, and greater empathy in their interactions with customers².

Additionally, the reference to the importance of ensuring that the store lives up to its reputation as the "best place to shop" highlights the significance of reputation management in customer satisfaction. Customer perceptions of a business's reputation play a substantial role in their overall satisfaction. Businesses must take proactive steps to maintain their reputation by consistently delivering on their promises and maintaining service quality³. Continuous improvement is another key theme in maintaining customer satisfaction. In competitive markets like Ibadan Metropolis, SMEs must adapt and evolve to meet changing customer preferences and expectations. This entails not only meeting current expectations but also staying ahead of the competition to provide a unique and exceptional customer experience⁴.

Most importantly, high customer satisfaction often leads to customer retention and loyalty. Research has shown that satisfied customers are more likely to return to a business and become loyal patrons⁵. Therefore, SMEs in the Ibadan Metropolis should view customer satisfaction as a vital factor in ensuring their long-term success.

The study also found that SMEs in the Ibadan Metropolis are implementing Total Quality Management practices effectively, leading to continuous improvement, streamlined processes, and employee involvement. The study's findings regarding the effective implementation of Total Quality Management (TQM) practices by Small and Medium-sized Enterprises (SMEs) in the Ibadan Metropolis align with the broader principles and benefits associated with TQM. Total Quality Management is a comprehensive approach to management that focuses on improving the quality of products and services through continuous improvement, employee involvement, and

the streamlining of processes⁶. The study's results highlight several key aspects of TQM in practice.

The finding that SMEs are experiencing continuous improvement is a central tenet of TQM. Continuous improvement involves a commitment to enhancing processes, products, and services on an ongoing basis. It is achieved through a systematic approach to identifying areas for improvement, implementing changes, and measuring the impact of those changes. SMEs that embrace this philosophy are likely to achieve higher levels of efficiency, quality, and customer satisfaction⁷. In addition, the study's indication of streamlined processes in delivering services is another characteristic of effective TQM implementation. Streamlining processes involves optimizing the flow of work, reducing unnecessary steps, and minimizing errors or delays. This leads to improved efficiency and cost-effectiveness, which can positively impact the bottom line of SMEs. It also contributes to customer satisfaction by ensuring that services are delivered in a timely and effective manner⁸.

Furthermore, the study's findings regarding employee involvement align with the concept of TQM that emphasizes the active participation of employees at all levels of an organization. Engaged employees are more likely to contribute to process improvement, innovation, and the overall success of the business. When employees are recognized and rewarded for their contributions to quality and customer satisfaction, it fosters a culture of continuous improvement⁹. Also, the study also highlights the importance of staff demonstrating knowledge and expertise in their respective fields. This is crucial in the context of TQM, as knowledgeable employees can better identify opportunities for improvement and implement best practices. Expertise ensures that customers receive accurate information and high-quality service, contributing to customer satisfaction¹⁰.

The findings of the study reveal that small and Medium-sized Enterprises (SMEs) in the Ibadan Metropolis provide a high level of service quality. These businesses are particularly strong in several key dimensions of service quality, including reliability, assurance, empathy, responsiveness, and tangibility. These dimensions play a crucial role in shaping the perceptions of customers and their overall satisfaction. In terms of reliability, the study indicates that SMEs in the Ibadan Metropolis consistently deliver services as promised. This reliability fosters trust and confidence among customers, as they can rely on these businesses to meet their expectations consistently.

Furthermore, assurance is a notable strength of these SMEs, involving the demonstration of knowledge and expertise, as well as the instillation of confidence and trust in customers. Staff professionalism and competence significantly contribute to this dimension of service quality. Empathy is another dimension where SMEs excel. The findings reveal that businesses in the region treat customers with respect, dignity, and empathy. This emphasis on empathy is crucial in enhancing the overall customer experience¹¹.

