



## FACTORS INFLUENCING CUSTOMER SATISFACTION IN THE NIGERIAN BREAD INDUSTRY: EMPIRICAL STUDY OF CUSTOMERS IN KADUNA METROPOLIS, NIGERIA.

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### Abstractt

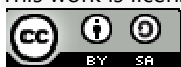
The study examined the factors influencing customer satisfaction in the Nigerian bread industry with reference to Kaduna Metropolis. Data was collected by means of a questionnaire administered on the 384 sampled respondents in the study area. Area random sampling technique was used in the selection of sample subjects across the metropolis. Descriptive statistics in the form of frequency and percentage was used to analyze the demographic data about the respondents. Inferential statistics in the form of multiple regressions was used to determine the factors influencing customer satisfaction in the Nigerian bread industry. The findings of the study indicate that quality of bread and price have positive and significant influence on customer satisfaction as suggested by the t-value of 8.834 and 10.787 respectively, which are all significant at 0.01. From the findings, the study concludes that quality of bread has higher influence on customer satisfaction than price of bread which was interpreted to mean that in the bread industry, customers are more concerned about quality of product than its price. Following the conclusion, it is recommended that managers of bakeries should place more emphasis on quality of bread they offer for sale and the prices they charge in such a way that they meet up with customer expectations in those areas so as to avoid or minimize cases of switch over to competitors as the industry is highly competitive.

Keywords: Influence, Customer Satisfaction, Quality and Price.

### Introduction

The history of bread making dates back to the ancient times. As far back as 2,000 BC, the Egyptians knew how to make fermented bread. For many years, bread has been a staple food in many homes in many countries. The major cause of the French Revolution in the 17<sup>th</sup> century can be traced to scarcity of bread. As at that time, the average French worker spent half his daily wage on bread and the price of bread shot up to 88 percent. The cause for the phenomenal increase in price was the failure of grain crops for two consecutive years (1788 and 1789) mainly due to drought and famine. The ruling class was blamed for not ameliorating the situation, and that culminated into the famous French Revolution.

Like other countries, bread in Nigeria has been a staple food in many homes and communities. All genders, ages, tribes, the rich and the poor consume bread, and it comes in various sizes, shapes, compositions and price tags to meet the needs of different categories of consumers. With a population of over 180 million people, an estimated annual population growth





rate of 5.7% and an estimated annual average growth rate of 3.5%, Nigeria has a large and wide market for bread (Ewa, 2018). The bread sub-sector is growing at a very fast rate, with 72 percent of the \$621 million industry dominated by small and medium scale bakers (<https://www.businessdayonline.com>). The industry, apart from producing one of Nigeria's staple foods, provides jobs to numerous Nigerians comprising hawkers, sellers and distributors of bread. With the current government's drive for economic diversification and less reliance on oil, the bread industry can be another viable option in addition to agriculture.

In bread baking, like other businesses, the customer is the pillar and foundation for its existence. Bread bakeries rely on customers for making sales and by implication generation of revenue and profit. Bread bakeries also rely on their customers to survive constant and continuous provocations and attacks by numerous competitors in the Industry. Customers can only play these and similar other roles for bakeries only if they are satisfied with the products or services being rendered to them. This makes customer satisfaction an important issue to bakeries. Improved customer satisfaction usually leads to customer loyalty and eventually turn customers to brand ambassadors (<https://survicate.com>). Customer satisfaction will not only make customers happy and make them do repeat purchases, but also reduce costs by minimizing customer turnover (Tatulici, 2018).

In spite of the importance of customer satisfaction in the bread business, there has not been much researches on the issue, which may be largely due to the informal nature of the sub-sector mainly dominated by small scale businesses (Ewa, 2018). Hence, a research of this nature is required to provide a clear insight into the factors influencing customer satisfaction in the bread industry. The general objective of this study is to determine the level of effect of some factors determining customer satisfaction in the Nigeria's bread industry with reference to customers in Kaduna Metropolis. The specific objectives of the study are: to determine the effect of quality of bread on customer satisfaction and to determine the effect of price of bread on customer satisfaction

