

# Jua Kali Enterprise Customer Loyalty And Tangible Of A Service: Empirical Evidence From Nakuru County, Kenya

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*Abstract: The study examined the relationship between tangible of a service offered by jua kali enterprises and customer loyalty in Nakuru County, Kenya. The research design was a survey. A selection 160 respondents was selected randomly. Questionnaires were used to collect primary data. The main findings of this study indicated that, tangible of a service had a significant relationship with customer loyalty. In addition customers of jua kali enterprises considered tangible of a service as an important dimension of that indicated quality to them. Thus the study concludes that jua kali enterprises should keep in mind tangible of a service for them to gain more profits as a result of customer's repeat purchases on a daily basis.*

*Keywords: Tangible of a service, Customer Loyalty, Jua Kali Enterprises, Nakuru County, Kenya.*

## I. INTRODUCTION

Enterprises whose services depend on building relationships need to concentrate on maintaining customer loyalty. In this respect, loyalty is greatly influenced by the quality of service they offer (Nassiuma, 2011). As such, entrepreneurs need to invest in managing relationships with customers and maintain high quality to ensure that customers whose loyalty is in the short term will continue to be loyal in the long run. Entrepreneurs in Kenya are found at the lowest end of the enterprise range, where millions of individuals sell goods and or services on the streets (Republic of Kenya, 2002). Most of the enterprises are located along major streets of Nakuru County, Kenya. Poor access to infrastructure and especially land has several consequences to the income and productivity of the informal units. Access to resources, markets, land, basic infrastructure, skills, traits, knowledge, and, culture could affect entrepreneurial opportunities in a country (Bwisa, 2002).

Some of the facilities required by jua kali enterprises include appropriate physical infrastructure, access to market, sources of assistance and a favourable legal and regulatory environment (Gichira, 1991). Service quality is, by character a complex concept, which means by managing service quality,

enterprises should know what exactly service quality means to customers (Rust and Oliver, 1994). This could imply, rationally managing a service interaction also calls for comprehending the much complicated behaviours of employees that will have a telling effect on the customer perception of service quality. Jua kali enterprise is a very typical industry, customer's importance to enterprises, and how to attract, develop and maintain customers has become more and more important in the sharp competition. The competition in Jua kali enterprises is becoming more and more fiercely (Komugor, 2000). Therefore, customer loyalty is playing a significant role in the jua kali enterprises market competition. Customer loyalty is one of the most dominated factors which drive the profits incoming of the operators in the enterprise industry (Ramneck & Preetly, 2009).

## II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### A. THE CONCEPT OF CUSTOMER LOYALTY

Enterprises are concerned about customer loyalty, making them review and examine their strategies sustain customer

loyalty but also to remain competitive in the turbulent and dynamic environment. Loyalty has been described to as a relationship between relative attitude towards an entity and repeat patronage behaviour (Dick & Basu, 1994). This could imply a situation when repeat purchase behaviour is accompanied by a psychological bond as observed by Jarvis & Wilcox (1997). Furthermore, as viewed by Peter & Olson (1990), repeat purchase intentions and behaviours. They further suggest that loyalty as a favourable attitude towards a brand in addition to purchasing it repeatedly. Customers are loyal as long as they continue to buy and use a good or service (Woodside *et. al.*, 1989). This could imply, customers that are loyal repeatedly purchase a good or service over time, and hold favourable attitudes towards a good or service, or towards the company supplying the good or service. Furthermore, Reichheld (2003), views that the strongest evidence of loyal customers is the percentage of customers who are enthusiastic enough to refer a friend or colleague to a particular good and/or service.

## B. THE CONCEPT OF QUALITY SERVICE

The quality concept is multidimensional in a sense that consumer needs are multiple and diverse, also because it includes aspects such as tastes, ability for use, design, safety, reliability and respect to environment (González *et. al.*, 2007). They suggest that though there had been a lot and varied concepts related to what is quality and what is not, different researchers agree on the primary goal of quality is found on the client's satisfaction. The term satisfaction is understood as the response of client's fullness satiety; a judgment over the service's features, or a service in itself, which gives a pleasant level of reward related to use. Service quality is the difference between customer expectations regarding a service to be received and perceptions of the service being received or the extent to which a service meets customer expectations and needs (Grönroos, 2001). He further defines service quality as the consumer's overall impression of the relative inferiority or superiority of the services, they added that customers used tangibles cues such as hardness, style, label, colour and package to judge the quality of products. In this study service quality refers to the extent to which the service being offered meets customer's expectation.

