

**SERVICE QUALITY AND CUSTOMER SATISFACTION IN
CERTIFIED PUBLIC ACCOUNTANT TRAINING INSTITUTIONS
IN NAIROBI KENYA**

BY

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DECLARATION

This research project is my own original work and has not been presented for award of any degree in any other university.

Signed.....

Date.....

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This research project has been submitted for examination with my approval as the University supervisor.

Signed.....

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DEDICATION

To my dear mum Hellen Njoki Kimani for the good care and support you gave to me. Mum, your inspiration, advice, guidance, moral and financial support have made me what I am today; to you I will remain forever grateful. May God give you eternal rest. My heartfelt dedication also goes to my dear wife, Margaret Nyokabi Kiminja, my dear daughters Precious Kimani and Prudence Kimani for their patience, great love, support and encouragement during this research study.

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ABSTRACT

This research project sought to establish the relationship between Service Quality and Customer Satisfaction in Certified Public Accountancy Training Institutions (CPATIs) in Nairobi. The study focused on influences of the five dimension of service quality using the SERVQUAL model on customer satisfaction. The five dimensions of quality studied were: Tangibility, Reliability, Responsiveness, Empathy and Assurance. The objectives of this study were; to establish levels of service quality and customer satisfaction; and determine the relationship between service quality and customer satisfaction in CPATIs in Nairobi Kenya.

The study population was all Kasneb accredited CPATIs in Nairobi. The respondents were students in these accredited CPATIs. Stratified sampling technique was used to identify the five hundred (500) respondents who formed the sample out of five thousand (5,000) respondents. Five hundred (500) questionnaires were distributed, 80% success response rate was achieved. Data was analyzed using Statistical Package of Social Sciences (SPSS) version 17.

Regression model was used to extract the relationship between service quality and customer satisfaction equation. The results indicated that there was a positive relationship between service quality and customer satisfaction. The entire five service quality dimensions except Empathy were found to be statistically significant in influencing customer satisfaction. The findings also revealed that, the customers' expectations were relatively higher than the perception hence resulting into negative score after gap analysis (Perception- expectation), meaning the studied CPATIs were offering less quality services that what the customers were expecting hence dissatisfaction.

CPATIs management should therefore focus on improving all the five quality dimensions so as to achieve high customer satisfaction levels, hence acquiring a competitive edge. The CPATIs supervisory and regulatory body should use the findings in this study in evaluating and licensing the CPATIs. This will ensure that the students get quality services from these institutions.

CHAPTER ONE: INTRODUCTION

1.1:Background of the Study

Service quality is needed for creating customer satisfaction. It is connected to customer perceptions and customer expectations. Satisfied customers are likely to become loyal customers which mean that they are also likely to spread positive word of mouth. Understanding which factors influence customer satisfaction makes it easier to design and deliver service offers that correspond to the market demands (Gibson, 2005).

Service quality can be described as the result from customer comparisons between their expectations about the service they will use and their perceptions about the service company. This means that, if the perceptions would be higher than the expectations the service will be considered excellent, if the expectations equal the perceptions the service is considered good and if the expectations are not met the service will be considered bad. Further, customer satisfaction can be described as a judgment that a product or service feature, or the product or service itself provides pleasurable consumption. Satisfaction can also be described as a fulfillment response of service and an attitude change as a result of the consumption (Oliver, 1997).

Quality and satisfaction are indicators for corporate competitiveness. The relationship and nature of these customer evaluations remains unclear though satisfaction and service quality comes from two big research paradigms: expectations and perceptions which are considered as key instruments (Oliver,1993).Oliver further stated that during the past decades, in the marketing literature and marketing practices, the importance in the concept of service quality and service satisfaction has increased. In empirical studies quality and satisfaction is introduced as synonyms within the service business (Zeithaml, 1996).

1.1.1: Service Quality

Service quality is a comparison of expectations with perceptions. A business with high service quality will meet customer needs whilst remaining economically competitive. Improved service quality may increase economic competitiveness. This aim may be

achieved by understanding and improving operational processes; identifying problems quickly and systematically; establishing valid and reliable service performance measures; and measuring customer satisfaction and other performance outcomes. The concept of service quality should be generally approached from the customers' point of view because they may have different values, different grounds of assessment and different circumstances (Gronroos, 2008).

Quality is a multi-dimensional phenomenon. Thus, reaching the service quality without distinguishing the important aspects of quality is impossible. In his discussion of service quality, Gronroos (2007) refers to three dimensions of output technical quality, service performance quality and organization's mental picture. He also referred to dimensions of physical quality, interactive quality and organizational quality as three dimensions of service quality. Although these attempts have had a major role in division of service quality into process quality and output quality, they lack enough details. On this basis, Zeithaml *et al.*, (1996) have referred to ten dimensions of service quality in their primary researches.

But in their further researches, Zeithaml *et al.*, they found a strong correlation among those dimensions. Thus, they combined these dimensions and applied the fivefold dimension of Reliability, Responsiveness, Assurance, Empathy and Tangibles as a basis for making a tool for testing the service quality known as SERVQUAL. Zeithaml (1996) also said that this tool is applicable in an extensive spectrum of service domains such as financial institutions, libraries, hotels, medical centers and many others, although some of its components should be rephrased, or more components should be added to it. Many researchers have tried to use this tool in different service domains.

1.1.2: Customer satisfaction

Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. It can also be

viewed as an evaluation where expectations and actual experience are compared. A service failure is when the service delivery does not manage to meet customer expectations. Often service recovery begins with a customer complaint. The aim of service delivery is to move customers from a state of dissatisfaction to a state of satisfaction (Andreassen, 2001).

The expectancy-disconfirmation model for studies of customer satisfaction in the retail and service industry posits that, customers form their satisfaction with a target product or service as a result of subjective (or direct) comparisons between their expectations and perceptions (Oliver and Swan, 1989).

According to Oliver (1981) the customer satisfaction research literature concerns how well the service delivery occurs in comparison with expectations. Today customer satisfaction is an important subject and is also often discussed in marketing literature. Satisfaction can be described as a number of post experience decisions. One reason for the big interest in this area is that researches believe that customer satisfaction is crucial for all business organizations. Customer satisfaction has positive impact on intention to repurchase.

Customers are directly asked to provide their perceptions or evaluations of the comparisons, using a ‘worse than/better than expected’ scale. The resulting perceptions are conceptualized as a psychological construct called ‘subjective disconfirmation’. The expectancy-disconfirmation model asserts that customer satisfaction is a direct function of subjective disconfirmation. That is, the size and direction of disconfirmation determine, in part, the level of satisfaction. When ‘confirmation’ occurs, customers are believed to remain neither satisfied nor dissatisfied. Both expectations and perceptions also have been found to influence customer satisfaction and subjective disconfirmation under various circumstances (Churchill and Surprenant, 1982).

1.1.3: Service quality and customer satisfaction

Customer satisfaction has many facets. Some of the observable measures are service quality, loyalty; repurchase behavior and trust, among others. These measures have been

studied extensively in isolation or together by different marketing scholars. Previous studies in the developed countries such as the studies done by Anderson and Mittal (2000) and Anderson and Fornell (2001) have attempted to look at different dimensions of quality service and how they relate to customer satisfaction. Almost all studies reviewed are unanimous that a satisfied customer is loyal and contributes to profitability.

Customer satisfaction entails customer needs and expectations being met all the time, every time throughout the life of a product or service. Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to the person's expectations. Satisfaction is a function of perceived performance and expectations. The term 'customer satisfaction' is a subjective, non-qualitative term. Customer satisfaction results from either the quality of services offered (product), quality of service, engagement of the customer, price factors and meeting or exceeding customers' expectations, consuming products and services (Anderson and Fornell, 2001).

If the performance of a firm falls short of these expectations, the customer becomes dissatisfied. If the performance matches expectations, the customer is satisfied. If the performance exceeds expectations, the customer is delighted. Only delighted customers or highly satisfied customers remain loyal to the services provider. There is a diversity of definitions for customer satisfaction. From the review of literature it is apparent that researchers have tended to use determinants of customer satisfaction to define and measure customer satisfaction. Some of the determinants used include loyalty, quality service, expectations and perception (Anderson and Fornell 2001).