## Conceptual framework

### a. Customer Satisfaction

Customer satisfaction is a person's feelings of pleasure or disappointment that result from comparing a product's perceived performance (or outcome) to expectations (Razak, Nirwanto&Triatmanto, 2016). Kotler and Armstrong (2012) maintained that customer satisfaction is the extent to which a product's perceived performance matches a buyer's expectations. Customer satisfaction consists of several indicators, namely loyalty, satisfaction, repurchase interest, willingness to recommend the product and the reputation of the company (Kotler and Keller, 2012). Customer satisfaction is determined by the quality and price of products desired by the customer (Bei and Chiao, 2001). Khan and Ahmed (2012) argued that product quality is a critical determinant of customer satisfaction. Ehsani and Ehsani (2015) stated that price can be used as means of increasing both profit and customer satisfaction. Scholars have mentioned a number of factors influencing customer satisfaction, but this study will restrict itself to quality of product, price of product and customer service.





## b. Product Quality

Kotler and Armstrong (2012) defined product as anything that can be offered to a market for attention, acquisition, use or consumption that might satisfy a want or need. Zeithaml (1988) defined quality as superiority of excellence. Combining the two definitions of product and quality, Ehsani and Ehsani (2015) described product quality as the customer's perception of the overall quality or superiority of the product or service with respect to its intended purpose relative to alternatives. Product quality is always viewed from the point of view of the customer, not the company. Customers determine product quality by comparing the expected product quality with the perceived or experienced product quality. If the perceived product quality is equal or above the expected one, then the customer will regard the product as quality one. If on the other hand the perceived product quality is less than the expected one, the customer will regard the product as having a bad or low quality one. This means that product quality depends on the ability of the company to meet the expectations of customers. In the case of bread products, quality is the features or contents of bread that satisfy customer requirements, either expressed or implied, namely branding, packaging, accessibility, taste and flavor.

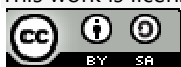
## c. Price

From the customers' perspectives, price is what is given up or sacrificed to obtain a product or service (Zeithaml, 1988). Similarly, Bei and Chiao (2001) defined price as what is given up or sacrificed to acquire a service or product. Customers compare the price they pay for a product with the price other customers pay for the same or similar product and they will not be happy or satisfied if they discover they pay higher price than their counterpart. The fairness of the price will influence the perception of the customers and it will ultimately influence their willingness to continue to patronize a product or service. In the case of bread, price represents the amount of money sacrificed or given out to obtain a given quality and quantity of bread. Based on customers' perception, price can be categorized as affordable price, the fair price, discounted price, competitor price and suitable price (Kusdiyah, 2012).

## Review of Empirical Literature

There have been a lot of studies with different research objectives that have proven that there is influence of product quality and price on customer satisfaction. Boisvert and Ashill (2011) conducted a study on the influence of customers' perception of product quality on customers' satisfaction in Indonesia, and the result revealed a positive relationship between the two variables. Similar results were arrived at by the studies by Horvat and Dosen (2013), Chen and Cheng (2011) and Asshidin, Abidin and Borhan (2016). The implication of these findings is that customers' positive perception of product quality will result in increase in customers' satisfaction and vice versa. This study is unable to come across previous studies conducted in Nigeria as it affects the bread industry, hence the need to cover such a research gap.

On the association between customers' perception of price and customers' satisfaction, Anderson, Fornell and Lehman (1994) discovered a positive relationship between the two variables. Hashim (2014), in his study on determinants of customer loyalty among subscribers of global system for mobile (GSM) communication in North-western Nigeria, also found a positive relationship between customers' perception of price and customers' satisfaction. This means that





when a customer receives equal or higher product quality than the anticipated one, perceived price equity occurs and leads to improved satisfaction. The reverse will be the case if a customer receives a lesser product quality than the anticipated one.

