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**MANAGERIAL COMPETENCIES AS AN ANTECEDENT TO CUSTOMER
SATISFACTION IN SMALL AND MEDIUM SIZED ENTERPRISES (SMES) IN
ELDORET MUNICIPALITY**

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Customer satisfaction has received much attention in the last two decades from both practitioners and researchers as one of the strategies firms can employ to remain competitive. Despite this attention, little empirical research has been performed about relationship-marketing practices among SMEs, especially those in developing countries. This study intended to investigate the effects of managerial competencies on customer satisfaction in Eldoret town. Stratified sampling was used to divide the Central Business District in terms of streets. Systematic random sampling was used to select SMEs from each street to obtain a sample size of 146 SMEs where customer was interviewed from each SME making a total of 146 customers involved in this research work. From the study findings managerial competencies (product customization, and interpersonal communication) predicts 19.6 percent variation of customer satisfaction (adjusted R square = 0.196), while R squared was 0.208. More findings indicated that Increase in product customization would improve customer satisfaction with 0.179 units ($\beta_1=0.179$, $P<0.05$). Further the results indicated that improving interpersonal communication in SMEs would positively improve customer satisfaction ($\beta_3=0.127$, $P<0.05$), all the beta values were significant at 0.05 level of significance. Hence it is recommended that managers should focus on developing appropriate competencies in product customization and interpersonal communication in that they have positive impact on customer satisfaction.

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INTRODUCTION

In the last decades, companies have faced increased competition and continuous price pressures. Globally, companies have been searching for new ways of surviving and increasing their profitability amidst this competition. To cope with these changes, a range of marketing approaches have been developed over the past decade. Of these, attaining customer satisfaction has attracted the greatest attention from both academic scholars (Wang, 2006) and practitioners as one of. Since the business environment is more dynamic now and customers are more demanding, firms have turned their attention towards RM in order to remain competitive (Boyd et al., 2002).

Despite the benefits that can arise from ensuring customer satisfaction, several researchers (Harwood and Garry, 2006) observe that current research has mainly focused on customer relationship in large firms. There is a scarcity of

empirical studies about the customer satisfaction in small and medium sized enterprises (Simpson et al., 2006). Furthermore, most of the previous debates have been in the context of western culture (Yau et al., 2000). Consequently, customer satisfaction models developed by the western world may not necessarily apply to Small and Medium Enterprises (SMEs) in different socio-cultural contexts like Kenya.

In most developing countries, SMEs are means of accelerating economic growth and generating employment. In Kenya, SMEs create 250,000 jobs per year and contribute to approximately 30% of the Gross Domestic Product (GDP) of the country. They are the main providers of new jobs in the country and they make a major contribution to income generation, especially among the poor (Small and Medium Enterprises), Business Guide, 2008). SMEs should be effectively managed if they are to contribute to the growth of national economies. It is therefore vital for researchers and policy makers to understand the marketing operations of SMEs in great detail. This will foster the design management to enhance customer satisfaction to enable SMEs succeed in developing good customer relationships (Boag and Dastmalchian, 1988 as cited in Davis, 1997, p.32).

In spite of the fact that SMEs have been regarded as the bulwark for employment generation and technological development in Kenya, the sector nevertheless has had its own fair share of neglect with concomitant unsavoury impacts on the economy. In a seminar titled "Carer Crisis and Financial Distress- The Way Out", the General Manager of Enterprise and Financial Support Company Limited, Mr. Oluseyi Oluboba, identified in his paper the following as the main problems of SMEs, which are however not insurmountable: low level of entrepreneurial skills, poor management practices, constrained access to money and capital markets, low equity participation from the promoters because of insufficient personal savings due to their level of poverty and low return on investment, inadequate equity capital, poor infrastructural facilities, high rate of enterprise mortality, shortages of skilled manpower, multiplicity of regulatory agencies and overbearing operating environment, societal and attitudinal problems, integrity and transparency problems, restricted market access, lack of skills in international trade; bureaucracy, lack of access to information given that it is costly, time consuming and complicated at times.