1.1.4: Certified Public Accountant Training Institutions in Nairobi Kenya

Certified Public Accountant Training Institutions (CPATIs) offer accountancy course which is examined by Kenya Accountant and Secretaries National Examination Board (KASNEB) as per the Accountants Act, Cap 531 of the Laws of Kenya which was repealed and replaced with the Accountants Act, No. 15 of 2008 which took effect from 30th December 2008. These acts reaffirm KASNEB as the examining body for the

Certified Public Secretaries (CPS) profession and Certified Public Accountant (CPA) profession. Currently there are ten (10) fully accredited CPATIs in Nairobi (Appendix 1) (KASNEB, July 2014)

1.2: Statement of the Problem

From early 2000s the number of Kenyans seeking higher education has been on the rise. This has led to an increasing number of tertiary institutions such as the CPATIs especially in urban centers such as Nairobi resulting to increased competition among them. In order to survive in this competitive environment, CPATIs have realized the need to clearly understand the relationship between service quality and customer satisfaction. The relationship between Service Quality and Customer Satisfaction has been explored by different scholars.

Marcel and Ton (1992), in their study of measuring service quality in car service industry in Netherlands documented that, the overall perceived service quality is made up by summing up the quality scores of the three dimensions (Tangibles, responsiveness and reliability). Westerbrook and Newman (2003) in their analysis of shopper dissatisfaction in USA presented a model for the relationship between service quality and firm's reputation. According to the findings of this research, the fivefold dimensions of service quality have direct effect on the firm's reputation. This study however, did not explain to what extent service quality and customers dissatisfaction are related.

Caruana (2002) in the study of relationship between customer satisfaction, service quality and service loyalty in Tunisia's banks concluded that customer satisfaction plays a mediator role in the effect of service quality on service loyalty. Chakravarty (2003) in his study titled "relationship and individual's bank switching behavior in South Africa", found that there is a meaningful negative relation among service quality dimensions, responsiveness, empathy and reliability, with customers' tendency to abandon the bank.

Barsky (1992) in his study of service quality and customers satisfaction in Kenya's hotel industry documented that, perceptions of company performance were found to exert a

positive influence on perceived service quality, satisfaction, repurchase intention and also provided a review supporting a positive relationship among satisfaction and repurchase intention. On customers' abandonment behavior in banks in Kenya, Wanjau, *et al*, (2012) documented that service quality and customer satisfaction in the Public health sector in Kenya is determined by; low technology adoption, ineffective communication channels, insufficient funds and low employees capacity. Musyoka (2013) in his study of service quality and satisfaction among the Kenyan Libraries users found out that libraries that offered better customer services were more preferred by library users compared to libraries that offered poor customer services. Mburu (2013) did a study about the determinants of customer satisfaction in the Kenyan banking industry and documented that customer satisfaction is determined by factors such as pricing, quality of service, value and relationship with the service provider's staff.

Empirical evidence from Caruana (2002), Chakravarty (2003) and Mburu (2013) studies focused on the banking industry only and found conflicting conclusions in regards to relationship between service quality and customer satisfaction. The studies of Barsky (1992), Wanjau, *et al*, (2012) and Musyoka (2013) were oriented to hotel industry, health sector and library sector respectively. This study will focus on service quality and customer satisfaction in Kenya's higher learning sector since none of the identified studies has addressed this area. To bridge this gap, this study focused on service quality and customer satisfaction in CPATIs in Nairobi Kenya. The study seeks to answer the following research questions: What are the levels of service quality in CPATIs? ; What are the levels of customer satisfaction among the students pursuing KASNEB accountancy course in accredited CPATIs in Nairobi Kenya? ; What is the relationship between service quality and customer satisfaction in CPATIs?

1.3: Objectives of the Study

The objectives of this study were:

- i. To establish levels of service quality among accredited CPATIs in Nairobi Kenya

- ii. To establish levels of customer satisfaction among the students pursuing KASNEB accountancy course in accredited CPATIs in Nairobi Kenya
- iii. To determine the relationship between service quality and customer satisfaction in CPATIs in Nairobi Kenya

1.4: Importance of the Study

This study is important in the following ways:

This study can help management of various CPATIs to gain knowledge in various ways they can use to improve quality of their services in order to gain competitive edges over other competitors. They can also make use of the proposed recommendations based on the identified service quality gaps.

Secondly, this study enables the students in CPATIs to have better understanding of various service quality aspects to use in evaluating the best CPATIs to join. Currently majority of students rely on reputation, advertisement, hearsay, nearness etc, factors in deciding CPATI to join. This study will provide service quality dimensions in future students' decisions.

Thirdly, the findings of this informs policy makers and the regulators to come up with better accreditation criteria so as to enhance quality delivery of services to students by training institutions. Accreditation and licensing institutions such as ministry of higher education, KASNEB, Commission of higher education etc. will have another baseline to anchor the criteria in evaluating CPATIs and other similar training institutions.

Lastly, to the academia, the results, conclusions and recommendations from the study could be used by other researchers as a basis for further research in the area. The results could also help to bridge the knowledge gap in this field of study. This study identifies other research issues and gaps that future studies can be anchored on hence advancing knowledge in service quality and customer satisfaction.

CHAPTER TWO: LITERATURE REVIEW

2.1: Introduction

This study is an investigation into the service quality and customer satisfaction in certified public accountant training institutions in Nairobi Kenya. This section reviews past studies on the subject and critically reviews relevant literature in this area. Attempt is made to critique the fundamental theories of service quality and customer satisfaction. The chapter comprises of five main sections: Section 2.1, gives a brief introduction; Section 2.2 and its subsections examines the theoretical review of customer satisfaction; Section 2.3 and its subsection examines theoretical review of service quality; Section 2.4 examines relationship between service quality and customer service; section 2.5 is about empirical evidence on service quality and customer satisfaction; Section 2.6 and its subsection present a summary of literature review and illustrates conceptual framework.

2.2:Service Quality

According to Brady and Cronin (2001), Service quality can be defined as a comparison of expectations with perception. A business with high service quality will meet customer needs whilst remaining economically competitive. Improved service quality may increase economic competitiveness. Measuring service quality may involve both subjective and objective processes. In both cases, it is often some aspect of customer satisfaction which is being assessed. However, customer satisfaction is an indirect measure of service quality. Subjective processes can be assessed in characteristics using the SERVQUAL method. Objective processes may be subdivided into primary processes and secondary processes. During primary processes, silent customers create test episodes of service or the service episodes of normal customers are observed. In secondary processes, quantifiable factors such as numbers of customer complaints or numbers of returned goods are analyzed in order to make inferences about service quality.

From 1970s, a lot of scientists' works on service quality and customer satisfaction measurement have suggested four major models that can be used to measure service quality and customer satisfaction. These models are; the Nordic Model; the SERVQUAL Model; the Multilevel Model; and the Hierarchical Model.

Nordic model was formed by Gronroos (1983), where he defined service quality by technical or outcome (what consumer receive) and functional or process related (how consumer receive the service) dimensions. Image build up by technical and functional quality and effect of some other factors (marketing communication, word of mouth, tradition, ideology, customer needs and pricing). Nordic model is based on disconfirmation paradigm by comparing perceived performance and expected service. This was the first attempt to measure quality of service. Gronroos model was general and without offering any technique on measuring technical and functional quality. Rust & Oliver (1994) tried to refine the Nordic model by The Three-Component Model. They suggested three components: service product (technical quality), service delivery (functional quality), and service environment but they did not test their model and just a few support have been found.

SERVQUAL model developed by Parasuraman *et al.*, (1991) for service quality measurement, suggests the use of the gap or difference between expected level of service and delivered level of service for measuring service quality perception with five dimensions: Reliability, Responsiveness, Assurances, Empathy and Tangibility. SERVQUAL is an analytical tool, which can help managers to identifying the gaps between variables affecting the quality of the offering services. This model is the most used by marketing researchers and scientists, although it is an exploratory study and does not offer a clear measurement method for measuring gaps at different levels. This model has been refined over the years and some believe that only performance needed to be measured as SERVPERF model in order to find perception of service quality (Cronin & Taylor, 1992). Findings in years of using this model show SERVQUAL factors are inconsistent and it is not comprehensive for different applications (Dabholkar, *et al.*, 1996; Shahin&Samea, 2010).

Multilevel model suggests changing the structure of service quality models to a three-stage model: overall perceptions of service quality, primary dimensions, and sub dimensions. This model was for evaluating service quality in retail store. Although multilevel model proposes a new structure, it needs to generalize for different areas and

consider the effect of some other factors such as environment and price among many others. In addition, there is lack of identification of attributes or factors that define the sub-dimensions (Dabholkar *et al.*, 1996).