## Theoretical Framework

As there is no consensus on definition of satisfaction, there is also no consensus on a single theory explaining the process through which customers form judgments around satisfaction or dissatisfaction. There are a number of theories explaining the process. The theories can be broadly categorized under three groups: Expectancy disconfirmation, Equity and Attribution. Among all the theories, the Expectancy disconfirmation is the most widely accepted conceptualization of customer satisfaction (Bei and Chiao, 2001). This study will also adopt the Expectancy disconfirmation theory as its theoretical framework in understanding satisfaction among customers of bread in Kaduna Metropolis. The theory was developed by Oliver (1989), who posited that satisfaction level is as a result of the difference between expected and perceived performance of a product or service. Satisfaction, also referred to as “Positive disconfirmation” occurs when the performance of a product or service (mainly after consumption) is better than expected. On the other hand dissatisfaction, also referred to as “Negative disconfirmation” occurs when the performance of a product or service is lower than expected. Customer satisfaction can be determined by subjective factors like customer perception of quality of product, quality of customer service etc. and objective factors like packaging and price of products or services (Athiyaman, 2004). This study intends to examine the extent to which some factors comprising product quality, price and customer service, determine customer satisfaction in the Nigeria’s bread industry with reference to customers in Kaduna Metropolis.

## Methodology

The population of the study comprised all the customers of bread residing in Kaduna Metropolis. The exact figure of the population could not be determined; hence, the population was categorized as infinite. Following the procedure adopted by Keller and Warrack (1997), the sample size determination formula for infinite population using the proportion of 0.50 was utilized. The authors asserted that in the event that the exact figure of the population proportion (p) for public opinion pool cannot be ascertained, p = 50% is sufficient. The formula with 95% confidence level and allowing 5% sampling error is as follows:

$$n = \frac{(Z_{\infty/2} \cdot \sqrt{pq})^2}{B^2}$$

Where:

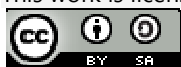
n = Sample size

B = Error bound or standard error

P = Sample proportion that contains the attributes

Q = 1 – p

Z = Z score at 95% confidence at two tail





$$n = \frac{(1.96 \times \sqrt{0.5 \times 0.5})^2}{0.05^2} = 384 \text{ Customers}$$

Data was collected by means of a questionnaire administered on the 384 randomly selected customers, using area sampling technique to ensure adequate representation of sections of Kaduna Metropolis. Descriptive statistics was used in analyzing the demographics data of respondents. Inferential statistics in the form of multiple regressions and analysis of variance (ANOVA) was used to determine the effect of product quality, price and customer service on customer loyalty.

### a. Reliability Test

In measuring the reliability of the research instruments, internal consistency test is utilized. To achieve this, the widely used Cronbach alpha is employed. Table 1 presents the results of the Cronbach alpha.

**Table 1: Reliability Test (Cronbach Alpha Values)**

Variable	Cronbach's Alpha	Number of items
<b>Quality (QLTY)</b>	.71	4
<b>Price (PRIC)</b>	.79	5
<b>Customer Satisfaction (CSAT)</b>	.70	4

**Source: Author's Computation (2019) using SPSS**

It can be viewed from Table 4.1 that the Cronbach alpha values for the three variables are greater or equal to 0.7, which implies that the research instruments are within the acceptable level for reliability (Hair, Black, Babin, Anderson, Tatham &, 2010).

### b. Collinearity Diagnosis

Collinearity diagnosis is carried out to detect whether the independent variables are highly correlated, a situation that is referred to as multicollinearity. A correlation coefficient of 0.9 and above is considered high, and calls for concern (Swain, 2008; Tabachnick&Fidell, 2007). To unveil the existence or otherwise of multicollinearity, the variance inflation factor (VIF) is employed. Table 2 shows the coefficients and the VIF of the independent variables.





**Table 2: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficient	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5.586	.619		9.028	.000		
	QUALITY	.385	.044	.362	8.834	.000	.972	1.029
	PRICE	.166	.015	.442	10.787	.000	.972	1.029

a. Dependent Variable: CUSTOMER SATISFACTION

**Source: Author’s Computation (2019) using SPSS**

The VIF for the explanatory variables in Table 4.6 are 1.029 each, confirming absence of multicollinearity, since the values are below 5. Hair, Ringle&Sarstedt (2011) posited that a VIF having value 5 and above indicates a potential collinearity problem.

### Results and Discussion

The descriptive results on the age group, gender, residency and patronage experiences of the respondents are presented in the form of frequency tables. Table 3 shows the descriptive results of the age group of the respondents.

