

FEMALE-OWNED MICRO-ENTERPRISES AND QUALITY OF SERVICES OF “SUSU COLLECTORS”: A PERCEPTUAL PERSPECTIVE

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Abstract

We examine the perception of female-owned micro-enterprises in the fishing industry as regards the quality of services of susu collectors. We also investigate the quality dimensions of susu services. We hypothesize that susu service quality influences overall customer satisfaction, customer loyalty and customer networking. We add that overall customer satisfaction leads to customer loyalty. Based on a sample of 1203 female-owned micro-enterprises in the fishing industry, our findings support these arguments. Also, the most important susu service quality dimensions are tangibility and empathy. This study contributes to the service quality literature as though the five susu quality dimensions obtained confirm the original dimensions of SERVQUAL/SERVPERF models, the debate on the number of dimensions is still inconclusive as this study is done in the informal banking industry. Also, how these five susu dimensions relate to overall customer satisfaction, customer loyalty and customer networking as well as how overall satisfaction influences loyalty of female micro-enterprises in the fishing industry. We draw conclusion and discuss implications for managers.

Key words: Female-owned micro-enterprises, overall customer satisfaction, customer loyalty, customer networking, susu collectors

Introduction

Unarguably, service quality, customer satisfaction, customer loyalty and customer networking (vertical networking) have engaged the attention of many banking institutions, especially susu in recent years. Susu is a system that operates as a traditional or indigenous banking system in West Africa and in the Caribbean. The susu system is largely patronized by SMEs especially micro-enterprises (World Bank, 1994). Due to globalization and rapid technological changes, customers have become very sophisticated in their requirements for quality of service. Women, in particular, want value for the money they spend, and are, therefore, extremely careful in choosing the type of banks to deal with. Since banks are aware of this trend they spare no efforts in their bid to deliver quality services so as to remain competitive (Osman & Sentosa, 2013). Ayim (2012) intimates that banks sell homogeneous services and products, thereby making it extremely difficult for customers to distinguish between their services; hence, customers are not enthused. Obviously, one of the best ways (if not the only way) by which each bank can make a difference is to offer quality services. Quality of service leads to overall customer satisfaction and customer loyalty (Adil, 2013) and customer networking (Carrillat, Jaramillo & Mulki, 2009)

The benefits of overall customer satisfaction are numerous, some of which have been catalogued by Fornell (1992). According to him, overall customer satisfaction is a strategic tool that gives firms profits and competitive advantage. It also projects the image of firms and reduces customer turnover. It leads to customers' retention and loyalty (Gopalakrishnan, Mishra, Gupta & Vetrivel, 2011). Therefore, one can fairly posit that customer satisfaction can be considered as the bedrock of an organization's success. Having loyal customers is equally a strategic asset because it is more expensive wooing new customers than maintaining the existing ones (Kotler & Keller, 2006). Other advantages of customer loyalty include offering superior value to customers via excellent services, (Parasuraman & Grewal, 2000). Customers are always prepared to give their loyalty to organizations that deliver superior services. They are likely to minimize the time spent in searching for alternatives as well as becoming accustomed to the new organization's services (Reichheld, 1996). Customer networking (vertical networking) is also important because collaboration with customers helps the firms to innovate their products or services (Golikova & Kuznetsov, 2013).

The debate on the dimensions of the SERVQUAL/SERVPERF models is inconclusive. The findings of several empirical studies have yielded different dimensions in different industries; for example; customer call centre industry, eight dimensions (van Dun, Bloemer & Nenseler, 2010); tourism industry and four dimensions (April & Pather, 2008). The literature provides evidence that even in the same industry, different dimensions are obtained. For instance, in the information industry, four dimensions (Jiang et al., 2002) and five dimensions (Nitecki & Hernon, 2000; Landrum, Prybutok, Zhang & Peak 2009) are found. In the banking industry, four dimensions (Culiberg & Rojsek, 2010) and six dimensions (Rai, 2009) are secured.

Also, in the literature on the quality of service of banking institutions, the majority of studies have focused on the SERVQUAL model (Safakli, 2007; Mualla, 2011; Rahaman, Abdullah & Rahman, 2011; Sadeghi & Bemani, 2011; Muyeed, 2012; Lohani & Bhatia, 2012; Ilyas, Nasir, Malik & Mirza, 2013), SERVQUAL and employees satisfaction (Ramseook-Munusany, Chelliah & Mun, 2010), SERVQUAL, customer satisfaction and customer loyalty (Mosahab, Mahamad & Ramayah, 2010; Mohammada & Alhamadani, 2011; Shpetim, 2012; Badara, Mat, Muftaba, Al-Refai, Badara & Abubakar, 2013; Kadir et al., 2011; Harileela, 2013), SERVQUAL and SERVPERF (Lewis & Park, 2003). Only a handful of studies have utilized the SERVPERF model (Shanka, 2012), SERVPERF and customer satisfaction (Culiberg & Rojsek, 2010), SERVPERF, customer satisfaction and customer loyalty (Dhandabani, 2010), SERVPERF, customer satisfaction, customer loyalty and switching cost (Beerli, Martin & Quintana, 2004) and other banking studies without using the SERVQUAL/ SERVPERF Models (Ahmad, Rehman, Saif & Safwan, 2010; Megeid, 2013; Konuk & Konuk, 2012; Coetzee, van Zyl & Tait, 2013).