Quality means different things to different customers (Letiwa, 2011). He explains that, as long as a service exceeds the expectation of a customer, it is said to be of relatively good quality. This could imply that service quality is said to meet customers' expectations and satisfaction when there is repeat purchase.

## C. THE CONCEPT OF TANGIBLE OF A SERVICE

Tangible relates to the effect of physical facility, equipment, personnel and communication materials on customers (Lovelock, 2007). They further explain that tangible of a service relate to the style and appearance of the physical surroundings and other elements encountered by customers at service delivery sites. Tangible of a service is defined as the effect of the physical facility, equipment, personnel and communication materials on customers (Bitner, M.J., 1992).

Tangible of a service is the environment in which the service is delivered and where the firm and customer interact, and any tangible components that facilitate performance or communication of the service (Zeithaml *et. al.*, 1996). They point out that tangible of a service evidence includes, any tangible representations of the organisation, including the physical facility or building where the service is offered (Zeithaml *et. al.*, 1996). Tangible of a service provide the opportunity for the enterprise to send the message they want regarding the enterprise's purpose and nature of the service (Bitner, 1992). He further suggests that the effect of tangible of a service does influence consumers in a number of ways in psychological, emotional and physiological ways. Many other authors have also discussed in detail the impact of these tangible on the service perceptions by customers (Kotler, 1973), and their effect on employees.

The importance of how customers think about a service has been recognised for some time (Shostack, 1977). He comments that service images and service realities appear to be shaped to a large extent by the things that the customer can comprehend with their five senses, tangible things and when a customer attempts to judge a service, particularly before buying it, that service is known by the tangible clues and the tangible evidence which surrounds it. The ambient conditions such as temperature, music, noise and scent are the main dimensions of service environment (Lovelock, 2007). He further explain that the ambient condition refer to those characteristics of the environment that pertain to ones five senses. The resulting atmospheric conditions such as temperature create a mood that is perceived and interpreted by customers in a service encounter (Patrick *et. al.*, 2002). In addition, (Lovelock, 2007) clarifys that in service setting, music can have a powerful effect on the perceptions and behaviours even if played at barely audible volumes. He further observes that music can be used to deter the wrong type of customer. Equally (Oakes 2000) enlightens that various characteristics of music such as volume, and harmony are perceived holistically. Furthermore, Morris & Punam (1990) found that fast tempo music and high volume music increases arousal levels.

The scent is one that passes through an environment and may or may not be consciously perceived by customers, and is not related to any particular product or service (Lovelock, 2007; Morris and Punam 1990). Scent can be used to manage people's behaviours (Hirsch & Allan 1991). They found customers were willing to buy Nike sneakers and pay more for them when they tried the shoes in a floral-scented room. He adds that the same effect was found when the scent was so faint that people could not detect it. Kheng *et. al.*, (2010), found that tangible had no impact on customer loyalty in a sstudy of banks in Penang, Malaysia. They observed that there is a changing trend and respondents did not treat tangibles as an important measurement anymore due to availability of self-service terminals and that service industry customers do not view the tangible as an important factor for them.

## D. CONCEPTUAL FRAMEWORK

The conceptual framework for this study presented in Figure 1 was based on the SERVQUAL model by

Parasuraman et.al., (1985). The model has contributed to the explanation of service quality indicators determinants and its role in enterprise performance. Empirical evidence included service quality indicator: Tangible of a service and customer loyalty. The SERVQUAL model was adapted in this study because it has been popular with academics and researchers to assess the customer perception of service quality. It is the assumption of this study that, customer loyalty is achieved through a process that combines service quality indicator tangible of a service. Tangible of a service included; ambient conditions, appealing physical facilities, neatness of jua kali enterprises and entertainment materials.

Tangible of a service was considered as the independent variable in this study, while customer loyalty was considered as the dependent variable. Jua kali enterprises integrates service quality indicator in such a way they influence customer loyalty as reflected in the changes in the dependent variable measures; repeat purchase, positive word of mouth, switching intentions and referrals by the customers of jua kali enterprises.

