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A Direct Relationship Test between Service Quality Dimensions and Customers Satisfactions in Togolese's Business Service Sectors

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Abstract: In this recent year, it is obvious that customers are important stakeholders in organizations and their satisfaction is a priority to management. Customer satisfaction has been a subject of great interest to organizations and researchers alike. Its retention is very crucial to the continuous survival of organization anywhere in the world. Then, organizations are obliged to render more services in addition to their offers. The quality of service has become an aspect of customer satisfaction. It has been proven by some researchers that service quality is related to customer satisfaction and retention. Thus, what is the relationship between service quality and customer satisfaction? Therefore, this study examined the managers' perception about the link between access service quality and customer satisfaction in Togolese's business service sectors. It is used a convenience sampling technique to collect quantitative data from customers of retail hotels, shops and banks to get their satisfaction levels and meaning of service quality which were substituted in the SERVQUAL model. A Pearson correlation and a Structural Equation Modeling Technique (SEM) method are used to analyze data and test the hypotheses that explaining the relationship between service quality dimensions and customer satisfaction. The finding suggested that out of five dimensions, three factors specified to determine customer satisfaction were found to be both practically and statistically significant. The implication contributes to existing theories by confirming or adding value to the relationships that are involved in customer satisfaction, service quality and SERVQUAL dimensions. It provides results that could be useful to managers in business organizations for strategic planning.

Keywords: Customer satisfaction, SERVQUAL model, service quality dimensions, business service sectors, Togo.

I. INTRODUCTION

It is absolutely true that the service quality and the consumer's satisfaction are the main burning topics which are addressed by every marketing practices and theories (Spreng and Mackoy, 1996). The key of success in today's competitive environment lies in delivering quality services and increase the level of satisfaction (Shemwell et al., 1998). So the consumers evaluation for services and its quality are very important for firms which have an objective to make good marketing strategies (Cronin and Taylor, 1992; Jain and Gupta, 2004; Ofir and Simonson, 2001). The organizations which provide competitive service qualities also have a lot of loyal customers base (Aaker and Jacobson, 1994; Gilbert et al., 2004; Gilbert and Veloutsou, 2006). Repurchasing behavior of customers is the base on satisfaction which can increase a firm's revenue and profits. Thus the issue of customer satisfaction and service quality is very important for research; nowadays every company tries to improve its service quality for customer retention and satisfaction (Gilbert and Veloutsou, 2006). Improving service quality has being the primary goal of service industries to link customer satisfaction with good service quality. Then, maintaining customer satisfaction is very

crucial to business service sectors continuous existence since no business sector can remain in business without loyal customers. Researchers have enumerated the benefits of customer loyalty as a result of their satisfaction in the quality of services obtained from their service providers. These include increased profit, reduction in service cost, better understanding of financial affairs and needs of their clients and the opportunity to cross-sell the old and new products (Levesque and McDougall, 1996).

Service quality and customer satisfaction have been proven from past researches to be positively related (Baker-Prewitt, 2000; Kuo, 2003; Gera, 2011) but no study had tested the service quality dimensions directly to see if it is related to customer satisfaction, thus, there is a need to test the direct relationship between each of the service quality dimensions and customer satisfaction. Moreover, it has been proven that service quality could be evaluated with the use of the other dimensions of service quality that is technical and functional (Bennett & Barkensjo, 2005, p. 102; Laroche et al., 2004) with the customer perspective, yet SERVQUAL model is still a method of evaluation for service quality, there is a need to test the relationship between service quality dimensions and customer satisfaction.

Research Question

- What are service quality dimensions which are explained the service quality?
- What service quality dimensions are significantly direct linked to customer satisfaction?
- Is there a significant relationship between service quality dimensions and customer satisfaction?

Research objectives

The objective of this research is to:

- Determine service quality dimensions that influenced customer satisfaction in Togolese's business service sectors;
- Explore the relational between service quality dimensions and customer satisfaction in Togolese's business service sectors;
- Examine the relationship between service quality dimensions and customer satisfaction in business service sectors with respect to the service quality dimensions.

Research hypotheses

For the above purposes, this study tested five hypotheses that relate to the link between the five service quality dimensions and customer satisfaction. These hypotheses are:

H1: There is a high significant positive relationship between reliability and customer satisfaction;

H2: There is a high significant positive relationship between tangibles and customer satisfaction;

H3: There is a high significant positive relationship between assurance and customer satisfaction;

H4: There is a high significant positive relationship between responsiveness and customer satisfaction;

H5: There is a high significant positive relationship between empathy and customer satisfaction.

II. LITERATURE REVIEW

Quality and customer service have been identified as critical strategic issues for the organizations (Donnelly et al., 1995). As Wang, Lo and Hui (2003) mentioned, delivering quality service is essential for gaining competitive advantages. Through quality services, the organizations can differentiate in the market and satisfy the customer needs. A customer's satisfaction with individual service encounters affects the customer's satisfaction/dissatisfaction with the overall service experience (Johnston 1995). Research has demonstrated that Customer's satisfaction refers to fulfillment of customer's expectation (Vesel and Zabkar, 2009) and delivering superior service quality is a prerequisite for success and survival in today's competitive business

environment (Gilbert & Wong 2006) as it can ensure increased customer satisfaction. So it can be certainly ascertained that, in the business service sectors, customer satisfaction and loyalty can be secured through high quality services. This paper takes a first step towards exploring the service quality and customer satisfaction in Togolese retail hostels, shops and banks.