The conflicting results on the number of dimensions of the SERVQUAL/SERVPERF models in the literature requires further probe. The extant literature, is also silent on the inextricable relationship between service quality, overall customer satisfaction, customer loyalty and customer networking with regard to the informal banking sector particularly Susu, drawing on the SERVPERF model. Besides, the focus of the previous studies has not been on female-owned

micro-enterprises in the fishing industry, in particular. To this end, the present study fills these gaps in the literature by exclusively using the SERVPERF model to investigate susu service quality dimensions. In addition, the study also aims at examining the relationship between susu service quality and overall customer satisfaction, susu service quality and customer loyalty and susu service quality and customer networking. The study seeks to explore the relationship between overall customer satisfaction of susu services and customer loyalty. This study contributes to the service quality literature by investigating the number of quality dimensions of SERVQUAL/SERVPERF models with regards to susu and how they relate to overall customer satisfaction, customer loyalty and customer networking as well as how overall customer satisfaction influences loyalty of female micro-enterprises in the fishing industry.

The Susu System in Ghana

Susu is a system that operates as a traditional or indigenous banking system in West Africa and in the Caribbean. Oral tradition indicates that the susu system was transferred to the Caribbean during the slave trade. The susu system has been categorized into three types - Susu Clubs, Susu Associations and Mobile Susu, The susu in this study is concerned with the latter. With this system, the susu collector mobilizes savings from clients on a daily basis. The system operates on the principle that the client saves an agreed fixed amount of money for 30 days. In view of this, the client is given a calendar card on which the fixed amount of deposits are marked or signed by the susu collector and returned to the client each day for 30 days (Darko Osei, 2007; Alabi, Alabi & Ahiawodzi, 2007). The susu collector pays the client at the end of a 30-day cycle period with the exception of one day, which is mutually agreed upon as the commission of the susu collector. The one day commission for the susu collector is considered fixed such that in instances where the client is unable to pay the deposit for the entire 30 days, the susu collector still takes a day's savings as his/her commission. Against this backdrop, susu collectors are duly considered mobile bankers. Apart from mobilizing the savings of their clientelle, susu collectors also give loans to clients based on mutual trust.

In Ghana, susu has been a major source of finance for SMEs (World Bank, 1994). It is estimated that there are 4000 susu collectors in Ghana and each susu collector serves between 200-850 clients a day (Darko Osei, 2007). According to Basu, Blavy and Yulek. (2004), only a handful of people (between 5-6%) have access to the services of formal banking in Ghana. The difficulty in accessing the services of formal banking institutions by SMEs and the poor in general has made the susu system still thrives in Ghana. These difficulties mentioned above are manifested in the delay in processing documents— opening bank accounts, withdrawal of funds and accessing credit facilities and the inconvenience of moving to and fro to access banks services. Darko Osei (2007) has presented the following as the advantages susu collectors have over formal banking institutions in Ghana:

- The collectors know the local market and are familiar with their clients and therefore understand them as individuals and businesses.
- The susu system is adjusted to suit the needs of their clients, especially during emergencies, week-ends and holidays.
- The door-to-door services offered by susu collectors makes it convenient for clients.
- The susu system involves very little or no bureaucracy or “paperwork”.

Having realized that the susu system is an effective way of mobilizing savings from the informal sector, banks and other financial institutions have flooded the market with different susu services, thereby intensifying competition between the banking institutions and local susu collectors.

Theoretical Framework and Hypotheses

SERVQUAL/SERVPERF Models

Several analytical tools for measuring service quality have emerged over the years. However, SERVQUAL and SERVPERF are the most widely used. SERVQUAL and SERVPERF denote service quality and service perceived respectively. The SERVQUAL model was developed by Parasuraman, Zeithalm and Berry, Parasuraman et al. (1985). The model comprises five main service quality dimensions: tangibility, reliability, assurance, responsiveness and empathy, which ultimately resulted in a twenty-two item scale, viz.