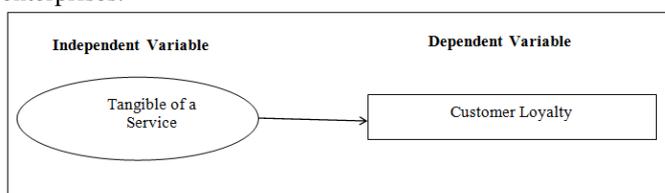


Figure 1: Conceptual Framework of tangible of a Service and Customer Loyalty in Nakuru County, Kenya

### HYPOTHESIS DEVELOPMENT

Past studies indicate that tangible of a service is one of the most significant variables in explaining service quality (Sureshchandar, et. al., 2003). Variables indicating tangible of a service were: ambient conditions, appealing physical facilities, neatness of jua kali enterprises and entertainment materials. While loyalty indicators included: repeat purchase, positive word of mouth, switching intentions and referrals by the customers of jua kali enterprises. Thus the study tests the influence of tangible of a service on customer loyalty in the jua kali enterprises in Nakuru County, Kenya.

Therefore, the hypothesis for this study was formulated as follow:

H<sub>0</sub> There is no statistically significant relationship between tangible of a service and customer loyalty.

### III. METHODS

The section looked at the methodology used in answering the objective of the study and analysis. The sampling frame was drawn from Nakuru County achieves. This study employed a survey strategy. The idea of a survey is that the researcher obtains the same kind of data from a large group of people or events in a standardised and systematic way and that a researcher then looks for patterns in the data that can be generalised to a large population than the group targeted (Oates, 2010); Martyn, 2010). Survey research design falls under descriptive studies. It is associated with the deductive approach, which is a common strategy in business and

management research Saunders et. al., (2009). A sample size of 160 respondents (customers of retail enterprises) was selected randomly.

The researcher with the aid of a research assistant administered 160 questionnaires to respondents randomly. 145 questionnaires were analysed, 15 were dropped due to respondents inability to respond to questions. The size of the sample stands at 145. The individual elements for this study were selected from the sampling frame using probability technique because representative samples could help in achieving the goals of the study. The measurement levels determined analysis methods for this study (Pallant, 2001). Data analysis aimed at searching and identifying patterns of relationships that existed among variables in this study. Data analysis in this study was analysed using descriptive and inferential statistics.

### IV. PRESENTATION OF FINDINGS

The findings of this study are presented on the basis of the study objective, the effect of tangible of a service on customer loyalty.

#### DESCRIPTIVE STATISTICS OF TANGIBLE OF A SERVICE AS PERCEIVED BY RETAIL ENTERPRISES CUSTOMERS IN RELATION TO QUALITY OF SERVICE OFFERED IN THE JUA KALI ENTERPRISES IN NAKURU COUNTY KENYA

The frequencies of tangible of a service in relation to service quality as perceived by the customers are presented in Table 1. The findings indicate that majority of customers 103 (81%) perceived negatively that the temperature conditions where they received the service pleased them to indicate service quality, 42 (19%) agreed. This could imply firstly, that owing to the nature of the jua kali enterprises in the open affected the customers especially during rainy and hot seasons. Secondly, the negative perception by customers on the odour of the jua kali entrepreneur could imply the jua kali enterprises were not hygienically clean, produced bad smell as a result of sweating because of their enterprises are open and were exposed to direct sun, dust, rain along their daily routine activities.

Moreover, majority 88 (61%) of the respondents were negative on the appealing physical facilities at the jua kali enterprise to indicate service quality, while 57 (39%) agreed. This could imply that customers did not appreciate the physical facilities including sits, brushes, buckets used in delivering the service to them. The results indicate professional and neatness of the jua kali enterprises had 100 (69%) negative response to indicate service quality while, 45 (31%) of the customers were positive. This could imply, firstly, that jua kali enterprises were dirty and did not observe personal cleanliness. Secondly, this could also imply that customers perceive jua kali enterprise appear not to be professionals in appearance. Lastly, 94 (65%) respondents were negative that the jua kali enterprises provided them with entertainment materials like music and newspapers, the neutral response constitute of 3 (2%) while 48 (33%) were positive.

This could imply the customers were bored and did not appreciate they were not given entertainment materials such newspapers, music as they could have expected to indicate service quality.