Despite these efforts, there is only scarce knowledge of how training programs influence the creation of managerial competence that leads to SMEs performance. SMEs are reluctant to engage in upgrading their training initiatives despite the existence of incentives. Organizational constraints seem also to create barriers to managerial training among SMEs. Lack of time and financial resources, along with ignorance to the supply of training have been found to represent such barriers. With better understanding of the relationship between training and managerial competence leading to SMEs performance, organizations that provide managerial training would be able to better tailor stimulation programs to target SME competence needs (Storey, 1997).

In this light there is a lack of sufficient knowledge concerning the impact of managerial training on SMEs performance and this call for more effort to study and understand SMEs approaches and practices of managerial competence among SMEs personnel. This study therefore sought to establish the effects of managerial competencies on the performance of SMEs in Eldoret town in Kenya. This study intended to address the gap between current RM practice and the demand for more advanced approaches by investigating the RM Instruments (RMIs) employed by SMEs in the service sector in Kenya and proposing suitable actions that can be taken to improve their competitiveness. It is worth noting that though the marketing function is underdeveloped in SMEs compared to large firms (Walsh and Lipinski, 2009), it is essential for the SME growthThe study sought to establish the effects of managerial competencies on customer satisfaction, a case of SMEs in Eldoret town.

LITERATURE REVIEW

customer satisfaction is an ambiguous and abstract concept. Actual manifestation of the state of satisfaction will vary from person to person, product to product and service to service. The state of satisfaction depends on a number of factors which consolidate as psychological, economic and physical factors. The quality of service is one of the major determinants of the customer satisfaction (Parasuraman, and Malhotra, 2000; Schefter and Reichheld, 2000).

In general, customer satisfaction is seen as an indicator of the future financial success of the company (Kotler 2000 ;). Companies use customer satisfaction more and more as a criterion when assessing the quality of products and services. In addition, it is commonly used as a part of personnel bonus systems. Customer satisfaction also affects the future cash flows, enhances profitability and increases profits, thus also having strategic implications. Customer satisfaction has gained a vast amount of interest particularly in consumer marketing, and its scientific foundation is rather well documented, although there are varying opinions on, e.g. the role of expectations in customer satisfaction.

Literature discussing customer satisfaction emphasizes the significance of customer encounters and interaction when the customer assesses the service quality experienced. Interaction between the personnel and the customer takes place during service encounters, which refers to the time period when the customer and the company are interacting on a personal level, face to face, on the phone or using some other media (e.g. Normann, 1991).

Managerial Competencies

According Dainty et. al (2005) one category of managerial competency is customer concern, manager should be able to identifies customer's concern and assures that customers receive required services.

It is obvious that the technological innovations effect on entire members of organization, but it might have special relation with managerial personnel who have special responsibility for introducing and implementing developments of new technology (Gholipur et al, 2012)

Product Customization and customer satisfaction

Product customization is a particularly appropriate context to test this possibility both because of its ambiguity in the modern marketplace and, more important, because it requires consumers to directly construct their preferred product via a sequence of attributes decisions. Each attribute might have different numbers of options from which to choose, with greater variety within each attribute increasing the likelihood of a consumer maximizing her welfare by selecting the option that best matches her preferences. For instance, a homeowner who renovates her apartment engages in a complicated sequence of decision steps, with each step including dozens of options that she can select from (e.g., a typical U.S. paint manufacturer offers 2,000 different colors).

Service quality influences customer satisfaction because with an excellent service provided to the customers, their needs and expectations are met and as a result it improves customer satisfaction. Customer perception of price would also determine satisfaction. Customers' wants to feel value for what they purchase and that also includes fair prices hence it would result to an amount of satisfaction. If a company increases the prices, the customers will feel like they treated unfairly by the seller. Product quality and features also influence customers' satisfaction because the customers are always after specific features to be satisfied. They expect the products offered to be able to meet their expected needs and overall exceed to be able to be satisfied with the supermarket shopping experience.

Excellent customer service is also a major determinant of customer satisfaction because it helps create a good image of the company and bring positive reactions to potential customers mind since they expect excellent treatment if they incur problems while shopping.

H₀₁: Product customization has no significant effect on customer satisfaction

Interpersonal Communication and Customer Satisfaction

Interpersonal communication or face-to-face interaction between individuals is another feature of organizational communication. Within an organizational context, Baker considered that interpersonal communication is a major form of communication (Baker, 2002). In fact, interpersonal communication can connect different organizational members together in order to work for the common goals of organization, as West and Turner believed that interpersonal communication helps people to establish and to improve relationships with others in workplace (West and Turner, 2006).