- Tangibility - which refers to the physical environment in which the service provider operates
- Assurance – which concerns the knowledge and the courtesy of the staff of the service provider
- Reliability – which deals with the ability of the service provider to deliver dependably and accurately
- Responsiveness – which concerns the preparedness of the service provider to assist customers and render the service as quickly or promptly as possible
- Empathy - which refers to the special care or attention given to customers when being served

SERVQUAL uses two 22 sets of scales to measure service quality - One is used for measuring perception and the other is used for measuring expectation. Service quality is measured by the difference (gap) between the perception of the customer (i.e. the customer's impression after using the service) and expectation (i.e. impression of the customer before using the service) of the customer. In spite of its popularity, SERVQUAL has been criticized. Evidence from the extant literature suggests that measuring the quality of service using the gap approach (perceptions minus expectations) has been questioned. For example, the gap or differences in scores does not produce any extra information as contained in the perceptions scores (Babakus & Boller, 1992; Brown, Churchill & Peter, 1993). The study of Cronin and Taylor (1992) also highlights the flaws in the SERVQUAL scale. They found in their study that the SERVPERF scale explains more of the variations in service quality than that of the SERVQUAL scale. In addition, the administration of two questionnaires, one for expectations and another for perceptions creates a problem of boredom to researchers (Bouman & van Der Wiele, 1992).

Based on these criticisms, SERVPERF appears to be the alternative tool for measuring service quality. The SERVPERF model originated from the research work of Cronin and Taylor (1992). SERVQUAL differs from SERVPERF with respect to whether or not using both perceptions and expectations or using perceptions scores only is the best. The SERVPERF model hinges on the tenet that only perception scores of the consumer should be used to measure the quality of service instead of the gap (the difference between the perception and expectation scores), arguing that using the gap approach does not produce better results. Additionally, SERVPERF uses SERVQUAL 22-scale for measuring the perception of the customer and it has also adopted the five main service quality dimensions of SERVQUAL.

Generally, both SERVQUAL and SERVPERF have attracted criticisms on the following grounds: many scholars and empirical studies have questioned the universality of the five service quality dimensions. The findings of several empirical studies have found different dimensions in different industries; for example; one can mention the utility industry, one dimension (Babakus & Boller, 1992), tourism industry, four dimensions (April & Pather, 2008). The literature provides evidence that even in the same industry, different dimensions are obtained. For instance, in the information industry, four dimensions (Jiang et al., 2002) and five dimensions (Nitecki & Hernon, 2000; Landrum, Prybutok, Zhang & Peak 2009). In the banking industry, four dimensions (Culiberg & Rojosek, 2010) and seven dimensions (van Dun, Bloemer & Henseler, 2010). A further criticism patent in the literature is the view that the five service quality dimensions are inter-correlated, (Gimore cited in Siddiqi, 2011, p. 15). In spite of the criticisms, SERVPERF seems to be the best tool for measuring service quality. This study therefore adopts the SERVPERF model.

Quality of Service

Quality of service concerns actual service used or consumed (perceived) which meets the expectations of the consumer (Parasuraman, Zeithaml & Berry, 1985; Ooyung, 2010). ISO 9000 (2005) also indicates that service quality is meeting the requirements of inbuilt features relating to the product, process or a system. Shahzad (2012) also posits that service quality has to do with removing defects from the product. For Gronroos (1990), service quality is the core service offered (technical dimension) and how the service is rendered (functional dimension).

Customer Satisfaction

Kotler and Armstrong (2010) opine that customer satisfaction is when a person's expectations fall short of the perceived performance of the product or service. Hoyer and MacInnis (2001) also add that satisfaction is associated with feelings of acceptance, happiness, relief, excitement and delight. Oliver (1999) posits that satisfaction is the pleasure that the consumer realizes during consumption. Hansermark and Albinson (2004) support with a view that the term customer satisfaction is overall satisfaction and is concerned with the reaction towards the service provider or the results of the difference between what they expect and what they perceive after the consumption of the service whether some needs, goals or desires have been met. Customer satisfaction is determined by a myriad of factors. These include price, performance and expectation (Kotler & Armstrong, 2010).

Service Quality and Customer Satisfaction

Generally, researchers and scholars have divergent views regarding these two constructs: service quality and customer satisfaction. Some think that satisfaction leads to quality (Parasuraman, Zeithaml & Berry, 1988; Balaji, 2009) whilst some opine otherwise (Cronin & Taylor, 1992; Adil, 2013). Yet another school of thought advances that the two concepts are similar and are therefore used interchangeably (DeRuyter, Bloemer & Pascal, 1997; Rust & Zahorik, 1993). Shedding more light on the debate, Oliver (1999) indicates that judgments on quality are based on ideals and excellence in connection with the delivery of the service. Judgments on satisfaction are determined by predictions or norms for service delivery. Moreover, the quality judgment dimensions are specific in relation to the service rendered. Judgments on satisfaction, on the other hand, are based on a myriad of factors including those external to the service environment.

Judgments on satisfaction are determined by perceptions (previous experience with the service), whilst that of quality is not. Empirical studies seem to support the views of those who have put forward that quality leads to satisfaction, (Rigopoulou, Chanioyakas, Lymperopoulos & Siomkos et al., 2008;; Harileela, 2013; Molaei, Ansari & Teimuori, 2013).

Following from the above, we hypothesise that;

H1: There is a relationship between susu service quality and overall customer satisfaction.

H1a. There is a relationship between tangibility and overall customer satisfaction.

H1b. There is a relationship between empathy and overall customer satisfaction.