1. Service quality

Many organizations are paying increasing attention to improve the concept of service quality. This concept was introduced in 1980s when the firms realized that only quality product maintain competitive edge (Boshoff and Gray 2004) and its definition is often vary from person to person.

According to the situation, service quality is an important primary concern of every service organization. This is because it is a prerequisite for service company both for its survival and to gain competitive advantage over and above its rival (Zalatar, 2012). Service quality is widely regarded as a driver of corporate marketing and financial performance (Buttle 1996). It refers to the difference that exists between customers' service expectation and what he actually received in a particular transaction. The past studies indicate that service quality is vital indicator for satisfaction (Spreng and Machoy, 1996). Then, pay attention to service quality can help the organization to catch competitive edge (Boshoff and Gray, 2004) can explain as the comparison between service performance and service expectation (Parasuraman et al. 1985).

2. Service quality dimensions

According to Siddiqui and Khandaker (2007), quality of service is an elusive and imprecise construct and is difficult to measure, because services are intangible, heterogeneous, inseparable and perishable (Lovelock 1996). The dimensions of service quality were first conceptualized by Parasuraman et al (1985). This conceptualization of service quality has its roots in expectancy disconfirmation theory (Collier & Bienstock 2006). Many early marketing researchers adopted this theory as the foundation for measuring service quality (Grönroos 1984, Parasuraman, Zeithaml & Berry 1985, Parasuraman, Zeithaml & Berry 1988). One of the first service-quality models is the SERVQUAL model, demonstrated by Parasuraman, Zeithaml, and Berry (1985), with ten components for measuring and managing service quality, which are (1) reliability; (2) responsiveness; (3) competence; (4) access; (5) courtesy; (6) communication; (7) credibility; (8) security; (9) understanding/knowing the customer; (10) tangibles. Later, in their 1988 work, these components were redefined as five dimensions; reliability, assurance, tangibles, empathy, responsiveness (Parasuraman, Zeithaml & Berry 1988).

These researchers posited that measuring service quality as "disconfirmation," that is, the difference between perceptions and expectations, is valid (Wang, Lo & Hui 2003). They identified five different aspects of SERVQUAL dimensions that were employed by customers to assess the quality of service they receive. These are: Reliability, Tangibles, Assurance, Responsiveness and Empathy.

Reliability

The reliability means the ability to perform the promising service dependably and accurately. It describes the capabilities to fulfill promise services accurately and dependably (Olu Ojo, 2008) and is important to fulfill promises on time and in a systematic way (Cronin and Taylor, 1992).

Tangibles

This is the appearance of physical facilities, equipment, personnel, and communication materials. As the name suggested that all the tangible things or physical facilities including personnel, equipment, building and renovation etc. (Olu Ojo, 2008). According to Cronin and Taylor (1992), Johns and Howard (1998) et al. (1995) the tangibles service indicators consist of cleanliness of the dining area, employees wear neat and clean dresses they must use disposable gloves and also wear hair nets and the seating and parking facilities are must be up-to-date.

Assurance

Assurance means some knowledge and courtesy of employees and their ability to inspire trust and confidence. It involves the understandings and courtesy of employees, their capabilities to convey confidence and trust. It also consists of courtesy, competence; security and credibility (Olu Ojo, 2008). A customer can feel safe while consuming services and feel secure at his stay, his area. So, the employees must have a sufficient skills and knowledge to perform polite and courteous services. They must be trust worthy so that the customer feels safety in his financial transactions.

Responsiveness

The responsiveness means willingness to help customers and provide prompt service. It describes the intentions of the firm and its willingness towards customers' help (Olu Ojo, 2008). It also means that the employees always willing to help the customers and they should have a time to respond to customers request. Tell the employees exact time about service deliveries. Employees are available for prompt services (Cronin and Taylor, 1992).

Empathy

Caring, individualized attention the firm provides its customers. Empathy consists of caring and customized responsiveness to customers. It contains communication, access and understanding the customer (Olu Ojo, 2008). Business service sectors must have availability of tools.

3. Customer Satisfaction

Customer satisfaction is one of the important outcomes of marketing activity (Oliver 1980, Mick & Fournier 1999). According to Zeithmal and Bitner (2003), "satisfaction is the consumer fulfillment response. Customer satisfaction has been a subject of great interest to organizations and researchers alike. The principal objective of organizations is to maximize profits and to minimize cost. Profit maximization can be achieved through increase in sales with lesser costs. One of the factors that can help to increase sales is customer satisfaction, because satisfaction leads to customer loyalty (Wilson et al., 2008, p. 79), recommendation and repeat purchase.

In fact, customers became very vital in business during the marketing era of the 1950s when companies could produce what they can sell and not just selling what they can produce as it was during the production era. Since the beginning of the consumption era in marketing, (business.business-key.com) the focus on customers/consumers has increased more as the consumption era also shifts to post-consumption; where organizations are obliged to render more services in addition to what they provide as offers to their customers. (David Armano, 2009). What are the qualities of these services provided to customers? Are the customers satisfied with these services?

Thus, this research originated from the fact that customer/consumer is the key to business. In fact, their satisfaction is the most important tool that helps to increase sales and generate profits in the business environment. Moreover, the importance of customer satisfaction and service quality has been proven relevant to help improve the overall performance of organizations. (Magi & Julander, 1996, p. 40).