Hierarchical model was developed by Brady and Cronin (2001) by combining above three models. They improved **SERVQUAL** (Parasuraman, *et al.*, 1991) by specifying what needed to be reliable, responsive, empathic, assured and tangible. They adopted service quality perception based on evaluation by customer in three dimensions; Interaction Quality (i.e., functional quality); Physical Environment Quality; and Outcome Quality (i.e., technical quality) (Gronroos, 1983; Rust & Oliver, 1994). In addition, they accepted multilevel service quality perceptions and multidimensional (Dabholkar, *et al.*, 1996). Service quality has three primary level dimensions in this conceptualization that is interaction, environment and outcome with three sub-dimensions for each one: Interaction (Attitude – Behavior – Expertise), Environment (Ambient Conditions – Design – Social Factors), and Outcome (Waiting Time – Tangibles – Valence) customer experience at different levels and various dimensions of service.

2.3: Customer Satisfaction

Customer satisfaction is a term frequently used in marketing. Oliver (1993) defined customer satisfaction as a measure of how products and services supplied by a company meet or surpasses customer expectation. He argued that, Customer satisfaction can be expressed as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. It is seen as a key performance indicator within business and is often part of a Balanced Scorecard. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. The importance of customer satisfaction diminishes when a firm has increased bargaining power, i.e. company not facing major competition.

Expectations of a customer on a product indicate his anticipated performance for that product. As it is suggested in the literature, consumers may have various "types" of expectations when forming opinions about a product's anticipated performance .e.g. ideal, expected, desirable and tolerable (Oliver 1993). Organizations need to retain existing customers while targeting non-customers. Measuring customer satisfaction provides an indication of how successful the organization is at providing products and/or services to the marketplace. Customer satisfaction is an ambiguous and abstract concept and the actual manifestation of the state of satisfaction will vary from person to person and product/service to product/service. The state of satisfaction depends on a number of both psychological and physical variables which correlate with satisfaction behaviors such as return and recommend rate. The level of satisfaction can also vary depending on other options the customer may have and other products against which the customer can compare the organization's products.

The marketing and consumer behavior literature has traditionally suggested that customer satisfaction is a relative concept, and is always judged in relation to a standard (Olander, 1979). Consequently, in the course of its development, a number of different competing theories based on various standards have been postulated for explaining customer satisfaction. The theories include the Dissonance Theory; the Contrast Theory; the Expectancy-Disconfirmation Paradigm (EDP); the Value-Precept Theory; the Importance- Performance Model; the Attribution Theory; the Equity Theory; the Evaluation Congruity Theory and the Person-Situation-Fit model.

Dissonance theory suggests that a consumer who expected a high-value product and received a low-value product would recognize the disparity and experience a cognitive dissonance (Cardozzo, 1965). That is, the disconfirmed expectations create a state of dissonance or a psychological discomfort (Yi, 1990). Thus consumers are posited to perceptually distort expectation-discrepant performance so as to coincide with their prior expectation level (Oliver and DeSabo 1977). If the Dissonance Theory holds true, then companies should strive to raise expectations substantially above the product performance in order to obtain a higher product evaluation (Yi, 1990). However, the

validity of this assumption is questionable. Raising expectations substantially above the product performance and failing to meet these expectations may backfire, as small discrepancies may be largely discounted while large discrepancies may result in a very negative evaluation. The Dissonance Theory fails as a complete explanation of consumer satisfaction; however, it contributes to the understanding of the fact that expectations are not static in that they may change during a consumption experience.

Contrast Theory suggests the opposite of the Dissonance Theory. According to this theory, when actual product performance falls short of consumer's expectations about the product, the contrast between the expectation and outcome will cause the consumer to exaggerate the disparity (Yi, 1990). The Contrast theory maintains that a customer who receives a product less valuable than expected, will magnify the difference between the products received and the product expected (Cardozzo, 1965). This theory predicts that product performance below expectations will be rated poorer than it is in reality (Oliver & DeSarbo, 1977). In other words, the Contrast Theory would assume that "outcomes deviating from expectations will cause the subject to favorably or unfavorably react to the disconfirmation experience in that a negative disconfirmation is believed to result in a poor product evaluation, whereas positive disconfirmation should cause the product to be highly appraised" (Oliver, 1981). In terms of the above restaurant situation, the consumer might for instance say that, the restaurant was one of the worst he or she had ever been and the food was unfit for human consumption.

Expectancy-Disconfirmation Paradigm (EDP) holds that, consumers purchase goods and services with pre-purchase expectations about the anticipated performance. The expectation level then becomes a standard against which the product is judged. That is, once the product or service has been used, outcomes are compared against expectations. If the outcome matches the expectation confirmation occurs. Disconfirmation occurs where there is a difference between expectations and outcomes. A customer is either satisfied or dissatisfied as a result of positive or negative difference between expectations and perceptions. Thus, when service performance is better than what the customer had initially expected, there is a positive disconfirmation between expectations and

performance which results in satisfaction, while when service performance is as expected, there is a confirmation between expectations and perceptions which results in satisfaction. In contrast, when service performance is not as good as what the customer expected, there is a negative disconfirmation between expectations and perceptions which causes dissatisfaction(Oliver, 1977).

Value-Percept Disparity theory argues that, what is expected from a product may or may not correspond to what is desired or valued in a product. Conversely, that which is valued may or may not correspond to what is expected. Thus, values have been proposed to be a better comparative standard as opposed to expectations in explaining customer satisfaction/dissatisfaction. According to the value-percept theory, satisfaction is an emotional response that is triggered by a cognitive evaluative process in which the perceptions of an offer are compared to one's values, needs, wants or desires. A growing disparity between one's perceptions and one's values (value-perception) indicates an increasing level of dissatisfaction (Westbrook and Reilly, 1983).

Importance- Performance Model explains that people generally have a belief about an attribute with each attribute assigned important weighting relative to other attributes (ibid.). This implies that customers' satisfaction levels are related to the strength of their beliefs regarding attribute importance multiplied by how well these attributes meet their expectations. Satisfaction is seen as a function of customer perceptions of performance and the importance of that attribute. Overall satisfaction/dissatisfaction toward a product/service is dictated by the importance of specific characteristics and the degree to which that product provides the specific characteristics (Barsky, 1992).

Attribution Theory regards consumers as rational processors of information who seek out reasons to explain why a purchase outcome, for example dissatisfaction, has occurred. This model argues that when the delivery of a service does not match customers' prior expectations or other standards, customers engage in an attribution process in order to make sense of what has occurred. More specifically, this model assumes that consumers tend to look for causes for product successes or failures and usually attribute these

successes or failures using a three dimensional schema. First, Locus of Causality (internal or external); This means that the purchase outcome, for example, is cause of dissatisfaction and can be attributed either to the consumer (internal) or to the marketer or something in the environment or situation (external). Secondly Stability (stable/ permanent or unstable/ temporary); Stable causes are thought not to vary over time, while unstable causes are thought to fluctuate and vary over time. And thirdly, Controllability (volitional/ controllable or non-volitional/uncontrollable, both consumers and firms can either have volitional control over an outcome or be under certain controllable constraints (Weiner *et al*, 1971).

Equity Theory argues that, satisfaction exists when consumers perceive their output/input ratio as being fair. Equity models are derived from the Equity Theory and are based on the notion of input-output ratio, which plays a key role in satisfaction (Oliver & Swan, 1989). According to this theory, parties to an exchange will feel equitably treated (thus, satisfied), if in their minds, the ratio of their outcomes to inputs is fair (Oliver & DeSarbo, 1977). Whether a person feels equitably treated or not may depend on various factors including the price paid, the benefits received, the time and effort expended during the transaction and the experience of previous transactions (Woodruff *et al.*, 1983). Equity models of consumer satisfaction appear to be different from the other models, in that satisfaction is evaluated relative to other parties (people) in an exchange and the outcomes of all parties sharing the same experience are taken into consideration. Equity models can provide a much richer picture of consumer satisfaction in situations that may not be captured using traditional satisfaction models. For example, they may be especially useful in modeling situations where satisfaction with the other party is considered to be an important element of the transaction.

Evaluative Congruity Model (or the Social Cognition Model) explains satisfaction as a function of evaluative congruity, which is a cognitive matching process in which a perception is compared to evoked referent cognition in order to evaluate a stimulus or action. The result of this cognitive process is assumed to produce either a motivational or an emotional state. Customer satisfaction/ dissatisfaction are regarded as an emotional

state because it prompts the consumer to evaluate alternative course of action to reduce an existing dissatisfaction state and /or obtain a future satisfaction state. This model argues that there are three congruity states; negative incongruity, congruity, and positive incongruity. Negative incongruity is a cognitive state that results from a negative discrepancy between the valence levels of a perception and an evoked referent cognition, which induces dissatisfaction. Congruity is a cognitive state that leads to a non-significant or negligible discrepancy between a perception and an evoked referent cognition, which results in a neutral evaluation state or a satisfaction state. Finally, positive incongruity-state results from a positive discrepancy between a perception and an evoked referent cognition, which generates satisfaction. The theory therefore views customer satisfaction/dissatisfaction as a function of one or more congruities between perceptual and evoked referent states and states that the occurrence of multiple comparison processes could explain consumer satisfaction better (Sirgy, 1984).