H1c. There is a relationship between assurance and overall customer satisfaction.

H1d. There is a relationship between reliability and overall customer satisfaction.

H1e. There is a relationship between responsiveness and overall customer satisfaction.

Customer Loyalty

Walsh, Evanschitzky and Wunderlich (2008) opine that loyalty is when a customer continuously patronizes or buys a product or service in future without being influenced to switch. Torres-Moraga, Vasquez-Parraga and Zamora-Gonzalez (2008), on the other hand indicate that there is an instance of loyalty when customers maintain their relationship with a company or brand. It is also perceived as a situation where customers are committed to a product, brand, marketer, or services more than that of competitors leading to repeat purchases (Szymigin & Carrigan, 2001). Loyalty has been classified by Bowen and Chen (2001) into three strands: behavioral, attitudinal and composite. Behavioral loyalty is determined by repeated purchases. Attitudinal loyalty concerns the favorable inclination towards the service provider whilst composite loyalty is a combination of both behavioral and attitudinal loyalty (Bowen & Chen, 2001).

Loyalty to a firm is manifested in diverse ways by customers - they may stick to the provider of service or product, increase the number and frequency of purchases or inform others about the services or products of the organization (Zeithaml, 2000; Reichheld, Markey & Hopton, 2000). According to Gould (1995), to get loyal customers, organizations must exceed their expectation. Ramzi and Mohammed (2010) are of the view that customers are loyal to organisations because of high switching cost and absence of substitutes. Others may simply be satisfied with the service. Owing to this, it is patent that organizations need not be complacent as loyal customers may not be satisfied, and also not all loyal customers may be maintained.

Studies on customer loyalty show that quality of service is a key determinant of customer loyalty (Ndubisi, 2007; Ramzi & Mohamed, 2010; Kheng, Mahmad, Ramayah, Mosaahab, 2010; Dhandabani, 2010; Mosahab et al., 2010; Harileela 2013).

It is therefore proposed that;

H2. Susu service quality influences customer loyalty.

H2a. Tangibility influences customer loyalty.

H2b. Empathy influences customer loyalty.

H2c. Assurance influences customer loyalty.

H2d. Reliability influences customer loyalty.

H2e. Responsiveness influences customer loyalty.

Satisfaction and Customer Loyalty

Customer satisfaction and customer loyalty are two constructs that have a relationship. Studies on customer satisfaction and customer loyalty relationship indicate that the former is an antecedent of the latter (Ganiyu, Uche & Adeoti, 2012;).

We, therefore, hypothesize that;

H3. Overall customer satisfaction of susu services is a predictor of customer loyalty

Customer Networking (Vertical Networking)

Customer networking is an example of vertical networking. Vertical networking concerns the collaboration among firms that perform different functions in the value-chain (Omta, 2004 cited in Gellynck & Kuhne, 2010, p.123). These include suppliers, customers, public research and financial institutions. Customers are firms or individuals who purchase firms' products or services. Networking with suppliers and customers include shared information and expertise among buyers and suppliers and collaboration on product design, engineering and marketing. The relationship leads to increase productivity of firms. Firms benefit from this relationship with customers. In this sense, customers furnish firms with the quality of the products or service so as to enable firms to maintain or improve upon them (Gellynck & Kuhne, 2010).. According to Carrillat, Jaramillo and Mulki (2009), customers will network with a firm based on the fact that the services provided are of high quality. In view of the above, we hypothesize that:

H4. Susu service quality influences customer networking.

H4a. Tangibility influences customer networking.

H4b. Empathy influences customer networking.

H4c. Assurance influences customer networking.