Importance of Customer satisfaction

From the view of operations management, it is obvious that customers play important roles in the organizational process (Lee & Ritzman, 2005, p. 92). Before the placement of strategies and organizational structure, the customers are the first aspect considered by managements. The questions asked in the strategic planning ranges from who will need to consume these offers, where are they and for how much can they buy to how to reach the customers and will it yield them maximum satisfaction? After these questions, the organization will then designs the product, segment the markets and create awareness. This does not only show the importance of customers in the business environment but also the importance of satisfying them.

Customers are always aiming to get maximum satisfaction from the products or services that they buy or gain. Winning in today's marketplace entails the need to build customer relationship and not just building the products; building customer relationship means delivering superior value over competitors to the target customers (Kotler et al., 2002, p. 391). Whether an organization provides quality services or not will depend on the customers' feedback on the satisfaction they get from consuming the products and services, since higher levels of quality lead to higher levels of customer satisfaction (Kotler & Keller. 2009, p. 169).

4. Relationship between service quality and Customer Satisfaction

Customer perception of quality is an important determinant of their purchase choice and the achieved customer satisfaction. Then, since customer satisfaction has been considered to be based on the customer's experience on a particular service encounter, (Cronin & Taylor, 1992) it is in line with the fact that service quality is a determinant of customer satisfaction, because service quality comes from outcome of the services from service providers in organizations. Another author stated in his theory that "definitions of consumer satisfaction relate to a specific transaction (the difference between predicted service and perceived service) in contrast with 'attitudes', which are more enduring and less situational-oriented," (Lewis, 1993, p. 4-12) This is in line with the idea of Zeithaml et al (2006, p. 106-107).

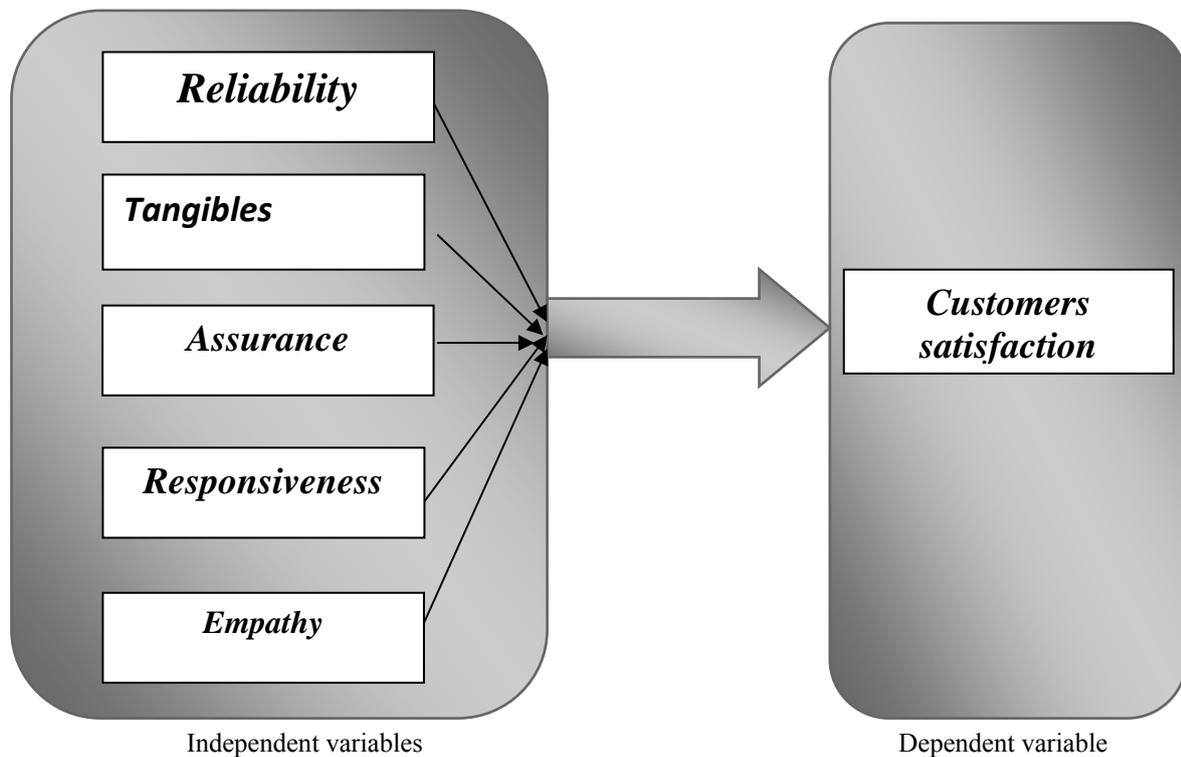
Regarding the relationship between customer satisfaction and service quality, Oliver (1993) first suggested that service quality would be antecedent to customer satisfaction regardless of whether these constructs were cumulative or transaction-specific. Some researchers have found empirical supports for the view of the point mentioned above (Anderson & Sullivan, 1993; Fornell et al 1996; Spreng & Macky 1996); where customer satisfaction came as a result of service quality.

In relating customer satisfaction and service quality, researchers have been more precise about the meaning and measurements of satisfaction and service quality. Satisfaction and service quality have certain things in common, but satisfaction generally is a broader concept, whereas service quality focuses specifically on dimensions of service. (Wilson et al., 2008, p. 78). Although it is stated that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml et al. 2006, p. 106-107). This theory complies with the idea of Wilson et al. (2008) and has been confirmed by the definition of customer satisfaction presented by other researchers.

The above study model can be depicted as the conceptual framework in Figure 1.