Person-Situation Fit concept argues that people deliberately seek situations, which they feel match their personalities and orientations. The implication of this idea may become particularly appropriate to tourist settings where individuals make a conscious choice to visit a specific tourist destination. This principle states that the optimal fit between tourists and their environment occurs when the attributes of their environment are congruent with their beliefs, attitudes, and values as in the case of Value-Percept Disparity model. When the activities available in the environment fit the activities sought and valued by the tourists, satisfaction occurs. Where values and value orientations do not fit, mismatch can lead to feelings of stress, anxiety, uncertainty and result in dissatisfaction. As the degree of fit increases, tourist satisfaction also increases (Pearce & Moscardo, 1984).

Based on the above theories on customer satisfaction, this study will focus on Dissonance theory, contrast theory and expectancy- disconfirmation paradigm definition and measurement of customer satisfaction. These three theories place more emphasis on perceptions and expectations as measures of customer satisfaction. This has also been emphasized by previous studies such as: Oliver & Swan 1989, Grönroos 1983, Musyoka

2013 and Barsky 1992. The other theories discussed above have been criticized as being too abstract in measuring and explaining customer satisfaction (Wanjau et.al, 2012).

During recent decades, scientists attempted to find the perfect model in measuring service quality that cover all the factors and answer to this area of necessity. There are many models suggested by researchers and all models have their own advantages and disadvantages. Scientists are not unanimous about any of these service quality models since they have different dimensions regarding the field of service sectors. However, by this review of literature we can conclude that the SERVQUAL is the most common, suitable and helpful model used by managers to collect the right information and make the right decisions. Validity and Reliability of this model has been tested and approved in different areas by other marketing researchers.

2.4: Service Quality and Customer Satisfaction

The relationship between service quality and customer satisfaction has proven its role and importance in management and marketing. The concepts of service quality and customer satisfaction have been highly considered and used in marketing texts and activities during previous decades. Marketing researchers have praised the advantages of satisfaction and quality, and have mentioned them as indices of an organization competitive benefit (Ruyter, et.al 1997). On the other hand, service quality is one of the most important structures in service marketing, due to its final effect on customers' repeated purchases, and in fact, those loyal customers who purchase repeatedly are considered as the base of any business (Caruana, 2002). Although these concepts have been used so many times in the marketing literature, the relations between these three concepts still remain ambiguous.

Grönroos (1983), did a study titled "Strategic management and marketing in the service sector", in Boston USA where he focused on the service quality. He identified and described determinants of service quality as follows: reliability, responsiveness, competence, access, courtesy, Communication, credibility, security, and lastly understanding the customer. Herson (2007) conducted a study of American libraries to

determine the measures of service quality and customer satisfaction and found three dimensions of service quality in the firms; effect of service, reliability or service efficiency and tangibles.

Westerbrook, and Newman, (2003) conducted a study of shoppers dissatisfaction in American shopping malls. They found that the concept of service quality should be generally approached from the customer's point of view because customers have different values, different ground of assessment, and different circumstances such as age, culture, gender, cost, timing etc. Parasuraman *et al*, (1991) documented that service quality is an extrinsically perceived attribution based on the customer's experience about the service that the customer perceived as a result of encountering the service.

Grönroos (1983) further describes that the analyses of the study resulted in three conclusions. Conclusion number one is that service quality is determined by the customer's perceptions which result from comparing expectations that the customer have before receiving the service and the actual experience that the customer get from the service delivery. If the expectations are met the service quality is described as satisfactory. They can also be exceeded when they are considered as more than satisfactory. Conclusion number two is that the evaluation depends on the service process and also the service outcome. The third conclusion is that, there exist two types of service quality: quality at the level where the regular service is delivered and the quality level where expectations or problems are handled.

Grönroos (2007) undertook a study on service quality in Boston which focused on a model that is a comparison between customer expectations of the service and their experience of the service they have received before. He concluded that service quality is based on two dimensions. The first dimension is the technical quality and this dimension refers to the outcome, what is delivered or what the customer gets from the service. The next dimension is the functional quality which refers to the manner in which the service is delivered or how it is delivered. The limitation of this empirical study is that it employed Nordic Model in measuring service quality and customer satisfaction which

has been argued that it lacks accurate measurement due to its vagueness (Rust & Oliver (1994). Further, this study does not relate to Kenya's higher education sector. Bloemer, et al, (1997) presented a model to show how the mental picture, service quality, and customer satisfaction influence customer loyalty. Findings of this research show that the mental picture indirectly and through service quality, influences loyalty. On the other hand, service quality influences loyalty both directly and indirectly (through satisfaction). Besides, this research showed that the reliability and position in the market are relatively important stimulants affecting the loyalty to bank services. This study does not relate to Kenya's higher education sector.

Ruyter *et al.* (1997) employed SERVQUAL model to study the healthcare service of chiropractic care in Indian Health Centre, to determine the relationship between service quality and customer satisfaction. He found that service quality is an antecedent of customer satisfaction. Brady *et al.*, (2001) also studied the relationship between service quality and customer satisfaction in fast-food restaurants in America and Latin America. They concluded that there was a relationship between service quality and user satisfaction based on different cultural backgrounds. Also, service quality had significant impact on customer satisfaction.

Jalal, *et al.*, (2012) in their study of service quality and satisfaction in Malaysian university libraries established that all the five dimensions of service quality (assurance, tangibles, responsiveness, empathy and assurance) had a significant impact on user satisfaction. Wanjau *et al.*, (2012) assessed service quality and customer satisfaction in the Kenyan Public health sector and found out that; low technology adoption, ineffective communication channels, insufficient funds, and low employees capacity significantly determined service quality affecting customer satisfaction in public health sector in Kenya.

Mburu (2013) in his empirical analysis of the determinants of customer satisfaction and its connection with service quality in the banking industry in Kenya concluded that, customer satisfaction is determined by factors such as quality of service, pricing,

relationship and value with the service provider's staff. Musyoka (2013) in his study of service quality and satisfaction among the Kenyan Public universities Libraries documented that, libraries that offered better customer's services were more preferred by library users compared to libraries that offered poor costumers services. In addition more than 70% of the respondents valued libraries that focused on continuous improvement of service quality and were more likely to visit that library again.

2.5: Summary and Conceptual Framework

This subsection gives a summary of reviewed theories and examined studies in this study and a conceptual framework which illustrates the variables used in this study.

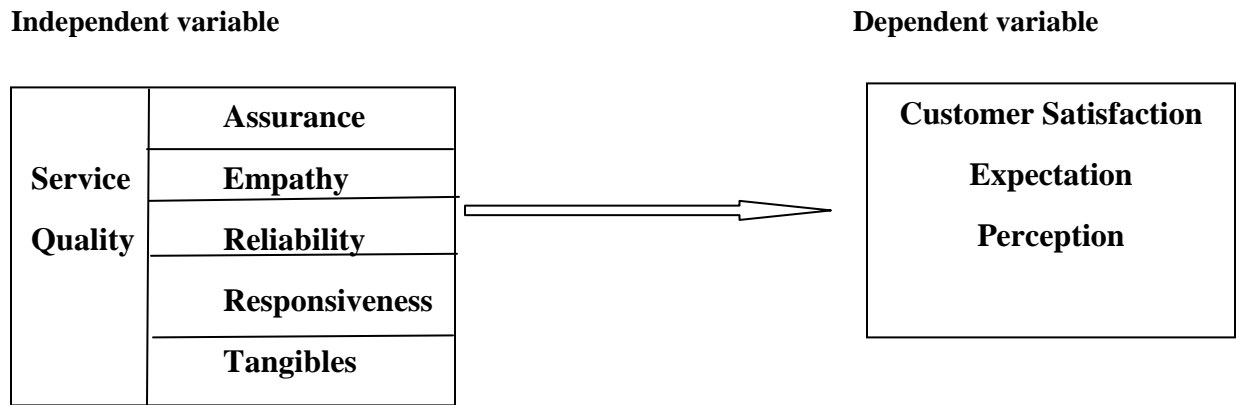
2.5.1: Summary of Literature Review

From empirical evidence service quality and customer satisfaction is a wide research area that is not yet fully documented. This study addresses this area by focusing on CPATIs in Nairobi County. Review of the existing literature has shown that customer satisfaction is highly dependent on service quality. The review has also exposed other knowledge gaps in research. From the limited number of local studies cited in the review, it is likely that this field has not been sufficiently researched in Kenya. The review also reveals that there is a varying importance of service quality dimensions depending on the industry being studied and the nature of services it provides. Service quality dimensions of responsiveness, reliability, tangibles, assurance and empathy have proven to be acceptable parameters for gauging the levels of service quality in the library sector with few exceptions. The review further indicates that there exists a significant relationship between the two concepts. More studies are therefore needed in order to bridge the gap, not just in the CPATIs, but in the entire field of service quality and customer satisfaction.