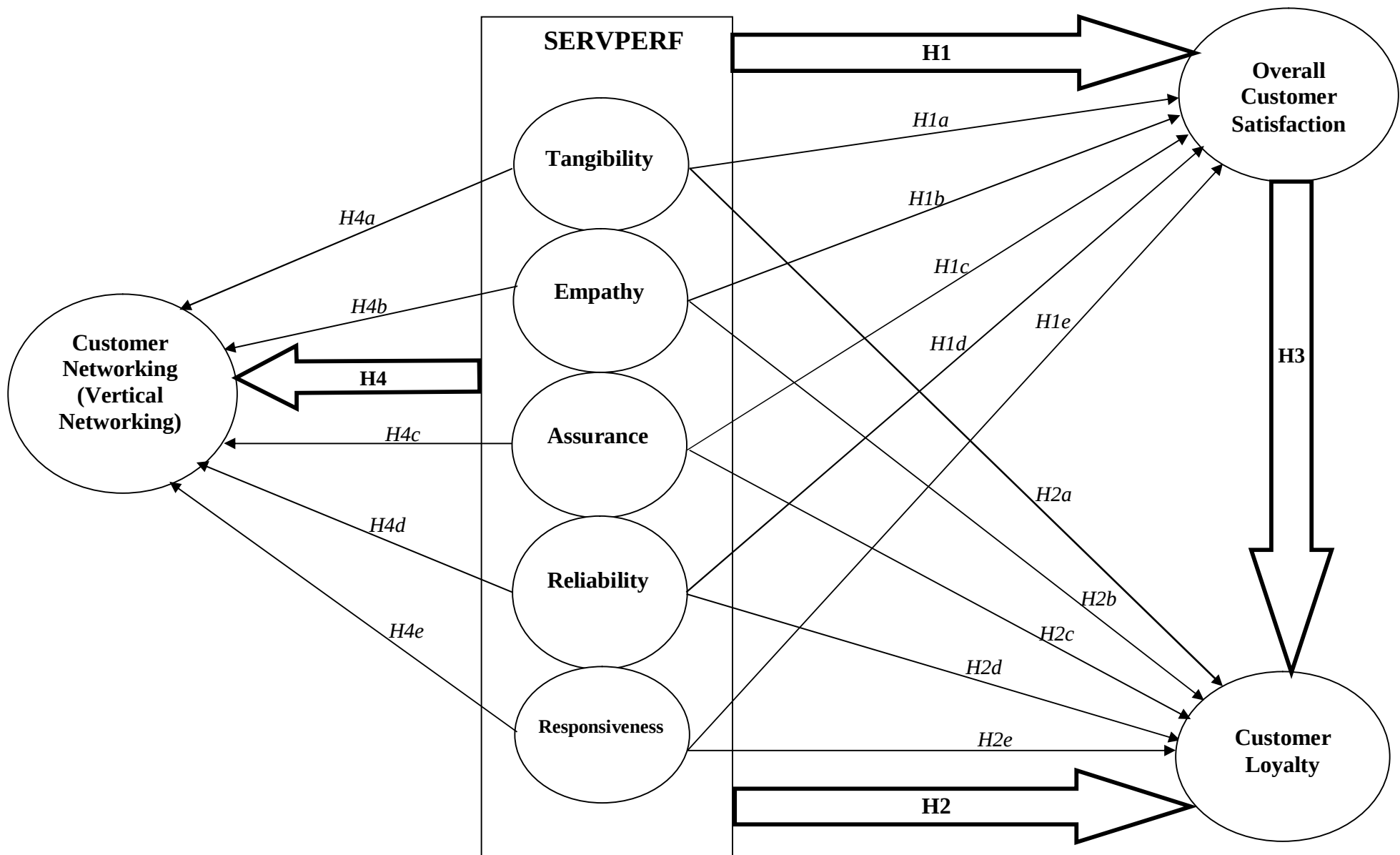
H4d. Reliability influences customer networking.

H4e. Responsiveness influences customer networking.

The Model of the Study

Figure 1 presents the model of the study. It is expected that the quality of service rendered by susu collectors would influence overall customer satisfaction, customer loyalty and customer networking. It is also assumed that susu quality dimensions are the key predictors of overall customer satisfaction, customer loyalty and customer networking. It is proposed that overall customer satisfaction leads to customer loyalty.

Figure 1: Susu Services Quality Dimension
Female-Owned Enterprises



Methodology

Cape Coast Metropolis

The study was conducted in the Cape Coast Metropolis. Cape Coast is the capital of Central Region. It is located at the coast, the gulf of Guinea with fishing constituting one of the main occupation. Therefore the metropolis was chosen because of its large population of fishermen, fishmongers and susu collectors. Susu business is therefore vibrant in the metropolis.

Research Design

The quantitative methodology was used for this study as it explains, confirms and tests a theory as well, (Leedy & Ormrod, 2010). Creswell (2009) on the other hand indicates that with the quantitative methodology, researchers use mathematical approaches and can make objective and logical deductions.

Data Collection and Analysis

One Thousand, two hundred and three fishmongers were interviewed. Data on fishmongers were not available, so the metropolis was zoned according to markets. Data were collected from the six recognized markets in the metropolis. By 'market', we mean places designated by the Cape Coast Metropolitan Assembly (the District Council) for buying and selling of goods. These are Kotokoraba, Abura, Wednesday, Adisadel, Pedu and Cape Coast Polytechnic. All fish mongers who had sheds or stores in these markets constituted our population and sample size and therefore all were interviewed. The purpose sampling approach was used because Bernard (2006) states that non-probability sampling can be adopted for large survey research where it is difficult to use probability sampling. The data collection instrument was an interview schedule. This instrument was used because all of the fishmongers have little or no education. According to (Babbie, 2001, Neuman, 2006) using an interview schedule will enable the researcher to get all respondents to answer the questions, clarify all issues that are not clear and above all get detailed information from them.