In terms of responsiveness, the SMEs are generally prompt in addressing customer requests and inquiries. This aspect of service quality ensures that customers' concerns are dealt with in a timely manner, which is closely linked to customer satisfaction and loyalty. Moreover, in the dimension of tangibility, SMEs in the Ibadan Metropolis have modern equipment and facilities, a professional physical appearance, and employees with neat and professional attire. These tangible aspects significantly contribute to the overall perception of quality and professionalism¹².

Despite these strengths, the study also identifies areas for improvement. Notably, while the SMEs excel in reliability, there is an opportunity to enhance the completion of transactions within reasonable timeframes. Efficiency and time management in service delivery are highly

valued by customers, making it essential to address any delays in transactions. Additionally, although the study highlights empathy and responsiveness as strengths, there is an opportunity for SMEs to further elevate their customer service. This could involve additional training for staff, improved communication, and proactive efforts to exceed customer expectations¹³.

As a result of the test of hypothesis, the study found that total quality management has a significant influence on customer satisfaction in SMEs in the Ibadan Metropolis. The study's findings reveal that Total Quality Management (TQM) practices have a substantial and positive impact on customer satisfaction within Small and Medium-sized Enterprises (SMEs) in the Ibadan Metropolis. TQM encompasses various practices and strategies aimed at improving the overall quality of products and services, as well as the efficiency and effectiveness of business operations¹⁴. The results of the study indicate that SMEs in the Ibadan Metropolis that effectively implement TQM practices are successful in meeting and even exceeding customer expectations. This achievement is reflected in the high level of customer satisfaction reported by the study participants.

The finding is consistent with the fundamental principles of TQM, which emphasize a customer-centric approach. Existing literature on TQM highlights that a key objective of TQM is to meet and exceed customer expectations by consistently delivering high-quality products and services. This aligns with the finding that SMEs implementing TQM practices in the Ibadan Metropolis are successful in satisfying their customers^{15,16}.

Numerous empirical studies have investigated the impact of TQM on customer satisfaction in various contexts and industries. These studies often provide evidence that TQM practices, such as continuous improvement, employee involvement, and process management, contribute to

improved customer satisfaction. The current finding in the context of SMEs in the Ibadan Metropolis adds to this body of empirical support¹⁷.

The link between TQM and customer satisfaction is well-established in the literature. Organizations that prioritize TQM are not only better equipped to meet customer needs but also gain a competitive advantage in the market. This competitive advantage is derived from the ability to consistently provide high-quality products and services, leading to increased customer loyalty and positive word-of-mouth. Furthermore, existing literature often emphasizes the role of organizational culture and employee commitment in TQM implementation. The finding that employee involvement is a key factor in enhancing customer satisfaction is in line with previous research^{18,19}. This underscores the importance of fostering a culture of quality and involving employees at all levels to ensure TQM success.

The study also found, through the text of second hypothesis, that service quality has a significant influence on customer satisfaction in SMEs in the Ibadan Metropolis. The finding aligns with the SERVQUAL model, a widely recognized framework for assessing service quality. According to SERVQUAL, service quality dimensions, including reliability, assurance, empathy, responsiveness, and tangibility, directly impact customer satisfaction. These dimensions encompass factors like employee knowledge, courtesy, reliability, and tangible aspects of the service environment, which are consistent with the factors examined in the study²⁰.

Existing literature consistently highlights the importance of service reliability in influencing customer satisfaction. Reliability refers to the consistency and dependability of service delivery. When services are reliable, customers are more likely to be satisfied²¹. The study's finding that reliability significantly influences customer satisfaction corroborates this well-established relationship. The assurance dimension, which includes elements like employee knowledge and

professionalism, plays a vital role in building customer trust and confidence. Existing research emphasizes that trust is a critical component of customer satisfaction. The finding that assurance significantly influences customer satisfaction aligns with this emphasis on trust²². While the relationship between service quality and customer satisfaction is well-documented, the study's findings are context-specific to SMEs in the Ibadan Metropolis. This context-specific insight suggests that the impact of service quality may vary based on regional factors, customer expectations, and the competitive landscape²³. It contributes to a nuanced understanding of service quality's role in customer satisfaction within this specific context.