2.5.2: Conceptual Framework

From the literature reviewed, a theoretical framework for this study was developed and is shown in Figure 1. The major objective of the study is to determine whether there exists any relationship between service quality dimensions (Assurance, Empathy, Reliability, Responsiveness and Tangibles) and customer satisfaction in CPATIs.

Figure 2.1: Relationship of Variables



Service quality dimensions are taken as the independent variables while customer satisfaction represents the dependent variable. Parasuraman et al, (1991) argued that for SERVQUAL as an analytical tool which helps the managers to identify the gaps between variables affecting the quality, regression analysis should be used to analyze the collected data for better results in determining coefficient of each independent variable.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1: Research Design

This study used the descriptive survey design. The descriptive survey design is a study designed to describe the characteristics of a phenomena. It was used to obtain information concerning the current status of the phenomena and describe what exists with respect to variables or conditions in a situation (Nachmias and Nachmias, 2007). In this study, it was used to establish whether there exists any relationship between service quality and students satisfaction among CPATIs in Nairobi Kenya using a SERVQUAL standardized questionnaire. This is in line with previous studies (Musyoka 2013, Mburu 2013, Jalal et al 2012) done on service qualities and customers satisfaction.

3.2: Population

A population refers to all the members of a defined group of interest to a researcher (Bryman and Bell, 2010). In this study, the population was all accredited CPATIs in Nairobi. Currently there are ten (10) Accredited Training Institutions in Nairobi as indicated in Table 3.1. The study focused only on accredited CPATIs since they were observed as having stiff competition due to high concentration in Nairobi. Other considerations were accessibility, cost and time factors.

3.3: Sampling

The stratified sampling technique was used to obtain a sample of students in the CPATIs. The technique increases the statistical efficiency of a sample and ensures that, the resulting sample will be distributed in the same way as the population (Cooper and Schindler, 2011). According to Bryman and Bell (2010), stratified sampling technique should be used where it is relatively easy to identify and allocate units to strata. CPATIs are managed using different policies and are located at different locations. Each CPATI will therefore be regarded as a stratum.

The sample size of each stratum will be proportional to the population size of the stratum. Strata sample sizes will be determined by the following equation:

$$n_h = (N_h / N) * n$$

Where n_h is the sample size for stratum h , N_h is the population size for stratum h , N is total population size, and n is total sample size. Table 1 gives summarized population and sample size from each institution. A total sample of 500 respondents was established. This represented 10% of the entire population. This is in line with previous studies such as Swan and Oliver, 1989; Sirgy, 1984; and Mburu 2013 who used 10% of the population as the sample as shown in Table 3.1.

Table 3.1: Population and Sample Size

ACCREDITED CPATIS IN NAIROBI	ESTIMATED POPULATION	SAMPLE SIZE
East Africa School of Management – Nairobi	120	12
Graffins College – Nairobi	85	9
KCA University (Main Campus) – Nairobi	630	63
Kenya School of Credit Management – Nairobi	148	14
Orbit School of Management Studies – Nairobi	350	35
PC Kinyanjui Technical Training Institute - Nairobi	72	7
Star College of Management Studies - Nairobi	215	22
Strathmore University - Nairobi	780	78
Summit Institute of Professionals - Nairobi	800	80
Vision Institute of Professionals -Nairobi	1800	180
TOTAL	5000	500

The sample in each CPATI was made up of the students in part 2 and part 3 of the KASNEB accountancy course. Due to time constraints and lack of a well-defined sampling frame, the respondents were identified using quota random method.

3.4: Data Collection

Primary data was used for this study. Primary data is the data collected in the field, directly from the customer (Cooper and Schindler, 2011). Primary data was preferred since expectations and perceptions are personal and hence could only be accurately gotten from the specific person. Further, SERVQUAL tool uses primary data.

The data was collected using standardized SERVQUAL questionnaires comprising 22 statements derived from the works of Parasuraman *et al.*, (1991). Part one of the

questionnaire required the respondents to give their personal details. Part two required the respondent to rate their expectation levels of the services they received from the CPATIs. The third part of the questionnaire required respondents to rate their perception levels. Likert type scale ranging from 1 to 5 was adapted.

The respondents did not have a permanent location in the institution where they could always be found. The questionnaires were therefore distributed to respondents who were requested to fill in the questionnaires as the researcher waited to collect them.

3.5: Data Analysis

To achieve the first study objective the means and standard deviations for the responses about service perception for each of the 5 dimensions of service quality on a 5 point Likert scale were determined. High mean value indicated high levels of perceptions. Low values of standard deviation shown consistencies in perceptions among the respondents. This was in line with the previous studies on service quality (such as Musyoka 2013, Mburu 2013, Jalal et al 2012, and Parasuraman et al, 1991).

For the second study objective, the difference between expectations and perceptions for each of the 22 statements were used (Parasuraman et al, 1991). The means and standard deviations of these differences were determined. High mean value indicated high levels of customer satisfaction. Low values of standard deviation shown inconsistencies in customer satisfaction among the respondents. To achieve the third objective regression analysis was performed. The mathematical expression for the multiple regression model is given as;

$$Y = \lambda_0 + \lambda_1 X_1 + \lambda_2 X_2 + \lambda_3 X_3 + \lambda_4 X_4 + \lambda_5 X_5 + \varepsilon$$

where Y is the dependent variable representing Customer Satisfaction whereas X₁, X₂, X₃, X₄ and X₅ are the independent variables representing Assurance, Empathy, Reliability, Responsiveness and Tangibility respectively. λ_0 is a constant (the intercept of the model) and $\lambda_{1,2,3,4,5}$ are regression coefficients of X_{1,2,3,4,5} while ε is the error term.

Appropriate data analysis tools such as Ms Excel, SPSS, Strata and Eviews shall be employed to enhance the analysis.

CHAPTER FOUR: DATA ANALYSIS AND FINDINGS

4.1: Introduction

The study results are analyzed and interpreted in line with the objectives which were: to establish levels of service quality among accredited CPATIs in Nairobi Kenya; to establish levels of customer satisfaction among the students pursuing KASNEB accountancy course in accredited CPATIs in Nairobi Kenya; and to establish the relationship between service quality and customer satisfaction in CPATIs in Nairobi Kenya. This chapter contains the results and findings of data analysis.

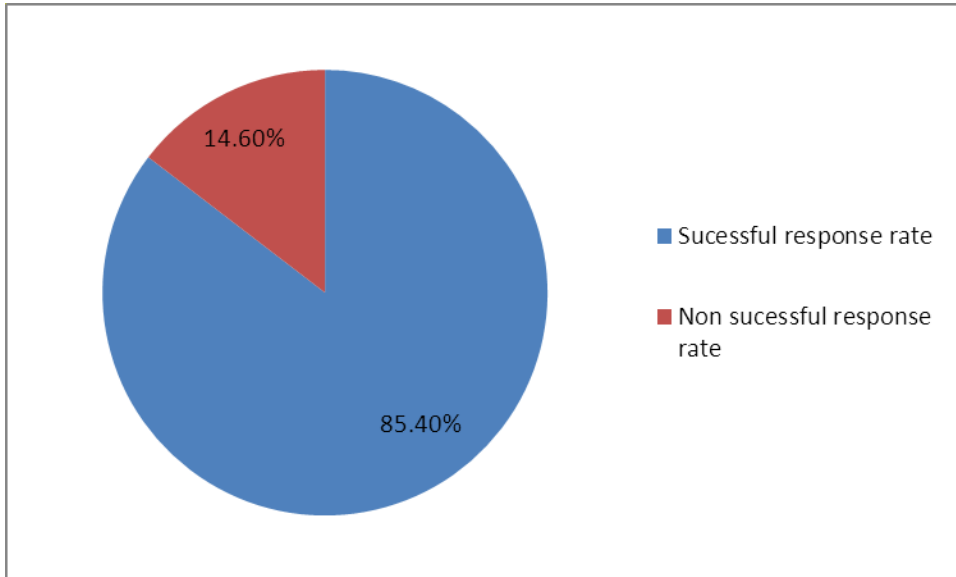
4.2: General information

This study focused on the certified CPATIs in Nairobi Kenya. The population was ten CPATIs. Questionnaires were issued for collecting data on levels of service quality and customer satisfaction. The respondents were students enrolled in the ten CPATIs. The data collected and the results of the analysis are discussed next.