The interview schedule was divided into two; the first section concerns the background information of the fishmongers which includes the demographic characteristics of the respondents. The second section concentrated on the SERVPERF 22-items. Tangibility, responsiveness and assurance had four questions each whilst reliability and empathy had five questions each. Additionally, three extra questions, overall customer satisfaction, customer loyalty and customer networking were asked. Overall customer satisfaction, customer networking and all the SERVPERF 22-items were measured on a seven point likert scale (1=least satisfied, 2=less satisfied, 3=little satisfied, 4=somewhat satisfied, 5=satisfied, 6=more satisfied and 7=most satisfied). According to Sumbo and Zimmerman (1993), a likert scale makes items or variables to be measurable as well as coding easier. Customer loyalty was measured by the number of years a customer (a fishmonger) has been with a particular susu collector. The five susu service quality dimensions were obtained after running the principal component analysis; tangibility, empathy, assurance, reliability and responsiveness. They constituted the independent variables. The dependent variables used were overall customer satisfaction, customer loyalty and customer networking. The multiple lineal regression was also used to run the hypotheses.

Susu Service Quality Dimensions

The principal component analysis was performed with varimax rotations on the five SERVPERF quality dimensions which has 22 items. After eliminating nine items from the original SERVPERF list, five components were obtained. The factor loading on the rotated component matrix elicited 13 variables with values greater than 0.5 as shown in *Table 1*. Component one had four items ('the equipment of susu collectors is modern', 'the physical facilities of susu collectors are nice', 'materials', for e.g. the monthly marking calendar card, and 'susu collectors are always willing to help'), constituted tangibles. Component two had three items ('susu collectors give me personal attention', 'susu collectors have my best interest at heart' and 'susu collectors understand my needs'), called empathy. Component three comprised two items ('susu collectors are knowledgeable' and 'susu collectors appear neat'), labelled assurance. Component four had two items ('susu collectors fulfill their promises at the time indicated' and 'susu collectors provides services as promised to do'), designated reliability and component five had two items ('susu collectors offer prompt services' and 'susu collectors are not too busy to respond to my needs'), referred to as responsiveness.

The sampling adequacy test for the variables revealed that the Kaiser-Meyer-Olkin was 0.687 and the Bartlett's test was 0.00 - these satisfy the criteria for appropriateness of the principal component analysis. To decide on the number of components to be included in the data, the Eigenvalues test was performed. After eliminating nine items from the original SERVPERF list, five components emerged with Eigenvalues greater than one (1.0) and this explained 51.689 of the total variance. To test for the internal consistency, the Cronbach's alpha analysis was performed which yielded a value of 0.661.

Table 1. Rotated Component Matrix^a

Indicators	Components				
	1	2	3	4	5
Equipment	.702				
Physical facilities	.644				
Staff neat			.701		
Materials	.508				
Promises time				.674	
Promises do				.693	
Always willing	.553				
Prompt services					.547
Not too busy					.733
Knowledgeable staff			.675		
Personal attention		.645			
Interest at heart		.623			

Understand needs .748

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalisation.

Results and Data Analysis

The highest variance inflation factor (VIF) figure in Table 2 is 1.677 indicating the absence of multicollinearity among the independent variables against both dependent variables (overall satisfaction, customer loyalty and customer networking).

Table 2 Collinearity Test-Variance Inflation Factor (Overall Customer Satisfaction, Customer Loyalty & Customer Networking)

Independent Variables	Collinearity					
	Overall Customer Satisfaction		Customer Loyalty		Customer Networking	
	Tolerance	Variance Inflation Factor (VIF)	Tolerance	Variance inflation Factor (VIF)	Tolerance	Variance Inflation Factor (VIF)
Tangibility	0.706	1.416	0.596	1.677	0.884	1.131
Empathy	0.711	1.407	0.846	1.181	0.896	1.116
Assurance	0.992	1.008	0.976	1.024	0.940	1.064
Reliability	0.987	1.013	0.886	1.128	0.968	1.033
Responsiveness	0.894	1.119	0.992	1.008	0.961	1.041

Descriptive Analysis

From table 3, the majority of the fish mongers are in the working population and a good number of them have little or no formal education. The majority of them also sell fresh and smoked fish and are customers of susu collectors. They also deal with the susu collectors personally on daily basis.

Table 3 Background Information of Fishmongers

Items	Frequency	Percentage
Age		
Up to 35	465	38.7
36-60	617	51.3
61+	121	10.0
Education		
Primary	488	40.6
Secondary	108	9.0
Illiterate	607	50.4

Types of Fishmongers

Smoked	689	57.3
Fresh	104	8.6
Salted	71	5.9
Fresh & smoked	299	24.9
Smoked & salted	26	2.2
Fresh & salted	14	1.1

Types of Institutions Saved

Susu	860	71.5
Susu & rural bank	84	7.0
Susu & savings & loans	66	5.5
Susu & Co-operative	193	16.0

Frequency of Contact

Daily	903	75.1
Twice a week	27	2.2
Once a week	234	19.4
Fortnightly	39	3.2

Means of Contact

Personally	981	81.5
Telephone	8	7.0
Personally & telephone	214	17.8

Quantitative Analysis

Multiple Liner Regression

Table 4 with overall satisfaction as the dependent variable shows that susu service quality influences overall customer satisfaction. Therefore, hypothesis 1 which state that there is a relationship between susu service quality and overall customer satisfaction ($\beta=0.583$, $p<0.000$) is supported.