This is shown in the test of the third hypothesis which showed that there is a combined significant influence of service quality and total quality management on customer satisfaction in SMEs in the Ibadan Metropolis. However, it was also found that total quality management have stronger influence on customer satisfaction among the respondents compared to service quality. The finding that there is a combined significant influence of service quality and total quality management (TQM) on customer satisfaction in Small and Medium-sized Enterprises (SMEs) in the Ibadan Metropolis offers valuable insights into the multifaceted nature of customer satisfaction. Additionally, the observation that TQM has a stronger influence on customer satisfaction compared to service quality among the respondents highlights the significance of effective quality management practices²⁴.

The result indicating a combined significant influence of service quality and TQM on customer satisfaction suggests that both these factors contribute to the overall satisfaction of customers in SMEs. This aligns with the idea that service quality is not solely determined by the interactions at the customer interface but also by the underlying processes, systems, and culture of an organization, which are core elements of TQM²⁵. It shows the importance of a holistic approach

to managing quality and delivering services. This approach involves not only addressing visible aspects of service quality (reliability, responsiveness, etc.) but also the underlying quality management processes, employee involvement, and continuous improvement, which are central to TQM²⁶. Scholars have suggested that SMEs need to integrate quality management practices into their service delivery²⁷.

The finding that TQM has a stronger influence on customer satisfaction compared to service quality implies that the internal practices and systems within SMEs, such as those related to quality control, process improvement, and employee involvement, have a significant impact on customer satisfaction. This is consistent with existing literature on TQM's influence on service quality and customer satisfaction²⁸. It highlights that effective TQM practices can serve as a foundation for consistently meeting and exceeding customer expectations. It has been observed that SMEs that prioritize TQM can gain a competitive advantage by delivering high-quality services that lead to greater customer satisfaction. Satisfied customers are more likely to become loyal customers, recommend the business to others, and contribute to long-term success. The stronger influence of TQM underscores its potential to be a key driver of competitive advantage in the SME sector

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Chapter Five

Conclusion

This chapter presents the conclusion, findings, recommendation, contribution to knowledge and areas of further studies.

5.1 Summary of Findings

1. The study found a high level of customer satisfaction among the SMEs. While customers set their expectations quite high, these businesses generally meet them. However, there are areas for improvement, particularly in customer service and in making sure the store lives up to their reputation as the best place to shop.
2. The study also found that SMEs in the Ibadan Metropolis are implementing Total Quality Management practices effectively, leading to continuous improvement, streamlined processes, and employee involvement
3. The findings suggest that the SMEs in the Ibadan Metropolis generally provide a high level of service quality, particularly in terms of reliability, assurance, empathy, responsiveness, and tangibility. However, there are opportunities for improvement, particularly in areas such as completion of transactions within reasonable timeframes and customer service.
4. The study also found that total quality management has a significant influence on customer satisfaction in SMEs in the Ibadan Metropolis
5. The study also found, through the text of second hypothesis, that service quality has a significant influence on customer satisfaction in SMEs in the Ibadan Metropolis

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6. The findings also showed that there is a combined significant influence of service quality and total quality management on customer satisfaction in SMEs in the Ibadan Metropolis. However, it was also found that total quality management have stronger influence on customer satisfaction among the respondents compared to service quality.

5.2 Conclusion

In conclusion, this study provides valuable insights into the factors influencing customer satisfaction in Small and Medium-sized Enterprises (SMEs) in the Ibadan Metropolis. The findings reveal that Total Quality Management (TQM) practices and service quality both play a crucial role in determining customer satisfaction. Moreover, the study highlights the dominant influence of TQM, emphasizing the significance of effective quality management practices in SMEs. This research underscores the need for SMEs to adopt a holistic approach that integrates service quality and TQM principles to achieve high customer satisfaction levels. Such a strategic focus not only leads to satisfied and loyal customers but also enhances the competitive advantage of SMEs in the local business landscape.