The study aimed at measuring the following factors in establishing the effect of interpersonal communication on customer satisfaction:

Customer service communication basing on Ford (1999) who points out that it is a communication process in which an organizational representative presents products or professional assistance in exchange for another individual's money or cooperation. This is because, as stated by Koermer (2005) that, "building relationships with customers is an important part of conducting business." Customer service as emotional labor which looked at basing on the argument posited by Miller (2009) that, emotion is a central and integral part in organization life when interacting with customer and with other members of the organization such that it would require the worker to produce an emotional state in another person (Hoschild, 1983). And

The feedback in customer service communication in which the study will look at how feedback plays a crucial role in communication since feedback may serve more as a consequence than as an antecedent in the control of behavior (Croswell et, al., 1988) since feedback can be diverse but customers would be the best reference and primary source of information for organizations' feedback because of frequent and direct interactions with service providers.

Communication is an important medium in the context of human socialization. The process of communication makes living harmonious, through the shared interaction and information sharing between individuals (Schramm and Roberts, 2006) which occur naturally. Within an organization, there is interaction mechanism between groups and individuals (Shukri, 2004) which allows communication to be focused towards critical and creative problem solving (Shukri, 2009). An example of the trend within the mechanism would be General Public Communications, which includes service counter communications.

According to Samsudin (1993) to express or exchange messages through personal interaction is an important procedure (Abelli, 1996) within service counter communications. At this stage where sharing of meaning is very important (Rogers, 2005) in giving allowance for a conscious exchange of ideas and emotions (Shukri, 1998). This means that, the ability to improve the level of meaning exchange could help to identify the level of effectiveness of service counter communication and customer satisfaction (Nek Kamal, 2006) in the intended interaction atmosphere. The relationship between service counter communication and customer's reaction towards the interaction processes that they have been through is the focus that is to be analyzed by this research. Customer's response serves as an indicator towards the effectiveness of the communication practices within a governmental and private sector (non-governmental) organization.

The service representative has the responsible to associate his/her interpersonal communication skills effectively in order to build a parallel relationship between customers towards problems solving (Shukri, 1998) and processes simplification customer service. Customers' reaction towards service counter communication practices that were incompetent, not smooth (Abd Rahim, 2003), lacking in terms of friendliness and also with difficulties in terms of courteous and professional interaction (Shukri, 2004); are often presented in the newspapers (Shamsudin, 1992) and the Internet (Jeneri Amir, 2006).

Conflicts within interaction would occur as a result of the different desires of customers – who come from a myriad of different backgrounds – and the service representatives, w. However, there are evidence of some organizations that give more priority to profits, commercial values and tight procedural processes that would cause difficulties with the customers. This would thus bring customer dissatisfaction. The implication of which is service representatives were seen as unable to translate communication as an understood orientation towards a set of signals between both parties; providers and receivers of signals with the intention of acquiring the same state of thought or understanding (Samsudin, 1993). Certain aspects of verbal communication such as vocal clarity and courteousness; as well as non-verbal communication, for example, smiling, intimacy, listening, tendency to cause implicit reaction (such as complains and customer's irritations) or explicit reaction (customer's complains, predictable behavior and delayed affairs) were overlooked.

H₀₂: Interpersonal communication has no significant effect on customer satisfaction

RESEARCH METHODOLOGY

The study adopted explanatory research design. Explanatory research design attempts to clarify why and how there is a relationship between two or more aspects of a situation or phenomenon. The study targeted customers of the 489 licensed SMEs established in Eldoret town in Central Business District (CBD) (Municipal records, 2012). The respondents were customers of these SMEs who were targeted with the objective of assessing the perceived level of customer satisfaction in relation to managerial competencies under study. From the target population of 489 SMEs, Taro Yamane (1973) sample size formula was used to select a sample size of 146 SME. Survey questionnaires administered to all the respondents. Reliability was determined by administering Crobanch alpha test to evaluate the alpha value for all the variables under study. Statistical values of alpha above 0.7 were regarded significant in terms of internal consistency of the variables under study. Descriptive statistics involving frequencies, percentages, means and modes will be used to analyze data. Inferential statistics such person correlation used to detect simple linear relationship and because it also act as building block for multiple regression model (Anglim, 2007), while multiple regression model was used to test hypothesis.