Table 4 Overall Customer Satisfaction

Dimensions	Standardised Co-efficients			
	St. Error	Beta	T	P-Value
Composite Dimension	.024	.583	24.858	0.000

P<0.05

R Square 0.340

Adjusted R Square 0.339

Table 5 presents the multiple regression results with overall customer satisfaction as the dependent variable. Hypotheses 1a. there is a relationship between tangibility and overall customer satisfaction, ($\beta=0.579$, $p<0.000$), H1b. there is a relationship between empathy and overall customer satisfaction, ($\beta=0.300$, $p<0.000$), H1c. there is a relationship between assurance and overall customer satisfaction, ($\beta=0.110$, $p<0.000$), H1d. there is a relationship between reliability and overall customer satisfaction ($\beta=0.252$, $p<0.000$) and H1e. there is a relationship between responsiveness and overall customer satisfaction ($\beta=0.062$, $p<0.002$) are supported. Tangibility has the strongest influence on overall customer satisfaction, followed by empathy and then reliability.

Table 5 Overall Customer Satisfaction

Dimensions	Standardised Co-efficient			
	St. Error	Beta	T	P-Values
Tangibility	0.047	0.579	28.474	0.000
Empathy	0.047	0.300	14.736	0.000
Assurance	0.044	0.110	5.411	0.000
Reliability	0.039	0.252	12.394	0.000
Responsiveness	0.042	0.062	3.062	0.002

P<0.05

R Square 0.505

Adjusted R Square 0.503

Table 6 shows the multiple regression results with customer loyalty as the dependent variable. Hypothesis H2 which indicates that susu service quality influences customer loyalty ($\beta=0.447$, $p<0.000$) is supported.

Table 6 Customer Loyalty

Dimensions	Standardised Co-efficients			
	St. Error	Beta	T	P-Value
Composite Dimension	0.012	0.447	17.328	0.000

P<0.000

R Square 0.200

Adjusted R Square 0.199

The results of the multiple regression results are presented in table 7. Hypotheses H2a. tangibility influences customer loyalty ($\beta=0.460$, $p<0.000$), H2b. empathy influences customer loyalty ($\beta=0.455$, $p<0.000$), H2c. assurance influences customer loyalty ($\beta=0.066$, $p<0.001$), H2d. reliability influences customer loyalty ($\beta=0.083$, 0.000) and H2e. responsiveness influences customer loyalty ($\beta=0.246$, 0.000) are supported. The strongest predictors of customer loyalty are tangibility, empathy and responsiveness in that order.

Table 7 Customer Loyalty

Dimensions	Standardised Co-efficient			
	St. Error	Beta	T	P-Values
Tangibility	0.043	0.460	22.311	0.000
Empathy	0.039	0.455	22.067	0.000
Assurance	0.040	0.066	3.186	0.001
Reliability	0.041	0.083	4.005	0.000
Responsiveness	0.038	0.246	11.916	0.000

P<0.05

R Square 0.491

Adjusted R Square 0.488

Simple Linear Regression

Table 8 demonstrates the linear regression results with customer loyalty as dependent variable. H3 which states that overall customers satisfaction is a predictor of customer loyalty is supported.

Table 8 Customer Loyalty

Dimensions	Standardised Co-efficient			
	St. Error	Beta	T	P-Values
Over Customer Satisfaction	0.025	0.284	10.272	0.000

P<0.05

R Square 0.081

Adjusted R Square 0.080

Table 9 shows the linear regression results with customer networking as the dependent variable. Hypothesis H5 which indicates that susu service quality influences customer networking ($\beta=0.481$, $p<0.000$) is supported.

Table 9 Customer Networking

Dimensions	Standardised Co-efficients			
	St. Error	Beta	T	P-Value
Composite Dimension	0.014	0.481	19.035	0.000

P<0.000

R Square 0.232

Adjusted R Square 0.231

Table 10 demonstrates the results of the multiple regression. Hypotheses H5a. tangibility influences customer networking ($\beta=0.175$, $p<0.000$), H5b. empathy influences customer loyalty ($\beta=0.748$, $p<0.000$), H5c. assurance influences customer networking ($\beta=0.105$, $p<0.000$), H5d. reliability influences customer loyalty ($\beta=0.057$, $p<0.002$) are supported. H5e. responsiveness

influences customer loyalty ($\beta=0.008$, $p<0.0663$) is however not supported. The strongest predictor of customer networking is empathy.