4.2.1: Response Rate

A total of 500 questionnaires were distributed to selected respondents from accredited CPATIs in Nairobi. This selection was based on the institution's student population. Of all the questionnaires distributed, 427 were returned, which represents 85.4% response rate. The returned questionnaires were examined for errors and omissions and it was established that 400 of these were useable for analysis, which represented 80% success rate figure. This success rate was considered satisfactory based on prior studies as shown in Figure 2.1.

Figure 2.1: Response Rate



4.2.2: Gender of the Respondents

The gender profile of the respondents was as follows; Males accounted for 65% of all the respondents whereas 35% were female Table 4.1. This indicates majority of the students in the CPATIs are male hence accounting for the highest respondents.

Table 4.1: Gender Profile of Respondents

Gender	Percentage
Male	65%
Female	35%

4.2.3: CPA Level enrolled

CPA part 2 constituted 54% and CPA part 3 was 46% of the total respondents as shown in Table 4.2. The researcher excluded CPA Part 1 students mainly because the he felt that

they may not have had enough experiences with the CPATIs since majority them had been in the institution for less than one year.

Table 4.2: CPA level enrolled by the Respondents

CPA level enrolled	
CPA Part 2	54%
CPA Part 3	46%

4.3: Levels of Service Quality

The respondents were asked to state their perceptions in regards to services offered by their respective CPATIs. The means and standard deviations for the responses about service perceptions were used as indicators of service quality. This study adopted 5-point Likert scale for measuring customer perceptions higher numbers indicating higher levels of perceptions. The highest dimension was Tangibility which was rated at 3.54; followed by Responsiveness at 3.39; Assurance was ranked third at 3.25; Reliability and Empathy were rated least with 3.21 and 3.10 respectively. The results indicated that the perception scores just like expectation scores are also very close to each other as show in Table 4.3.

From the results, CPATIs students felt that the institutions have excelled in equipping classes with excellent learning facilities and the staffs were friendly, sincere and attending to students’ requests in time. The students on the other hand felt that the CPATIs did not provide stimulating learning environment; staff did not have students’ best interest at heart; and also felt that their individual needs were not addressed adequately.

Table 4.3: Customer Perception

	N	Assurance	Empathy	Reliability	Responsiveness	Tangibility
East Africa School of Management	10	3.25	3.29	3.21	3.21	3.21
Graffins College – Nairobi	5	3.27	3.02	3.25	3.01	3.34
KCA University (Main Campus)	30	3.28	3.26	3.28	3.45	3.27
Kenya School of Credit Management	10	3.28	3.01	3.29	3.01	3.28
Orbit School of Management Studies	17	3.12	3.28	3.39	2.98	3.51
PC Kinyanjui Technical Training Inst.	5	3.01	3.45	3.01	3.01	3.21
Star College of Management Studies	20	3.45	3.67	3.29	3.02	3.27
Strathmore University - Nairobi	67	4.51	3.01	3.25	3.45	3.24
Summit Institute of Professionals	75	3.53	3.01	3.45	3.26	3.45
Vision Institute of Professionals	161	3.01	2.87	3.01	3.67	3.89
Total	400					
Mean Score		3.25	3.10	3.21	3.39	3.54
Std Dev.		0.87	0.74	0.90	0.88	0.79

4.4: Customer Satisfaction Levels

The means and standard deviations of the differences (gap scores) between expectations and perceptions for each of the 22 statements were used as indicators of customer satisfaction. This study adopted 5-point Likert scale for measuring customer expectations with higher numbers indicating higher levels of expectations. Tangibility was found to be the dimension with the highest expectation score at 4.65 followed by Reliability at 4.39 and then Assurance at 4.29. Responsiveness and Empathy had the least scores at 4.01 and 4.04 respectively as shown in Table 4.4. These relatively high scores are indications that the CPATIs students' levels of expectations are very high. The results indicate that CPATIs students expect the highest levels of attention to be given to them, good learning environment, good looking furniture, supply of good teaching materials and error free fees records. On the other hand, individualized attention and quick response to specific needs were the attributes that mattered least according to the students. From Tables 4.4 and 5, the results indicate that the standard deviation scores for the five dimensions are fairly consistent. This implies that the mean scores were not varying so much from the actual scores hence better results were obtained.

Table 4.4: Customer Expectations

	N	Assurance	Empathy	Reliability	Responsiveness	Tangibility
East Africa School of Management	10	4.29	3.26	4.38	4.21	4.62
Graffins College – Nairobi	5	4.00	4.14	4.21	4.32	4.24
KCA University (Main Campus)	30	3.45	4.24	4.34	4.12	4.35
Kenya School of Credit Management	10	4.26	3.28	4.26	4.32	4.21
Orbit School of Management Studies	17	4.28	4.25	4.01	4.39	3.34
PC Kinyanjui Technical Training Inst.	5	4.26	4.25	4.25	4.29	4.29
Star College of Management Studies	20	4.32	4.12	4.54	3.89	4.32
Strathmore University - Nairobi	67	4.30	4.08	4.00	3.75	4.31
Summit Institute of Professionals	75	4.31	4.93	4.87	3.65	4.89
Vision Institute of Professionals	161	4.29	4.52	4.91	3.26	5.02
Total	400					
Mean Score		4.29	4.04	4.39	4.01	4.65
Std Dev.		0.51	0.59	0.61	0.54	0.52

The gap score values range from -4 to +4 and these gaps are a measure of service quality. The interpretation of this gap score is that, the more positive the gap score (Perception - Expectation), the higher the perceived service quality, hence results in a high level of customer satisfaction and vice versa. The results indicated for each of the five SERVQUAL dimensions studied, customer expectations were higher than perceptions, resulting in a negative gap score (Perception – Expectation) for each one of them. The Reliability, Assurance, and Tangibility dimensions reported the largest mean gaps at -1.17, -1.11 and -1.04 respectively. On the other hand, Empathy and Responsiveness reported the least gap score at -0.98 and -0.61 respectively as shown in Table 4.5.

Table 4.5: Gap Scores

	N	Assurance	Empathy	Reliability	Responsiveness	Tangibility
East Africa School of Management	10	-1.04	0.03	-1.17	-1	-1.41
Graffins College – Nairobi	5	-0.73	-1.12	-0.96	-1.31	-0.9
KCA University (Main Campus)	30	-0.17	-0.98	-1.06	-0.67	-1.08
Kenya School of Credit Management	10	-0.98	-0.27	-0.97	-1.31	-0.93
Orbit School of Management Studies	17	-1.16	-0.97	-0.62	-1.41	0.17
PC Kinyanjui Technical Training Inst.	5	-1.25	-0.8	-1.24	-1.28	-1.08
Star College of Management Studies	20	-0.87	-0.45	-1.25	-0.87	-1.05
Strathmore University	67	0.21	-1.07	-0.75	-0.3	-1.07
Summit Institute of Professionals	75	-0.78	-1.92	-1.42	-0.39	-1.44
Vision Institute of Professionals	161	-1.28	-1.65	-1.9	0.41	-1.13
Total	400					
Gap Score		-1.11	-0.98	-1.17	-0.61	-1.04

These results indicate that the services delivered in CPATIs does not meet user expectations hence negative gap scores. From the results, the average gap score was found to be -0.982 implying that the service quality delivered by the CPATIs was below that of customer expectations. CPATIs should therefore focus on improving their quality in order to attain high customer satisfaction.

4.5: Service Quality Dimensions and Customer Satisfaction

Correlation analysis and regression analysis was done to establish the nature of relationship that existed between service quality and customer satisfaction. The data used is contained in Table 4.6.