5.3 Recommendations

The following recommendations are considered relevant in this study

- i. SMEs should prioritize the adoption and implementation of Total Quality Management (TQM) practices, including continuous improvement, streamlined processes, and employee involvement. Establishing a culture of quality within the organization can lead to higher customer satisfaction and improved competitiveness.
- ii. Businesses should focus on enhancing service quality dimensions, especially reliability and responsiveness. Efforts to meet customer expectations in these areas can result in improved customer satisfaction and loyalty.

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- iii. SMEs should actively seek feedback from customers to understand their expectations, concerns, and preferences. Regular surveys and feedback mechanisms can provide insights for continuous improvement.
 - iv. Employee knowledge and expertise are vital for assuring customers. Investing in ongoing training and development programs can help staff demonstrate competence and professionalism, thereby instilling trust in customers.
 - v. To improve the reliability of service, SMEs should work on optimizing their processes to ensure timely service delivery, allowing customers to complete transactions within reasonable timeframes.
 - vi. SME owners and managers should consider investing in TQM initiatives that encompass quality control, process improvement, employee training and engagement, and customer feedback mechanisms. These measures can enhance customer satisfaction and contribute to the sustainability and growth of their businesses.

5.4 Contribution to Knowledge

This study contributes to knowledge in several ways. The study provides a comprehensive understanding of the interplay between Total Quality Management (TQM) practices and service quality in influencing customer satisfaction in SMEs. It emphasizes the need for a holistic approach to quality management. The empirical findings also offer valuable insights into the specific aspects of service quality and TQM that are particularly relevant to customer satisfaction in the context of SMEs in the Ibadan Metropolis. This contributes to the existing body of empirical research. In addition, the study strengthens the theoretical foundations of the relationship between TQM, service quality, and customer satisfaction. It highlights the

dominance of TQM as a driving force in customer satisfaction, adding to the theoretical discourse on quality management in SMEs.

5.5 Suggestion Areas for Further Studies

Subsequent studies can focus on the following areas:

- i. Impact of Digital Transformation on Customer Satisfaction in SMEs.
- ii. Comparative Analysis of TQM Practices in Different Industry Sectors:
- iii. Role of Employee Engagement in Customer Satisfaction

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Lead City University Ibadan
Faculty of Communication and Information Science (FCIS)
Department of Information Management

Dear Respondents,

I am a master's student of the above –named institution gathering data for the purpose of academic research on the topic “Total Quality Management, Service Quality, and Customer Satisfaction in Small and Medium sized Enterprises in the Ibadan Metropolis, Oyo State. To achieve this, your optimum cooperation is needed, there are no right or wrong answers. I assure you that your responses will be treated with the utmost confidentiality and used only for research purposes.

Thank you.

Section A: Demographic information:

Gender: a. Male b. Female

Age: a. below 25 years b. 25-29 c. 30-34 d. 26-30 e. 31-35 f. 36-40
g. h. 45 and above

Years of Experience: a. 1 - 5 b. 6 – 10 c. 11 - 15 d. 16 – 20 e. 21 – 25
f. above 25 []

Marital Status: a. Married b. Single c. Divorce e. others (specify please).....

Occupation: a. Civil Servant b. Business c. Private Practitioners e. Non civil servant
e, others

Level of Education: a. Primary b. Secondary c. Tertiary

Religion: a. Christianity b. Islam c. Traditional e. Others

Local Government:

Section B: Level of customer satisfaction in SME’s in Ibadan Metropolis?

Please tick the appropriate choice that indicate your opinion on customer satisfaction. To what do you agree with the following?

VH=very high, H=high, L=low, VL=very low

S/N	Expectation	VH	H	L	VL
1.	I have high expectation of quality products in this store				
2.	I have high expectation of good price in this store				
3.	I have high expectation of good customer services				
4.	I have high expectation of seamless transaction in this store				
	Perceived Performance	VH	H	L	VL
5.	The quality of services met my expectations.				
6.	The delivery time met my expectations.				