The above figure shows the relationship between service quality and customer satisfaction. The author presented a situation that service quality is a focused evaluation that reflects the customer's perception of reliability, tangibility, assurance, responsiveness and empathy while satisfaction is more inclusive and it is influenced by perceptions of service quality, product quality and price, also situational factors and personal factors. (Wilson, 2008, p. 78). It has been proven from past researches on service quality and customer satisfaction that customer satisfaction and service quality are related from their definitions to their relationships with other aspects in business. Some authors have agreed to the fact that service quality determines customer satisfaction. Parasuraman et al., (1985) in their study, proposed that when perceived service quality is high, then it will lead to increase in customer satisfaction. Some other authors did comprehend with the idea brought up by Parasuraman (1995) and they acknowledged that "Customer satisfaction is based upon the level of service quality that is provided by the service providers" (Saravana & Rao, 2007, p. 436, Lee et al., 2000, p. 226).

Figure 1: The conceptual framework of SERVQUAL model



Source: The SERVQUAL model developed in this research

Looking into (figure 1), relating it to these authors' views, it is evident that definition of customer satisfaction involves predicted and perceived service; since service quality acted as one of the factors that influence satisfaction. More evidence of this relationship has been proven by past researches.

III. METHODOLOGY APPROACH

In this article the population is consisted of Togolese's customers of retails hotels, shops and banks. The questionnaires have two parts. The first part consists of the questions regarding the information of the respondents. It was on the demographic characteristics of the respondents which general characteristics include age, gender, academic qualification, marital status. The second part was planned to inspect the perception of customers regarding the service quality of business service sectors. It was contained questions on service quality of retail hotels, Shops and banks.

This study uses purposive sampling method that is a convenience sampling method and a non-probability sample to satisfy certain criteria to select its respondents. In all, data was collected through 350 questionnaires distributed to different respondents from which 210 was returned, making the effective response rate to be 60%. However, 10 of these questionnaires were excluded from further analysis because of non-conformity to the requirement (criteria) to be used as samples and excessive missing data. These are questionnaires which parts are missing completely at random (MCAR). Following the suggestion by Hair et al (2010), any solution to rectify missing data could be used. Nevertheless, given the fact that the missing information was so great as to render the questionnaire un-usable, we preferred to remove the responses in these questionnaires from our subsequent analysis. Therefore, the final sample size was 200 respondents. Given the minimum sample size requirement of five per indicator, this number is deemed to be adequate.

IV. DATA ANALYSIS

As mentioned above, this study employed questionnaire items from the existing literature and adopted by the conceptualize model developed in this research. The questionnaire is consisted of 20 questions across the five dimensions of service quality (tangible, reliability, responsiveness, assurance and empathy). A 5 point Likert scale from "strongly disagree" to "strongly agree

“was used in the collection of data. The tools which deployed in this article were Cronbach’s alpha and frequencies. Hypotheses were tested through Pearson Correlation analysis and were confirmed through SEM tested.

1. Measurements Reliability Statistics for Each Construct

Cronbach’s alpha shown in Table 1 was used to assess the internal consistency reliability for each of the five variables. All the constructs in the survey questionnaires were analyzed to validate their reliability. Higher scores indicate more reliability for the measurements. All the constructs had acceptable scores. Since these constructs are proposed for the current study, further analysis in future research could be addressed.

Table 1: Cronbach’s alpha test of independent variables.

Service quality dimension	No. of items	cronbach Alpha
Reliability	4	0.840
Tangibles	5	0.830
Assurance	4	0.783
Responsiveness	3	0.917
Empathy	4	0.817

Source: Author’s computation

The cronbach alpha of the five dimensions of SERVQUAL is greater than 0.70 and shows that there is an internal consistency in the dimensions of SERVQUAL. It ranged from 0.70 to 0.91. So the reliability of the study was good.

2. Demographic descriptive statistic

Data analysis with the descriptive statistics of the demographic part to summarize patterns in the responses of cases in the sample frequency distribution tables etc, were used to bring out the salient information of the data.

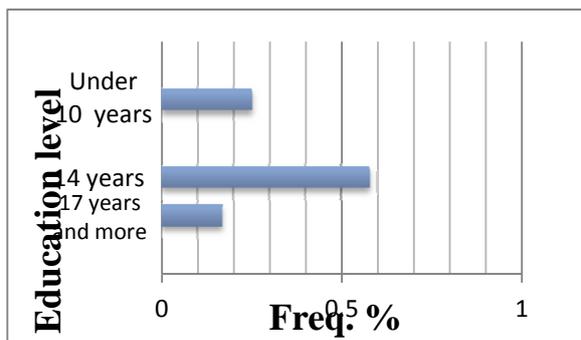
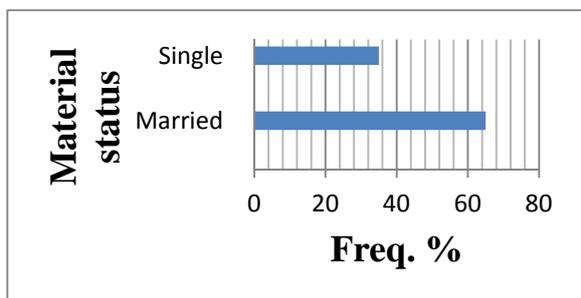
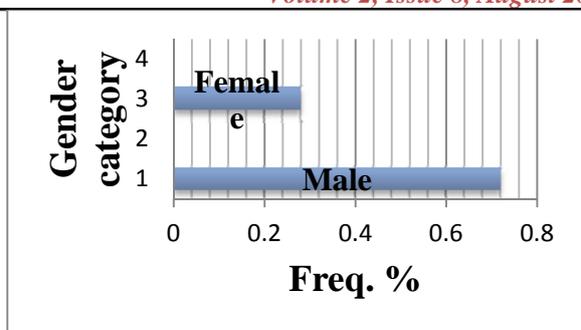
Table 2: Demographic frequency distribution