Indicators of Tangible of a Service Rank	F	%
The ambient conditions such as temperature pleases me		
Agree	42	29
Disagree	103	71
<b>Total</b>	<b>145</b>	<b>100</b>
The physical facilities at the jua kali enterprises are visually appealing		
Agree	57	39
Disagree	88	61
<b>Total</b>	<b>145</b>	<b>100</b>
The jua kali enterprise is neat and has professional appearance		
Agree	45	31
Disagree	100	69
<b>Total</b>	<b>145</b>	<b>100</b>
The jua kali enterprise provides entertainment materials like newspaper, music		
Agree	48	33
Neutral	3	2
Disagree	94	65
<b>Total</b>	<b>145</b>	<b>100</b>

Table 1: Frequencies of Tangible of a Service Indicators in Relation to Service Quality

RELATIONSHIP BETWEEN TANGIBLE OF A SERVICE AND CUSTOMER LOYALTY IN THE JUA KALI ENTERPRISES IN NAKURU COUNTY KENYA

This study shows the relationship between tangible of a service and customer loyalty. The Spearman's rho correlation coefficient between tangible of a service and loyalty is presented in Table 2. The results show that tangible of a service indicators; temperature conditions, had a significant negative relationship with customer loyalty ( $r_s = -0.465$   $p < 0.05$ ). The study results compare with those of Sureshchandar et.al., (2003). Patrick et.al. (2002) that indicated the atmospheric conditions such as temperature created a move that is perceived and interpreted by customers. The results could imply that as temperature conditions increase then customer loyalty decreases. Equally the appealing physical facilities aspect had a positive significant relationship with customer loyalty ( $r_s = 0.539$   $p < 0.05$ ). The study confirms those of [Parasuraman et.al. 1988; Sureshchandar et.al., 2003). This could imply that when the physical facilities are appealing the loyalty increase. In addition the visually appealing materials associated with the service had a positive significant relationship with customer loyalty ( $r_s = 0.401$   $p < 0.05$ ). The study findings could imply that when customers perceive positively visual materials associated with jua kali enterprises they become more loyal.

Furthermore, neatness and professionalism of the jua kali entrepreneur had a positive relationship with loyalty ( $r_s = 0.565$   $p < 0.05$ ). This means, when jua kali enterprises

presented them professionally and being neat physically, customers tend to be loyal. Further entertainment materials like music and newspapers had a positive significant relationship with loyalty ( $r_s = 0.433$ ,  $p < 0.05$ ). The findings support those of Lovelock, (2007). It is Suggest that music can have a powerful effect on the perceptions and behaviours even if played at barely audible volumes (Oakes , 2000).. Music can be used to deter the wrong type of customer. Thus jua kali enterprises should entertain their customers by offering them newspapers, music to realise repeat purchase.

Tangible of a Service dimensions	
Customer loyalty	
Temperature conditions	
Correlation	-0.465**
P-value	0.000
Appealing physical facilities	
Correlation	0.539**
P-value	0.000
Appealing materials	
Correlation	0.401**
P-value	0.000
Neatness of the entrepreneur	
Correlation	0.565**
P-value	0.000
Entertainment	
Correlation	0.433**
P-value	0.000

\*\* Significant at the 0.01 level.

\* Significant at the 0.05 level.

Table 2: Spearman's rho Correlation Coefficient of Tangible of a Service and Customer Loyalty

REGRESSION ANALYSIS OF CUSTOMER LOYALTY WITH TANGIBLE OF A SERVICE IN THE JUA KALI ENTERPRISES IN NAKURU COUNTY KENYA

This study shows that there is an association between tangible of a service and customer loyalty. The ordinal regression analysis between customer loyalty with tangible of a service is presented in Table 3. The results indicate, firstly, that the customers of jua kali enterprises who were neutral in their response whether the jua kali enterprises used attractive equipment's when offering services, had a negative effect ( $\beta = -3.854$   $p < 0.05$ ) on customer loyalty. This could mean that the jua kali enterprises equipment's used in delivering the service did not please the customers thus had a negative effect on loyalty. The jua kali enterprises should use appealing equipment's for example use colourful buckets and slippers when delivering their services to avoid the negative attitude that the customer have on their equipment's. Secondly, the results indicate that the respondents who agreed that the jua kali enterprises physical facilities were appealing had a negative effect ( $\beta = -6.440$   $p < 0.05$ ) on customer loyalty. This could mean that the customers were not satisfied with the physical facilities associated with the service despite the fact that they were loyal. Thus the jua kali enterprise should work on the physical facilities associated with the service to prevent the negative attitude by the customers towards their

enterprises. Thirdly, the customers who were neutral on the appealing materials used by the jua kali enterprises had a negative effect ( $\beta=-5.407$   $p<0.05$ ) on customer loyalty. This suggests that jua kali enterprises should use appealing materials for example the cloths they use to wipe shoes before applying polish should be colourful to attract new customer and retain the existing one.