Table 4.6: Customer Expectations

	Average Gap Score	Assurance	Empathy	Reliability	Responsiveness	Tangibility
East Africa School of Management	-0.918	4.29	3.26	4.38	4.21	4.62
Graffins College – Nairobi	-1.004	4.00	4.14	4.21	4.32	4.24
KCA University (Main Campus)	-0.792	3.45	4.24	4.34	4.12	4.35
Kenya School of Credit Management	-.892	4.26	3.28	4.26	4.32	4.21
Orbit School of Management Studies	-0.744	4.28	4.25	4.01	4.39	3.34
PC Kinyanjui Technical Training Inst.	-1.13	4.26	4.25	4.25	4.29	4.29
Star College of Management Studies	-0.898	4.32	4.12	4.54	3.89	4.32
Strathmore University - Nairobi	-0.596	4.30	4.08	4.00	3.75	4.31
Summit Institute of Professionals	-1.19	4.31	4.93	4.87	3.65	4.89
Vision Institute of Professionals	-1.11	4.29	4.52	4.91	3.26	5.02

4.5.1: Correlation Analysis between Service Quality Dimensions and Customers Satisfaction

Table 4.7 present correlation results for the service quality and customer satisfaction, where Gap scores is the dependent variable representing Customer satisfaction, whereas Assurance, Empathy, Reliability, Responsiveness, and Tangibility represent the independent variables. The results show that, Assurance, Empathy, Reliability, Responsiveness, and Tangibility affects Gap scores positively. Assurance, Empathy, Reliability, Responsiveness, and Tangibility coefficient correlation coefficient are 0.790,

0.599, 0.698, and 0.599 respectively to gap scores, which means that one unit increase in the respective independent variable will lead to 0.790 units, 0.599 units, 0.698 units and 0.599 increases in gap scores respectively. The statistical significance of Assurance, Empathy, Reliability, Responsiveness, and Tangibility coefficient to gap scores is 0.025, 0.064, 0.058, 0.015 and 0.020. This means that Assurance, Empathy, Reliability, Responsiveness, and Tangibility predicts effect on Gap scores with 97.50%, 93.60%, 94.20%, 98.50%, and 98.00% probability.

Table 4.7: Correlation Analysis

		Assurance	Empathy	Reliability	Responsiveness	Tangibility	Gap Scores
Pearson Correlation	Assurance	1.000	0.812	0.570	0.699	0.699	0.790
	Empathy	0.812	1.000	0.699	0.588	0.988	0.599
	Reliability	0.570	0.699	1.000	0.599	0.660	0.698
	Responsiveness	0.699	0.588	0.599	1.000	0.790	0.599
	Tangibility	0.699	0.988	0.660	0.790	1.000	0.599
	Gap Scores	0.790	0.599	0.698	0.599	0.599	1.000
Sig.(1-tailed)	Assurance	—	0.012	0.098	0.070	0.021	0.025
	Empathy	0.012	—	0.069	0.054	0.054	0.064
	Reliability	0.098	0.069	—	0.054	0.065	0.058
	Responsiveness	0.070	0.054	0.054	—	0.014	0.015
	Tangibility	0.021	0.054	0.065	0.014	—	0.020
	Gap Scores	0.025	0.064	0.058	0.015	0.020	—
N	Assurance	400	400	400	400	400	400
	Empathy	400	400	400	400	400	400
	Reliability	400	400	400	400	400	400
	Responsiveness	400	400	400	400	400	400
	Tangibility	400	400	400	400	400	400
	Gap Scores	400	400	400	400	400	400

4.5.2: Regression Analysis of Service Quality on Customer Satisfaction

This study sought to establish the relationship between service quality (independent variables) and customer satisfaction (dependent variable) by use of regression analysis. A simple linear regression model was used to help determine the nature of this relationship.

The Coefficient of determination parameter was used to determine the extent to which variations in the dependent variable (Customer satisfaction) could be explained by the changes in the independent variable (Service quality). The results indicated that, 76.31 percent of customer satisfaction in the CPATIs was explained by the five dimensions of

the SERVQUAL model represented by R^2 (Coefficient of determination). The remaining 23.69 percent of customer satisfaction can be attributed to other factors, not considered in this study. The regression results are as shown in Table 4.8.

Table 4.8: Regression Statistics

<i>Regression Statistics</i>	
Multiple R	0.873558434
R Square	0.763104337
Adjusted R Square	0.730202162
Standard Error	0.368296232
Observations	400

To test whether there was no significant relationship between the independent variables (service quality) and the dependent variable (customer satisfaction) claim, ANOVA was used. At 5% level of significance, the significance F was found to be 0.000, which is less than the required $p=0.05$ as shown in Table 4.9.

Table 4.9: F Test for the Full Model

<i>ANOVA</i>					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	5	53.6701897	11.47501898	69.576833470	0.0000000000
Residual	395	17.2864309	0.183679823		
Total	400	70.9566206			

This means that the model was found to be statistically significant. The claim that there is no significant relationship was therefore rejected and hence the model can be used for prediction purposes.

The t test was used to determine whether independent variables (Service quality dimensions) were statistically significant in influencing the dependent variable (customer satisfaction). The regression results are summarized in Table 4.10.

Table 4.10: Test for Regression Coefficients

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>
Intercept	4.325019342	0.068476221	63.16089409	0.000000000	3.879378694	4.330850172
Assurance (X1)	0.067976373	0.078151439	0.869803216	0.028507795	0.027037626	0.371822134
Empathy (X2)	0.157347875	0.045219379	3.479655844	0.216128200	3.79963E-02	0.187893687
Reliability (X3)	0.333879734	0.063678049	5.243246915	0.002232159	0.088031724	0.489756837
Responsiveness (X4)	0.257978676	0.052593108	4.905180276	0.003829323	0.065849292	0.360128576
Tangible (X5)	0.228447217	0.065534201	3.485923587	0.018207286	0.034342357	0.235788091

At 5% level of significance, the results indicate that all the variables were statistically significant, except Empathy, whose p-value was 0.216, which was above the acceptable value of 0.05. This study found positive effect on all the five SERVQUAL dimensions, that is, Assurance, Empathy, Reliability, Responsiveness and Tangibility with regression coefficient values:

$$\lambda_0=4.325, \lambda_1=0.068, \lambda_2=0.157, \lambda_3=0.333, \lambda_4=0.258 \text{ and } \lambda_5=0.228.$$

The regression model can therefore be expressed as follows:

$$Y= 4.325+0.068 X_1+ 0.157 X_2+ 0.333 X_3+ 0.258X_4+ 0.228 X_5$$

The regression equation shows that, when all other factors are at zero, the effect to customer satisfaction would be at 4.325. This represents all other factors that explain changes in customer satisfaction and are not captured by this study's regression equation. These findings also suggest that when all other independent variables are at zero, a unit increase in the Assurance dimension would result to a 0.068 increase in customer satisfaction; a unit increase in Empathy would lead to a 0.157 increase in customer satisfaction; a unit increase in Reliability would lead to 0.333 increase in customer satisfaction; a unit increase in Responsiveness would lead to a 0.258 increase in customer satisfaction and a unit increase in Tangibility would lead to a 0.228 increase in customer satisfaction. The results indicate that Reliability dimension contributes most towards customer satisfaction and on the other hand, Assurance dimension contributes least towards customer satisfaction in CPATIs. This means that, CPATIs cannot ignore any of the five dimensions of quality, since they all appear to influence customer satisfaction at different extent.

4.6: Discussion of Results

This study sought to establish the relationship between service quality and customer satisfaction in the CPATIs. The researcher applied SERVQUAL tool to establish this relationship. The study examined the levels of customers' expectations and perceptions towards the quality of services provided to them by their respective CPATIs. The results indicated that, the average expectations score was very high and implies that users expect so much from their CPATIs. The results further revealed that Tangibility dimension was expected more from CPATIs. This contradicts Pollack (2009), who documented that Responsiveness expectation score was highest in Hospitality industry. It was however in agreement with previous studies such as (Oliver 1997; Mburu 2013; Musyoka 2013, and Gibson 2005). Expectations for Reliability, Assurance, Empathy and Responsiveness dimensions were also found to have very high scores, all above 4.0 meaning that customers are very sensitive to how reliable, assuring, how much attention and quick response to customers' request they get from the CPATIs staff.

On the perception, Tangibility dimension was found to have the highest score meaning that customers were more satisfied with the physical appearance of the CPATIs and also the equipment used in the CPATIs than any other aspects. These findings vindicate the findings of LapTour and Peat (1979) who documented that, customers in retail industry had highest score for Tangibility. The results from this study indicated that the overall gap score was a negative value. This indicated that the quality of service in the CPATIs was less than satisfactory; customers expected more than what their respective CPATIs offered. These negative scores are similar to those obtained by other studies such as (Meyer et.al 2013, Jalal et.al 2012, Hermon 2007). This means generally customers expect more than they get.

All dimensions show a negative gap score between perceptions and expectations of services. This means CPATIs need to improve their service quality in order to bridge this gap which could lead to satisfying and even exceeding customers' expectations. The study results obtained were statistically significant since the p-value was <0.05 for all the service quality dimensions with the exception of Empathy dimension, which had a p-value >0.05 . Regression analysis which was used to establish the relationship between

service quality and customer satisfaction found that, Reliability dimension had the greatest impact on customer satisfaction. Responsiveness and Tangibility greatly influence customer satisfaction in that descending order. Assurance and Empathy were seen as the least contributors to customer satisfaction in the CPATIs.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1: Introduction

This chapter summarizes the findings. It covers four areas which are: conclusion, recommendations, limitations of the study and suggestions for further research.