Response Rate

As mentioned earlier, the questionnaire was distributed to 288 respondents in paper form. 247answers were gotten in total, which gives a response rate of approximately 85.76 percent. This response rate can be considered extremely good since the general response rates have fallen over time. The response rate to this survey can be compared to the average survey response rates that are at 32.52 %. (Hamilton 2009).

Even though the percentage rate of response was good, the number of distributed questionnaires may have implications on the validity of the statistical analysis. The writer did however decide to continue with the analysis due to the fact that the theoretical part of the thesis was already done.

Empirical findings

Demographic Information

Sixty three percent (63%) of the customers in this study were female, while thirty seven percent were male. Forty seven percent of the customers are within the age bracket of 21- 30 whilst thirty percent of them are in the 41-50 age bracket. Twenty percent (20%) of the customers are in the 50 and above age bracket. Only four percent (4%) of them are below 20 years. Thirty percent (30%) of the SMEs are involved in food processing. Twenty seven percent (27%) are involved in textile whilst twenty two percent (22%) are in clothing manufacturing. Other products manufactured include plastic, thirteen percent (13%) and metal fabrication, eight percent (8%). The predominance of SMEs in the food processing industry can be attributed to the relatively low capital requirement since most food processors tend to be, primarily, involved in light rather than heavy manufacturing such as bread making. Forty eight percent (48%) of the SMEs have been in operation for between 1 and 5 years, twenty percent (20%) have been in operation for 6-10 years, twenty six percent (26%) have been in operation for 11-15 years, and six percent (6%) in operation for more than 15 years.

Creativity, Innovation and Packaging in Product Customization

Results from table 1 reveals that customers disagreed that they have designed internet services to involve customers on product development as reported by mean of 2.41. The customers overwhelmingly agreed that SMEs use short text message (SMS) to inform customer about new product as reported by a mean of 4.5. SMEs provide delivery services to satisfy their customer as reported by mean of 4.51. Conduct market research was strong argued by the responders as one of the creativity and innovation SMEs to satisfy their customers (mean of 4.67), however, customers were neutral on SMEs conduct of market research. Both SMEs employees and customers unanimously strongly agreed that SMEs conduct customer satisfaction survey to be able to satisfy their customers. More results in table 4.6 reported that has improved their innovation by providing staff tours, seminars, workshops and trainings to improve their skills and knowledge on how to satisfy customers (mean of 4.51). Regarding packaging of products, employees and customers strongly agreed that SMEs provides flexibility on products packaging as per customer request (mean of 4.51).

Interpersonal Communication

Results from table 4.8 reveals that customers strongly agreed that SMEs provide customers with open line where they call anytime for enquires (mean=4.49) and that SME receipts, invoice and delivery notes have the SMEs direct line, cell numbers and physical address (4.59). The study further reveals that SME conduct promotions services where clients are encouraged to interact with SMEs staff on certain product (4.17). Customers were neutral on SME provides well written brochures with adequate information about the SMEs services. More results show that the overall mean of interpersonal communication was 4.11 for employees and 3.84 for customers, this suggest that both category of the respondents were very positive with interpersonal communication.

Customer Satisfaction

In table 4.9 customers were generally delighted by services offered offered by the SMEs (mean 3.91) contrary to customers who were neutral on being delighted by SMEs services offered (mean of 3.27). Interestingly, customers strongly agreed that they prefer their service provider (SMEs) because of services offered to them (mean of 4.59). Customers further agreed that they are generally happy and contented by services provided to them (mean of 4.01). After performing chi-square test, the study indicated that there was no statistical mean among the means of the statement on customer satisfaction for both the employees and the customers. This indicates that the findings in the above table were generally the same for both employees and customers of the SMEs.

4.9 Correlation Analysis

8 Correlation Analysis

The researcher found it necessary to investigate the relationship among the independent variables (Product customization, provision of quality Service and Interpersonal communication) and between the dependent variable (customer satisfaction). Pearson's r is a useful descriptor of the degree of linear association between the dependent variables and the independent variable, where it had two key properties of magnitude and direction. When it is near zero, there is no correlation, but as it approaches -1 or +1 there is a strong negative or positive relationship between the variables (respectively. Pearson's Correlation is a measurement of the strength of a linear or straight line relationship between two variables. The Correlation Coefficients indicate both the direction of the relationship and its magnitude. This relationship was determined by using the Pearson's Correlation in standard statistical software "Statistical Package for Social Sciences" (SPSS).