Characteristics	Freq.	%
Age		
26-35	54	27%
36-45	86	43%
46-55	44	22%
56-above	16	8%

Age category

Age Category	Frequency	Percentage
56-above	16	8%
46-55	44	22%
36-45	86	43%
26-35	54	27%

Gender		
Male	144	72%
Female	56	28%
Marital status		
Married	130	65%
Single	70	35%
Education level		
Under 10 year education	34	17%
14 years education	116	58%
17 years and more education	50	25%



Source: Author's computation

The results in table 2 show that almost 72% respondents are male and 28% are females. The percentage of married respondents is 65%. In terms of education level the most of the respondents have a bachelor degree (58%). As the table showed that the age category of 26-35 represented 27% and age 36-45 represented 43% and the age 46-55 are 22% and the rest of above 60 are 8%.

3. Hypotheses Testing

All the hypotheses in this research are tested at 0.05 significant levels.

H1: There is significant positive relationship between reliability and customer satisfaction

Table 3: Model summary

Model	R	R Square	Adjusted R square	Std. Error of the Estimate	p-statistics	Results
1	0.912**	0.832	0.759	0.4341	.000	H1 Accepted
**Correlation is significant at the 0.05 level						
a. Predictors (Constant), reliability			b. Dependent variable : customer satisfaction			

Source: Author's computation

The above table 3 shows the test result of relationship between reliability and customer satisfaction. The P-statistics (0.000) is less than 0.05. The Pearson correlation testing, that is conducted, accepted the Hypothesis 1 (H1) at the significant value $p < 0.05$. The R Square (0.832) tells us how reliability and customer satisfaction are strongly related. The positive value of Pearson correlation, r , indicates that there is a significant positive relationship between reliability and customer satisfaction.

H2: There is significant positive relationship between tangibles and customer satisfaction.

Table 4: Model summary

Model	R	R Square	Adjusted R square	Std. Error of the Estimate	p-statistics	Results
1	0.367	0.135	0.049	0.3283	0.078	H2 Rejected
**Correlation is significant at the 0.05 level						
a. Predictors (Constant), tangibles			b. Dependent variable : customer satisfaction			

Source: Author's computation

The above table 4 shows the test result of relationship between tangibles and customer satisfaction. The P-statistics (0.078) is greater than 0.05. The Pearson correlation testing, that is conducted, rejected the Hypothesis 2 (H2) at the significant value $p < 0.05$. The R Square (0.135) tells us how tangibles and customer satisfaction are not related. The Pearson correlation r , indicates that there is no significant relationship between tangibles and customer satisfaction.

H3: There is significant positive relationship between assurance and customer satisfaction.

Table 5: Model summary

Model	R	R Square	Adjusted R square	Std. Error of the Estimate	p-statistics	Results
1	0.882**	0.778	0.686	0.4281	0.002	H3 Accepted
**Correlation is significant at the 0.05 level						
b. Predictors (Constant), assurance			b. Dependent variable : customer satisfaction			

Source: Author's computation

The above table 5 shows the test result of relationship between reliability and customer satisfaction. The P-statistics (0.002) is less than 0.05. The Pearson correlation testing, that is conducted, accepted the Hypothesis 3 (H3) at the significant value $p < 0.05$. The R Square (0.778) tells us how reliability and customer satisfaction are strongly related. The positive value of Pearson correlation, r , indicates that there is a significant positive relationship between reliability and customer satisfaction.

H4: There is significant positive relationship between responsiveness and customer satisfaction.

Table 6: Model summary

Model	R	R Square	Adjusted R square	Std. Error of the Estimate	p-statistics	Results
1	0.263	0.069	0.018	0.1811	0.123	H4 Rejected

****Correlation is significant at the 0.05 level**
a. Predictors (Constant), responsiveness b. Dependent variable : customer satisfaction

Source: Author's computation

The above table 6 shows the test result of relationship between reliability and customer satisfaction. The P-statistics (0.123) is greater than 0.05. The Pearson correlation testing, that is conducted, rejected the Hypothesis 4 (H4) at the significant value $p < 0.05$. The R Square (0.137) tells us how tangibles and customer satisfaction are not related. The Pearson correlation r , indicates that there is no significant relationship between tangibles and customer satisfaction.

H5: There is significant positive relationship between empathy and customer satisfaction.

Table 7: Model summary

Model	R	R Square	Adjusted R square	Std. Error of the Estimate	p-statistics	Results
1	0.979**	0.959	0.939	0.4471	0.000	H5 Accepted

****Correlation is significant at the 0.05 level**
a. Predictors (Constant), empathy b. Dependent variable : customer satisfaction

Source: Author's computation

The above table 7 shows the test result of relationship between reliability and customer satisfaction. The P-statistics (0.000) is less than 0.05. The Pearson correlation testing, that is conducted, accepted the Hypothesis 5 (H5) at the significant value $p < 0.05$. The R Square (0.959) tells us how reliability and customer satisfaction are strongly related. The positive value of Pearson correlation, r , indicates that there is a significant positive relationship between reliability and customer satisfaction.

From the results the summary of Hypothesis Testing results are shown in this table 8.