Estimate	Std. Error	Wald	95% Confidence Interval		Sig	
			Lower Bound	Upper Bound		
Threshold (Customer loyalty=SA)	7.510	1.563	23.073	-9.279	-5.741	0.000
(Customer loyalty=A)	0.832	0.663	1.574	-1.582	-0.082	0.030
(Customer loyalty=N)	3.170	0.976	10.546	2.065	4.274	0.000
Location (equipment's=N)	3.854	1.774	4.718	-5.862	-1.862	0.030
(physical facilities=SA)	6.440	3.196	4.059	-	-2.823	0.044
(physical facilities=A)	4.281	2.059	4.322	-8.245	-1.245	0.038
(Appealing materials=N)	5.407	2.117	6.525	-9.556	-1.676	0.011
<b>Model</b>	<b>-2 Log Likelihood</b>	<b>Chi-square</b>				
Intercept only	442.520					
Final	238.115	204.405		0.000		
						$R^2=0.676$
						Link function: Logit

Key: SA- Strongly Agree, A-Agree, N- Neutral

Table 3: Regression of Customer Loyalty Variable with Tangible of Service

**HYPOTHESIS TESTING: STATISTICAL RELATIONSHIP BETWEEN TANGIBLE OF A SERVICE AND CUSTOMER LOYALTY**

$H_0$ : There is no statistical significant relationship between tangible of a service and customer loyalty

In order to analyze this hypothesis, Table 3, indicates that, -2log likelihood of the model with intercept only is 442.520 while the -2log likelihood of the model with intercept with independent variables final is 238.115. That is the difference (Chi-square statistics) is  $442.520 - 238.115 = 204.405$  which is significant at  $p<0.05$  shows there is an association between tangible of a service and customer loyalty.

$$\phi = \frac{204.405}{145}$$

$$= 1.410$$

$$= \sqrt{1.410}$$

$$= 1.187$$

The phi (1.187), refer to Table 4, shows that the relationship between tangible of a service and customer loyalty is very strong. The  $R^2$  value of 0.676 indicates that

(68%) of the variance is statistically significant in explaining customer loyalty using the predictor. In addition the square root of the  $R^2$  ( $\sqrt{0.676}$ ) = 0.82 refer to Table 4, indicates that the study model is strong fit. The chi-square value which is significant at ( $p<0.05$ ) level show that tangible of a service plays a significant role in influencing customers towards jua kali enterprises. The results show that the upper and lower bounds for both dependent and independent variables does not contain a zero value. Consequently, the results indicate confidence (95%) that there is a significant change between tangible of a service and customer loyalty. Thus, the null hypothesis that stated there is no statistical significant relationship between tangible of a service and customer loyalty is rejected and the alternative hypothesis accepted and concluded that there is a relationship between tangible of a service and customer loyalty.

Effect Size	Strength of Relationship
< 0.1	Weak
< 0.3	Modest
< 0.5	Moderate
< 0.8	Strong
> 0.8	Very Strong

Source: Muijs (2008).

Table 4: Cut off Points to Measure the Strength of the Relationship

**V. CONCLUSION AND RECOMMENDATIONS**

The study shows that customers consider tangible of a service as the most critical indicator of their perception of service quality. The findings indicate that jua kali enterprises still need to improve on the other aspects of tangible of a service to better satisfy their customers and enhance repeat purchase, positive word of mouth, switching intentions and referrals hence realising loyalty.

Thus, its recommended firstly, jua kali enterprises should construct and design modern enterprises to improve the tangible of a service facet making their customers to be satisfied for them to continuously purchase goods from them, this will increase profits. Lastly, the county government of Nakuru should provide infrastructure (land) for jua kali enterprises, which continue to act as a constraint to the growth of the sector.

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