The correlation analysis in table 4.7 indicated positive relationship between product customization and customer satisfaction as revealed by Pearson correlation = 0.162 which was significant at 0.05 significance level as evident of p value 0.046 which is slightly lower than $\alpha = 0.05$ hence there exists a significant positive relationship between product customization and customer satisfaction. This implies that any change in product customizations will automatically affect customer satisfaction.

Provision of quality Services was positively correlated to customer satisfaction (Pearson correlation = 0.040) this relationship was significant at 0.05 level of significance as reported by p value = 0.000 < 0.05. This implied that provision of quality services influences level of customer satisfaction.

More correlation analysis results reported positive and significant relationship between interpersonal communication and customer satisfaction (Pearson correlation=0.158 with a p value of 0.001 significant at 0.05) suggesting that the interpersonal communication had positive influence on customer satisfaction. There was no multi-collinearity among independent variables.

Hypotheses Testing

The findings in table 5 shows that the joint contribution of product customization, service quality, interpersonal communication explain 20.8 percent variation of customer satisfaction. Thus, the adjusted $R^2 = 0.196$. On converting the adjusted R^2 value to percentage it comes to be approximately 19.6 Percent. Thus the statistical results prove that positive and weak linear relationships exist between dependent and independent variables

Survey data (2014)

Hypothesis 1(H_{01}) stated product customization has no significant effect on customer satisfaction. The slope of product customization is 0.179 significant at $\alpha=0.05$, suggesting that customer satisfaction will increase with 0.179 when product customization increases by 1. Thus hypothesis 1 is rejected on the basis of $\beta_1=0.179$ which was significant as shown by t value= 2.453 and p value =0.015. This coincide with Kano theory where Lowenstein (1995) indicated that many key product and service attributes have a curvilinear relationship to satisfaction

Hypothesis 2 (H_{02}) stated that interpersonal communication has no significant effect on customers' satisfaction. However, slope of interpersonal communication which was 0.127 imply that increase of interpersonal communication with one unit yields 0.127 units in customer satisfaction as evidenced by t value of 1.74 and p value of $0.004 < 0.05$. Hence the study rejects hypothesis 3. This relates with Harrell and Frazie (2001) who asserted that to maintain customer relationships, employees must ensure prompt service and quick problem resolution. Johnson (2000) on the other hand revealed that responsiveness is one of the five dimensions customers use to determine the quality level of the service provided, Food should be delivered within expected industry standards and an experienced customer's expectations. According to Rust and Oliver (1999), for managers to enhance service quality, they must understand how service affects customers' perceptions. From this understanding, they will be able to improve customer satisfaction. These study findings are consistent with Kano's satisfaction theory as explained by Lowenstein (1995) that many key product and service attributes have a curvilinear relationship to satisfaction.

Survey data (2014)

Conclusion and recommendation

This study shows that product customization, provision of quality services and interpersonal communication are significantly related customer satisfaction in SMEs in Uasin Gishu County, organizations would only need to increase and maintain the three variables discussed in the previous section (product customization, provision of

quality services and interpersonal communication) to achieve the positive effect on the employees' workplace commitment.

In terms of the stated research hypotheses the following specific empirical findings emerged from the investigation: product customization had positive relationship with customers' satisfaction, provision of quality services also had positive significant relationship to customers' satisfaction. Moreover, interpersonal communication had positive impact on level of customers' satisfaction.

The results of the study should be interpreted with caution due to the limitations of the study. In addition, although the response rate for the current study is adequate, the composition of the sample could have introduced elements of bias in the research findings. Most notably, it is possible that disparities in terms of biographical data of respondents could have distorted the results obtained from the investigation.

Based on the study findings improving product customization will enhance customer satisfaction, therefore, putting major key concerns on informing SMEs' customer about new product through short text messages, establishing customer satisfaction survey, providing packing services which are attractive to customers like different and attractive colors and providing flexibility on product packaging as per customer requests will thus satisfy SME customers' needs.