7.	The features/functionality of products met my expectations.				
	Expectation Disconfirmation				
8.	The store is indeed the best place to shop				
9.	I am satisfied with the overall customer experience.				
10.	The price of products and services met my expectations.				
11.	The customer service met my expectations.				

Section C: Level of Total Quality Management Scale in Ibadan Metropolis?

Please tick the appropriate choice that indicate your opinion on Total Quality Management. To what do you agree with the following?

VH=very high, H=high, L=low, VL=very low

S/N	Continuous Improvement	VH	H	L	VL
1.	Companies that implement TQM practices provide higher quality service				
2.	Improvement in the quality of services has been observed at this supermarket				
3.	The management actively seeks to identify and eliminate issues with their services				
4.	Continuous Improvement				
	Process Management				
1.	The supermarket is efficient in handling orders				
2.	There is coordination among various departments in the service development process.				
3.	Decrease in errors, delays or in efficiencies has been observed since I started using their services				
4.	There is a streamlined process in delivering of services at the supermarket				
	Employee involvement				
1.	Employees are recognized for superior quality performance.				
2.	Employees are rewarded for following quality guidelines.				

Section D: Level of Service Quality in SME's in Ibadan Metropolis

Please tick the appropriate choice that indicate your opinion on Service Quality. To what do you agree with the following?

VH=very high, H=high, L=low, VL=very low

S/N	Reliability	VH	H	VL	L
1	The super market deliver its services as promised				
2	The supermarket completes allow customers to complete transactions within reasonable timeframes.				
3.	The supermarket keeps customers informed about any changes or delays in the service.				
	Assurance	VH	H	VL	L
1.	The supermarket staff demonstrates knowledge and expertise in their field.				
2.	The supermarket staff instills confidence and trust in their customers.				
3.	The supermarket has employees who are courteous and professional.				
	Empathy				
1.	The supermarket treats customers with respect, dignity, and empathy.				
2.	The supermarket provides personalized attention and care.				
3.	The supermarket is willing to listen and understand customer concerns				
4	I derived joy when using E-learning System with others				

	Responsiveness	VH	H	VL	L
1.	The supermarket promptly responds to customers' requests and inquiries.				
2.	The supermarket is willing to go the extra mile to meet customers' needs.				
3.	The supermarket keeps customers' updated on the progress of your service request.				
	Tangibility	VH	H	VL	L
1.	The supermarket has modern and up-to-date equipment and facilities.				
2.	The supermarket's physical appearance is professional and well-maintained.				

3.	The supermarket's employees have a neat and professional appearance.				
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Not Copy, Lead City University, Nigeria

Bio-data

A. Personal Data

1. **Full Name:** Oluwatomisin Oyindamola OLALERU
2. **Address:** 13, Moshood Ayinla crescent, off akala way. Oke Ibadan estate. Ibadan
3. **Email:** olaleru.tomisin@gmail.com
4. **Date and Place of Birth:** 16th July 1995
5. **Nationality:** - Nigerian
6. **Name and Address of Next of Kin:** Mrs. F. A. Olaleru. 13, Moshood Ayinla Crescent, Off Akala Way. Oke- Ibadan Estate.

Add. Same as above

A. Educational Background

Educational Institutions attended with dates and Qualifications:

- i. **Primary Education:** New Bright Kiddies

-
- ii. **Secondary Education:** Ijebu Anglican diocesan college'09, Jextoban secondary school, Alapere'11
 - iii. **Higher Educational Institutions:**
Babcock University, Ilishan Remo. BSc. Information resources management, 2015

B. Working Experience with Dates

- a. **Organisation:** TMT Supermarket
- b. **Role:** General Manager
- c. **Date:** 2016 Till Date

C. Awards and Fellowships:

D. Membership of Academic/Professional Bodies

E. Publication

F. Major conferences attended with Dates

G. Reference

Signature

Date

University Compliance Certificate

This is to certify that this thesis by Oluwatomisin Oyindamola OLALERU with Matriculation Number LCU/PG/002531 in the Department of Information Management, Lead City University, Ibadan, is in FULL compliance with the approved university format and style.

Signature

Date

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