Table 10 Customer Networking

Dimensions	Standardised Co-efficient			
	St. Error	Beta	T	P-Values
Tangibility	0.022	0.175	9.617	0.000
Empathy	0.023	0.748	41.146	0.000
Assurance	0.021	0.105	5.749	0.000
Reliability	0.022	0.057	3.137	0.002
Responsiveness	0.020	0.008	0.437	0.663

P<0.05

R Square 0.604

Adjusted R Square 0.603

Discussions

The study found the prevalence of five susu quality service dimensions: tangibility, empathy, assurance, reliability and responsiveness, corroborating the original studies of Parasuraman et al. (1985; 1988). The results indicate that susu service quality influences both overall customer satisfaction and customer loyalty. The results also show that overall customer satisfaction of susu service was predicted by service quality. This is in concord with the findings of Rigopoulou et al. (2008) and Shpetim (2012). The findings further indicate that tangibility influenced overall customer satisfaction. This result is in tandem with the study of Harileela (2013). Additionally, like the study of Albarq (2013), the results show that overall customer satisfaction is predicted by empathy. Moreover, there was a relationship between reliability and overall customer satisfaction, and this supports the studies of Albarq (2013), Harileela (2013) and Kheng et al. (2010). A relationship was also found between assurance and overall customer satisfaction. This supports the study of Albarq (2013). It further emerged from the study that responsiveness was a predictor of overall customer satisfaction. This finding is consistent with the studies of Albarq (2013) and Molaee et al. (2013).

It is not surprising that there was a significant relationship between the quality of service rendered by susu collectors and customer loyalty. This finding is in consonance with the studies of Yavas and Babakus (2009), Pollack (2009) and Shpetim (2012). The individual susu service quality dimensions also had a significant relationship with customer loyalty. Tangibility was found to be a predictor of customer loyalty, confirming the study of Mosahab et al. (2010). The study also revealed that empathy was significantly related to customer loyalty, thereby confirming the studies of Albarq (2013). The results also indicate that assurance was a predictor of customer loyalty. This supports the findings of Albarq (2013) and Kheng et al. (2010). Customer loyalty was also influenced by reliability and this is consistent with the studies of Albarq (2013) and Kheng et al. (2010). Responsiveness was also related to customer loyalty, thereby not supporting the results of Albarq (2013).. The results reveal that overall customer satisfaction leads to customer loyalty. The findings tally with the study of Albarq (2013). These

findings suggest that customers are satisfied with the services of susu collectors and, therefore, continue to patronize their services.

New findings also emerged as susu service quality influences customer networking (vertical networking). The result is not surprising since both susu collectors and fish mongers are all sole proprietors and therefore find it easier to network. The study suggests fish mongers network with susu collectors for their mutual benefits when they are delighted about the quality of the services provided by susu collectors.

Conclusions and Implications

The study examined the perception of 1203 female-owned micro-enterprises in the fishing industry as regards the quality of service of susu collectors. The SERVQUAL and SERVPERF models have received a great deal of attention in the service quality literature. Previous studies on service quality in the banking sector stressed on the SERVQUAL model (Rahaman, Abdullah & Rahman, 2011; Muyeed, 2012; Lohani & Bhatia, 2012; Ilyas, Nasir, Malik & Mirza, 2013). Few studies focussed on the SERVPERF model (Shanka, 2012, Culiberg & Rojsek, 2010). This study contributes to the service quality literature by deepening our understanding on the number of quality dimensions of SERVQUAL/SERVPERF particularly susu and how they relate to overall customer satisfaction, customer loyalty and customer networking as well as how overall customer satisfaction influences customer loyalty of female micro-enterprises in the fishing industry. The study has implication for managers. Competition in susu banking has intensified as conventional banking institutions in Ghana are also operating the susu system in order to mobilise savings from micro-enterprises and the poor in general. This study, therefore, sheds light on the need for susu collectors to take cognizance of the fact their female customers, consciously or unconsciously, consider all the five susu service quality dimensions as important. In particular, the female customers pay attention to the physical attractiveness of their (the susu collectors) offices, including equipment and the materials used as well as their willingness to assist them in time of need.

Susu collectors should therefore, make sure that these tangibles always appeal to their customers, especially female customers. As regards the assurance dimension, since customers attach importance to the interest shown them, it behoves susu collectors to strive to give their customers personal attention and understand their special needs as well. Additionally, susu collectors should display competence on the job and appear neat as far the assurance dimension is concerned. Regarding the reliability dimension, susu collectors ought to fulfill their promises always, more especially when they (the susu collectors) give themselves deadlines. With respect to responsiveness, customers opted for susu services because they wanted the services to be rendered to them expeditiously due to the limited time at their disposal. As such susu collectors should render prompt services to their customers as often as possible. In general, susu collectors should be in constant touch with their customers, or better still, be genuinely interested in the welfare of their customers. This study, thus, serves as a wakeup call for susu collectors to improve upon their customer care and the quality of their general service delivery. Though the results indicate that female micro-enterprises appear satisfied and therefore are likely to remain loyal, susu collectors need not be complacent because not all satisfied customers may be

maintained or not all loyal customers may be satisfied (Ramzi & Mohamed, 2010). In addition, since fish mongers who are delighted with the quality of services of susu collectors might network with susu collectors, susu collectors should persevere to always provide quality services. The fishmongers are likely to furnish the susu collectors with information such as the quality of their services and competitors especially those in the formal banking sector.

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