Suggestion for Further Studies

In summary, the primary contribution of this research was the examination of the unique variance contributed by product customization, service quality and interpersonal communication in determining customer satisfaction. The results of this study indicate that the relationship between product customization, service quality and interpersonal communication to his/her workplace is interrelated and in need of further examination. Future research should examine the dimensionality of task independence, employee satisfaction with supervisors and employees' workplace with the complexities of the relationship of managerial competencies. More study is also needed to establish the effect of the same variables (product customization, provision of quality services and interpersonal communication) on customer satisfaction in other fields rather than SMEs, and in other Counties

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Table 4.6

	Mean	Std. Deviation	Skewness
Innovation			
SME have designed internet services to involve customer on product development	3.27	0.55	0.09
SMEs inform customer about new product through short text messages	4.01	1.351	0.445
SMEs have established M-Pesa Payment modes	3.34	1.408	0.131
SMEs provide delivery services as after sale service	3.99	1.287	0.363
SME has established call center where customer can order products.	3.67	1.447	0.004
Mean Innovation	3.88	0.928	2.064
Creativity			
SMEs provides springboard for new products and acquisitions	3.09	0.83	1.704
SMEs conduct market research frequently	2.95	1.125	-0.711
The management establishes Teamwork/ collaboration among staff.	3.99	0.684	1.016
SMEs have established customer satisfaction survey.	4.69	1.207	0.366
SME provides staff tours, seminars, workshops and trainings.	3.14	1.087	1.524
Mean Creativity	3.84	1.116	0.312
Packaging			
SME has provides flexibility on product packaging as per customer requests.	4.07	1.351	0.445
SME pack products in bags which are degradable	3.11	1.408	0.131
SME provides packing services which are attractive to customers. E.g. different and attractive colors.	4.12	1.287	0.363
Mean Packaging	3.731	1.447	0.004
Overall Mean	3.82	0.55	0.09

Table 4.8 Interpersonal Communication

	Mean	Std. Deviation	Skewness
• SME provides well written brochures with adequate information about the SMEs services	3.27	1.203	0.023
• SME use newspapers to market its products	4.01	1.16	0.919
• SME provides symbolic communication to the customers e.g. using the same products, dressing codes, life style.	3.71	1.107	0.944
• SME is provides customer with open line where they call anytime for enquiries	4.22	1.264	0.752
• SME provides suggestion boxes where customer are requested to insert any enquiries, suggestion etc	3.24	1.209	1.205

• SME conduct promotions services where clients are encouraged to interact with SMEs staff on certain product	4.08	1.19	0.505
• SME receipts, invoice and delivery notes have the SMES direct line, cell numbers and physical address.	4.13	1.096	0.818
Interpersonal communication	3.84	0.199	0.389

Survey data (author, 2014)

Table 4.9 Customer Satisfaction

	Mean	Std. Deviation	Skewness
Customers are generally delighted by SMEs services offered	3.27	1.053	1.025
Customers are generally happy by our SMEs services	4.01	1.227	0.069
Customers are generally contented by our SMEs' services	3.71	1.069	0.996
Customers are satisfied with quality of services offered by our staff	4.17	0.987	0.871
Customers prefer my SMES because of services offered to them	4.59	0.876	0.927
Customer Satisfaction	3.7	0.157	0.394

Survey data (author, 2014)

Table 4.9: Coefficient of Determination**Model Summary**

R	R Square	Adjusted R Square	Std. Error of the Estimate	ANOVA (F test)	ANOVA (prob)
0.456	0.208	0.196	0.67983	13.034	0.000

a. Predictors: (Constant), customization, service quality, interpersonal communication

Survey data (2012)

Table 4.8 Correlation Statistics

		Customer satisfaction	Product customization	Interpersonal communication
Customer satisfaction	Pearson Correlation	1		
Product customization	Pearson Correlation	0.162*	1	
Interpersonal communication	Pearson Correlation	0.158*	-0.026	1

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table 4.10: Coefficients of Estimates

	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	0.669	0.817		-0.819	0.414		
Product Customization (PC)	0.321	0.131	0.179	2.453	0.015	0.622	1.609
Interpersonal Communication (IC)	0.204	0.117	0.127	1.74	0.004	0.5	1.999

a. Dependent Variable: customer satisfaction