5.2: Conclusions

The data results revealed that service quality dimensions differ in importance to the customers hence influencing customer's satisfaction differently. Reliability dimension was established to have contributed the most towards achieving customer satisfaction followed by Responsiveness and then Tangibility. Assurance and Empathy dimensions were found to least influence customer satisfaction. On the overall, the results found that each of the five service quality dimensions analyzed, customer expectations were higher than perceptions, resulting in a negative gap score (Perception – Expectation) for each one of them.

The results further revealed that customers were least satisfied with Reliability dimension, Assurance dimension and then Tangibility dimension in that order. Responsiveness and Empathy reported the least gap scores, implying that customers were more satisfied compared with other quality dimension.

The relationship between service quality and customer satisfaction in the CPATIs in Nairobi was found to be strong and positive. This was confirmed by a coefficient of determination of 76.32% meaning that 76.32% of customers' satisfaction could be attributed to service quality.

5.3: Recommendations

The findings on the relationship between service quality and customer satisfaction can be used to inform policy. It's important to note that service quality has relative influence on customer satisfaction. The results indicate that customers expect more than what they get from the CPATIs. CPATIs management should therefore focus on improving all the five quality dimensions so as to achieve high customer satisfaction levels, hence acquiring a competitive edge.

The CPATIs supervisory and regulatory body should use the findings in this study in evaluating and licensing the CPATIs. This will ensure that the students get quality services from these institutions.

The students (customers) will now be more informed in making decisions on which CPATI to enroll so as to get quality service since the findings of this study have documented the key quality dimensions to focus on.

As this study has empirically shown, there is a positive relationship between service quality and customer satisfaction. CPATIs and other learning institutions should concentrate on constantly improving quality of the service in all the five dimensions as a tool of ensuring they achieve competitive edge against their competitors.

5.4: Limitations of the study

This study focused on only 10 Kasneb accredited CPATIs in Nairobi and the data used was from 400 respondents. This is a very narrow segment of the tertiary institutions. The study is therefore not all inclusive and the recommendations from the study cannot be generalized to all the CPATIs in Kenya.

The respondents were CPA part 2 and 3 students. ATC and CPA part 1 students were excluded. The study therefore had the limitation of lack of a fair representation of respondents from all levels CPA hence the results may be incomplete.

The managers, staff, parents and other stakeholders in the CPATIs were not interviewed. The study and its results are therefore biased since the expectations and perceptions of these interest groups in the analysis of service quality and customer satisfaction were not considered

.

The other limitation, which was uncontrollable, was the reliability of the data used. As the data was obtained from the respondents through questionnaire, there is likelihood of

the data being a bit subjective. The researcher could not be able to establish whether the respondents provided their very frank expectations and perceptions.

5.5: Suggestions for Further Research

This study established that, there is a positive relationship between service quality and customer satisfaction in CPATIs. Future researchers may concentrate on trying to identify the other factors that influence the customer satisfaction other than service quality, since service quality only influence approximately 76.32% of customer satisfaction.

Future researchers' area of interest maybe researching more on most of the factors influencing service quality and customer satisfactions in other sectors of the economy. Such as a retail, banking, hospitality sectors etc., also the extent to which each of the service quality dimensions influence customer satisfaction should be further researched.

This study concentrated on CPATIs located in Nairobi, future studies should try and increase the population coverage to include CPATIs outside Nairobi and find out if similar results can be obtained.

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APPENDICES

Appendix i: Letter of Introduction



UNIVERSITY OF NAIROBI
SCHOOL OF BUSINESS
MBA PROGRAMME

Telephone: 020-2059162
Telegrams: "Varsity", Nairobi
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P.O. Box 30197
Nairobi, Kenya

DATE 16/09/2014

TO WHOM IT MAY CONCERN

The bearer of this letter GEORGE KIMANI HELLEN

Registration No. D61/72229/2008

is a bona fide continuing student in the Master of Business Administration (MBA) degree program in this University.

He/she is required to submit as part of his/her coursework assessment a research project report on a management problem. We would like the students to do their projects on real problems affecting firms in Kenya. We would, therefore, appreciate your assistance to enable him/her collect data in your organization.

The results of the report will be used solely for academic purposes and a copy of the same will be availed to the interviewed organizations on request.

Thank you.

PATRICK NYABUTO
MBA ADMINISTRATOR
SCHOOL OF BUSINESS

Appendix ii: List of Accredited CPATIs in Nairobi

East Africa School of Management - Nairobi

Graffins College - Nairobi

KCA University (Main Campus) - Nairobi

Kenya School of Credit Management - Nairobi

Orbit School of Management Studies - Nairobi

PC Kinyanjui Technical Training Institute - Nairobi

Star College of Management Studies - Nairobi

Strathmore University - Nairobi

Summit Institute of Professionals - Nairobi

Vision Institute of Professionals (Nairobi Campus) – Nairobi

Source (**www.kasneb.com**)

Appendix iii: Questionnaire

This research questionnaire is designed to collect data on how you feel about the quality of service delivered to you by your respective Certified Public Accountant Training Institution (CPATI). Your responses shall be accorded total confidentiality and will only be used for academic purposes.

PART 1: GENERAL INFORMATION

Tick in the appropriate box []

- i) Gender :Male [] :Female []
- ii) CPA Section Currently enrolled : ATC [] CPA Part 1 [] CPA part 2 []
CPA Part 3 []

PART 2-SERVICE EXPECTATION

Indicate your level of expectation on each of the service quality aspects by ticking in the appropriate box where 1=Very poor, 2=Poor, 3=Average, 4=Good, 5=Very good.

CODE	SERVICE QUALITY ASPECT	1	2	3	4	5
ASSURANCE ASPECT						
E1	Friendly staff					
E2	Courtesy of the staff					
E3	Safe environment					
E4	Knowledge of the staff in what they do.					
E5	Staff's understanding of your specific needs.					
EMPATHY ASPECT						
E6	Tests marked and results given on time.					
E7	The behavior of staff will instill confidence in you.					
E8	Personalized attention.					
E9	Stimulation of your interest in the course.					
RELIABILITY ASPECT						
E10	Services will be performed right the first time.					
E11	Service will be provided at the time they promised to do so.					
E12	Fulfillment of promises to do something by a certain time.					

TANGIBILITY ASPECT						
E13	Furniture design.					
E14	Error free records such as fees statements, students record etc.					
E15	Physical appearance of classrooms.					
E16	Materials associated with the training e.g. handouts, notes, pamphlets etc					
E17	Timetables and calendar of events					
RESPONSIVENESS ASPECT						
E18	Availability of the staff to respond to your requests.					
E19	Sincere interest in solving customers' problems.					
E20	Convenience of operating hours to you.					
E21	Staff will have your best interests at heart.					
E22	Willingness of the staff to help you.					
PART 3 SERVICE PERCEPTION						
<p>Indicate your level of perception or feeling on each of the service quality aspects provided by your CPATI by ticking in the appropriate box where 1=Very poor, 2=Poor, 3=Average, 4=Good, 5=Very good.</p>						
CODE	SERVICE QUALITY ASPECT	1	2	3	4	5
ASSURANCE ASPECT						
P1	The staff are friendly.					
P2	Staff are consistently courteous with you.					
P3	You feel safe while in your institution.					
P4	Staff demonstrate thorough knowledge of what they do.					
P5	The employees understand your specific needs.					
EMPATHY ASPECT						
P6	Tests are marked and results given on time.					
P7	The behavior of employees instills confidence in you.					

P8	The institution gives you personalized attention.					
P9	Staffs stimulate your interest in the course.					
RELIABILITY ASPECT						
P10	The institution performs the service right the first time.					
P11	The institution provides its service at the time it promises to do so.					
P12	The institution fulfills its promises to do something by a certain time.					
TANGIBILITY ASPECT						
P13	The institution has modern looking furniture.					
P14	The institution provides on error free records such as fees statements, students records etc.					
P15	The classrooms are spacious and well painted.					
P16	Materials associated with the teaching e.g. handouts, notes, pamphlets are visually appealing.					
P17	The timetables and calendar of events are reliable.					
RESPONSIVENESS ASPECT						
P18	Staff are never too busy to respond to your requests.					
P19	The institution demonstrates a sincere interest in solving customers' problems.					
P20	Operating hours are convenient to you.					
P21	Employees have your best interest at heart.					
P22	The staff have willingness to help you.					

Thank you for your time and cooperation