Table 8: Model summary

Hypothesis	Relationship between	R	R Square	p-statistics	Results
H1	Reliability and Customer Satisfaction	0.912**	0.832	0.000	Accepted
H2	Tangibles and Customer Satisfaction	0.367	0.135	0.078	Rejected

H3	Assurance and Customer Satisfaction	0.882**	0.778	0.002	Accepted
H4	Responsiveness and Customer Satisfaction	0.263	0.069	0.123	Rejected
H5	Empathy and Customer Satisfaction	0.979**	0.959	0.000	Accepted

**Correlation is significant at the 0.05 level (2-tailed)
Source: Author's computation

4. Pearson correlations

The Pearson correlations are also conducted to have a high level of variables that have a significant influence on customer's satisfaction. From Table 3 it is observed that reliability, assurance and empathy of service quality dimensions have a positive and significance correlation with customer's satisfaction.

Table 9: Correlation Coefficient and Significance Value

Service quality dimension	Customers satisfaction (CS)	Significance Level	Level of Correlation	Decision
Reliability (RELIAB)	0.912 (**)	0.000	Very highly	Supported
Tangible (TANG)	0.367	0.078	Very lowly	No supported
Assurance (ASSUR)	0.882(**)	0.002	Very highly	Supported
Responsiveness (RESP)	0.263	0.123	Very lowly	No supported
Empathy (EMPA)	0.979(**)	0.000	Very highly	Supported

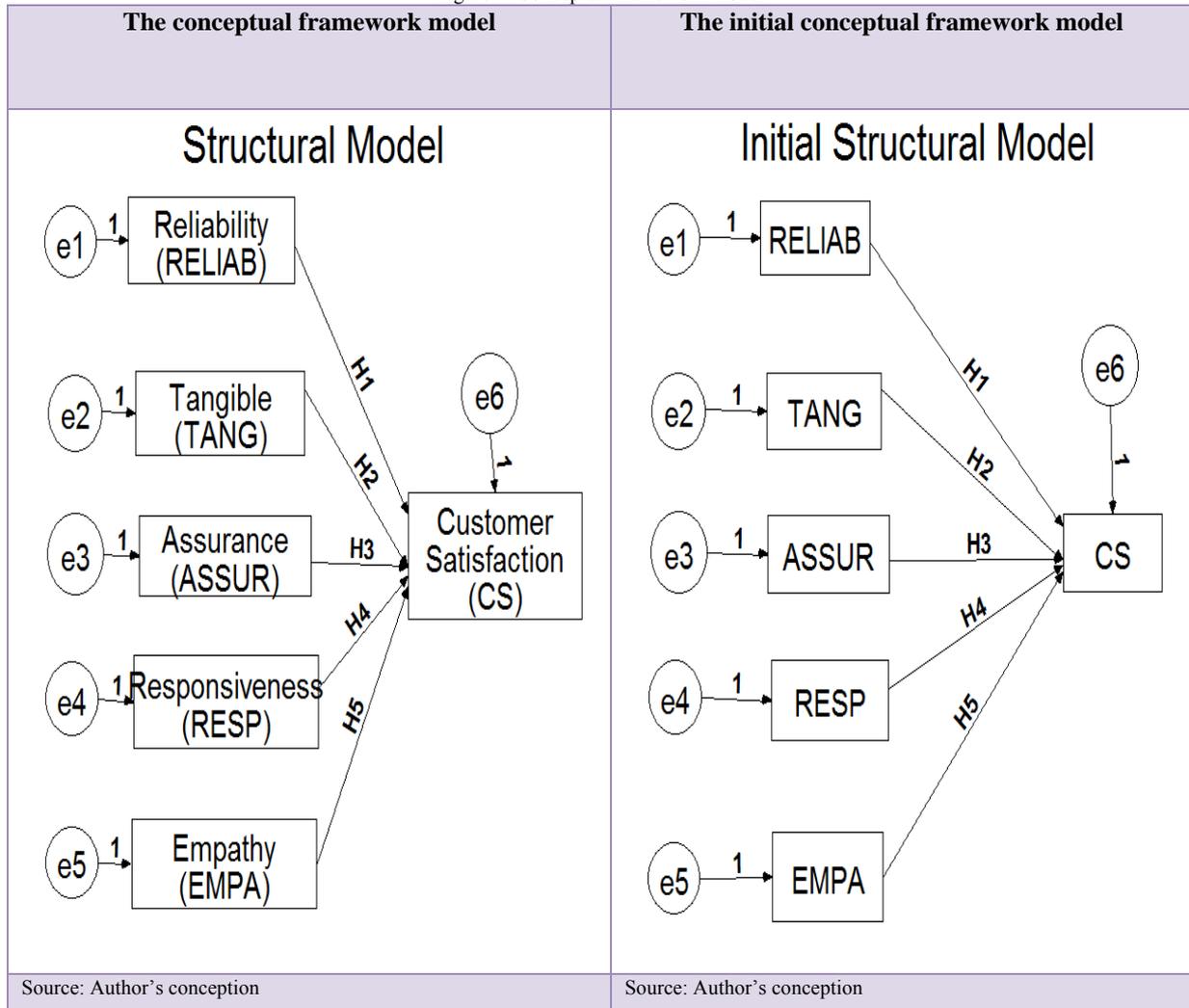
**Correlation is significant at the 0.05 level (2-tailed)
Source: Author's computation

The bivariate correlation procedure that was shown in table 13 indicated the assessment of the Research Hypothesis subject to a two tailed test of statistical significance at two different levels- highly significant ($p < .001$) and significant ($p < .01$) or ($p < .05$). The results of the correlation analysis that are shown in Table 2 confirmed that three variables of service quality dimensions are highly significant correlated with CS at P-value ($p < 0.01$ or $p < 0.05$) and therefore have provided support for three hypothesis (H1, H3 and H5). Two variables of service quality dimensions are not significantly correlated with CS at P-value ($p < 0.01$ or $p < 0.05$) and therefore have not provided support for two hypothesis (H2 and H4).

5. Structural Equation Modeling (SEM) test

To confirm these relationships, we used applied Structural Equation Modeling (SEM) techniques using Amos 18. The above study hypotheses are depicted in the conceptual framework model in figure 1 as followed:

Figure 1: Conceptual framework model



The structural model results that are shown in Table 11 indicated the Scalar Estimates (Group number 1 - Default model) using Maximum Likelihood Estimates.

Table 11: Regression Weights: (Group number 1 - Default model)

Hypothesized Path	Estimate	S.E.	C.R.	P	Label
RELIAB <--- CS	0.727	0.125	5.882	***	
TANG <---- CS	0.187	0.193	1.841	0.078	
ASSUR <---- CS	0.382	0.126	4.841	***	
RESP <---- CS	0.131	0.173	0.912	0.123	
EMPAT <---- CS	0.662	0.118	5.817	***	

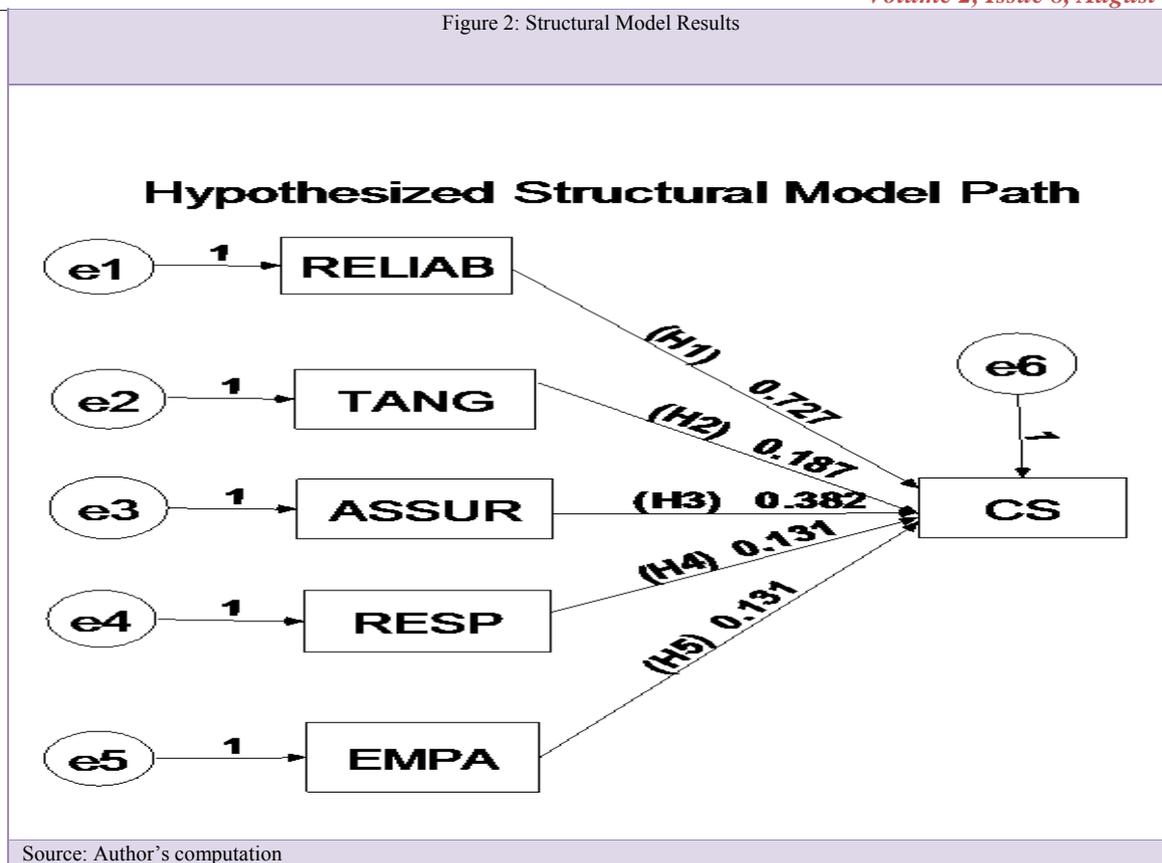
*** p<0.05

Source: Author's computation

Table 11 describes the summarized results of the structural model with regard to the standardized estimates, critical ratio and significance level. The estimation of the hypothesized structural model demonstrated that three of the hypothesized links (H1, H3 and H5) were highly significant by the critical ratio test and significance level ($CR > 1.96$, $p < 0.05$) while two (H2 and H4) were non-significant the critical ratio test and significance level ($CR > 1.96$, $p < 0.05$).

From Figure 2 we see the hypothesized structural model path with the fit indices which is between the acceptable values (0 -3.0).

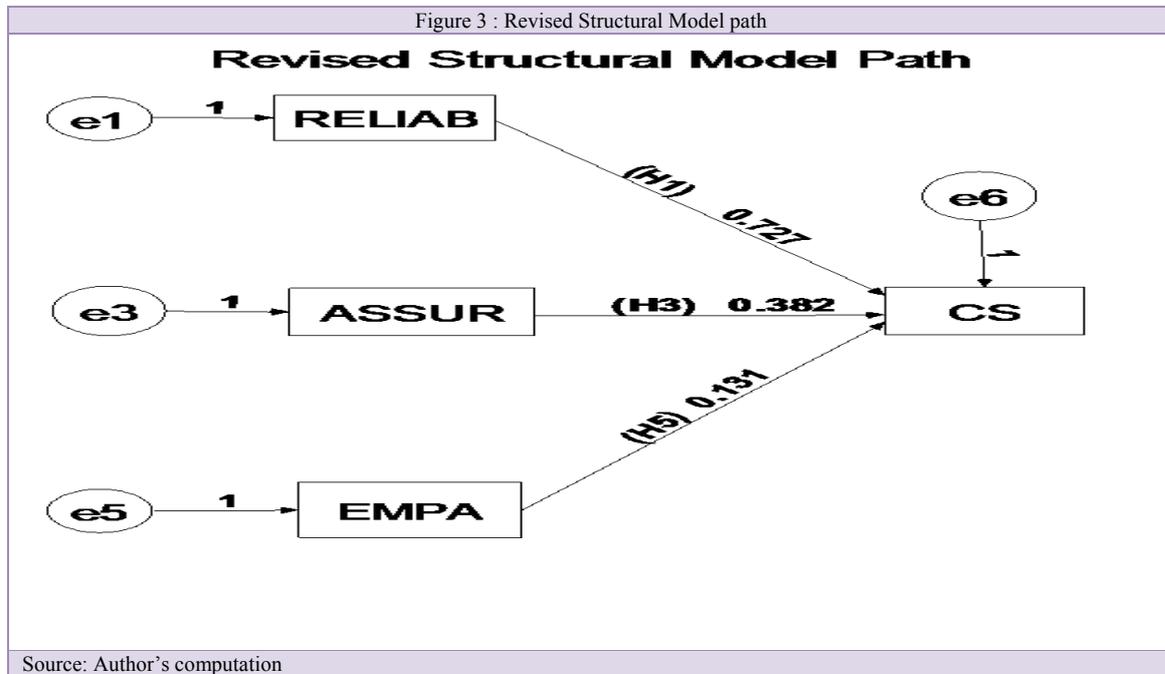
Figure 2: Structural Model Results



Chi-Square =765.690 (Degrees of Freedom=270) Probability =0.000, Normed chi-square, 2.84 CFI=0.785, RMSEA=0.127

As shown in Figure 2, the chi-square is significant, $\chi^2(200) = 765.690$, degrees of freedom $df = 270$, $p = 0.000$, normed chi-square, 2.84 (within the acceptable value of < 5), CFI 0.785 (below the acceptable value of > 0.9) and RMSEA of 0.127 (well above the recommended value of 0.08). This shows that our model does not fit the data collected, thus the need to find a model that fits the data.

Thus the figure 3 revised structural model and was established to find the model that fits the data explaining the relationship between service quality dimensions and customer satisfaction in Togolese's business service sectors.



Chi-Square =348.064 (Degrees of Freedom= 186) Probability =0.000, Normed chi-square (CMIN=1.871) ,CFI=0.915, RMSEA=0.087.

In this revising the model, the research dropped the construct that tangible and responsiveness did not contribute to the explained of the customer satisfaction in Togolese's business service sectors. It also merged that reliability, assurance and empathy that are highly correlated (Figure 4). The examination of the revised model shows that the factor loadings and fit indices are all in order. All the item loadings are above 0.5 and all the fit indices fall within the acceptable range. This was established with a Normed chi-square (CMIN) value of 1.871, which is well below the cut-off value of 5 often indicated as the benchmark in SEM literature. The CFI also yielded an impressive index of 0.915, also the RMSEA value of 0.087 is below the 0.1 cut-off point. All these show a good fit of the model.

V. CONCLUSION AND IMPLEMENTATIONS

This study sought to investigate the direct relationship test between service quality dimensions and Customers Satisfaction in Togolese's service sectors. It is examined the managers' perception about the link between access service quality and customer satisfaction in Togolese's service sectors such as retail hotels, shops and banks. Our model initially consists of five factors: reliability, tangible, assurance, responsiveness and empathy leading to five hypotheses. However it was discovered that some of the constructs were highly correlated which led to review of the model that eventually reduced the hypotheses to three (H1, H3, H5). The study established that three SERVQUAL dimensions reliability, assurance and empathy are tested respectively in hypotheses (H1, H3 and H5) and have a strong, positive and significant influence on the customers satisfaction. The respondents clearly recognize the importance of these three SERVQUAL dimensions as a vital to access customer's satisfaction in Togolese's retail hotels, shops and banks. From the findings, all the indicators used to measure the constructs are all statistically significant based on the survey responses. Thus, we conclude that the indicators are good measure of the constructs. All the three hypotheses in the final model were statistically significant at 5 percent.

As implications, this study has not only identified the dimensions of service quality that contribute to customer satisfaction, but also how important each of these indicators is to their dimensions according to the customers' perceptions. Therefore, any policy to improve customer satisfaction in Togolese's business service sectors will know what to target and according to what priority, either from the government or the business managers of these service sectors. However, it should be noted that more studies need to be done to validate this finding, most especially with a larger sample size. Further studies that will assess this

finding across the demographic variables and sector ownership are also recommended first of all for the good of Togolese's retail hotels, shops and banks and also for other business service sectors in Togo.

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