**Table 3: Age Group of the Respondents**

		Frequency	Percent	Cumulative Percent
Valid	25- 35	88	23.0	23.0
	36- 45	195	50.9	73.9
	46- 55	100	26.1	100.0
	Total	383	100.0	

**Source: Author’s Computation using SPSS**





The results in the frequency table 4.2 reveal that 88 respondents resulting to 23 per cent of the sampled respondents are between 25 and 35 years age bracket; 195 or 50.9 per cent falls within the 36 and 45 years age bracket; and 100 or 26.1 per cent of the respondents are under 46 and 55 years age bracket. This implies that majority of the respondents in Kaduna Metropolis are youths, which falls within the working group bracket.

Following the results of the age group of the respondents is the descriptive results on the gender of the residents. In Table 4, the frequency distribution of the gender of the respondents are presented.

**Table 4: Gender of the Respondents**

		Frequency	Percent	Cumulative Percent
Valid	male	238	62.1	62.1
	female	145	37.9	100.0
	Total	383	100.0	

**Source: Author's Computation (2019) using SPSS**

The results in Table 4.3 indicate that 238 respondents constituting 62.1 per cent of the whole respondents are male while the remaining 145 respondents accounting for 37.1 per cent are female. This entails that majority of the respondents sampled for this study are male. The implication is that more male patronizes bread bakeries than their female counterparts in the study area. This is not surprising considering the fact that the religion and culture of the respondents dominating Kaduna metropolis do not allow males to mingle freely with females that are not their close relatives.

After the descriptive result on the gender of the respondents, follows the results on the residency of the respondents in Kaduna metropolis. Table 5 shows the number of years the respondents have been residing in Kaduna metropolis.





**Table 5: Years of Residence**

		Frequency	Percent	Cumulative Percent
Valid	less than 5	1	.3	.3
	5- 10	33	8.6	8.9
	11- 20	154	40.2	49.1
	above 20	195	50.9	100.0
	Total	383	100.0	

**Source: Author's Computation using SPSS**

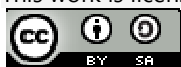
From the results in Table 4.4, it can be seen that only one respondent have been residing in Kaduna metropolis for less than 5 years; 33 respondents have been residing in the study area between 5 and 10 years; 154 respondents constituting 40.2 per cent have been leaving in Kaduna metropolis between 11 and 20 years. The other 50.9 per cent totaling 195 respondents indicated that they have been residing in Kaduna metropolis for more than 20 years. It can be adduced from the results that majority of the respondents have adequate knowledge of bread industry in Kaduna metropolis given their years of residency. This confirms that the questionnaires were administered to the right target audience. Additionally, the numbers of year's respondents have been patronizing bakeries in Kaduna metropolis was also considered for descriptive analysis. Table 6 shows the number of years respondents have been patronizing services of bakeries in the study area.

**Table 6: Years of Patronage**

		Frequency	Percent	Cumulative Percent
Valid	2- 4 years	3	.8	.8
	Above 4 years	380	99.2	100.0
	Total	383	100.0	

**Source: Author's Computation using SPSS**

The frequency distribution in Table 4.5 shows that only 3 respondents have been patronizing the services of bakeries in Kaduna metropolis between 2 and 4 years, while overwhelming 380 respondents making up 99.2 per cent of the entire respondents revealed that they have been







patronizing the services of bakeries in Kaduna metropolis for over four years during the study period. This result provides additional evidence that the respondents have adequate experience on bakeries to give their opinion on the subject matter.

## 7.1 Regression Results

Customer satisfaction is regressed on quality and price using multiple regression models. The model summary and analysis of variance (ANOVA) are presented in Table 7. The results provide evidence that about 38 per cent of the variation in the dependent variable (customer satisfaction) is significantly and jointly explained by the independent variables (quality and price) as revealed by the adjusted R<sup>2</sup> of .377 (see Table.7).

**Table 7: Model Summary**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Standard error of estimate	F	Sig.
1	.616 <sup>a</sup>	.380	.377	.93752	116.396	.000 <sup>b</sup>

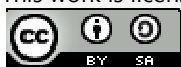
- a. Predictors: (Constant), Price, Quality
- b. Dependent Variable: Customer Satisfaction

**Source: Author’s Computation (2019) using SPSS**

Furthermore, the F-value of 116.396 and the associated P-value of .000, which is significant at 0.01 level of significant, is a confirmation of joint significance of quality and price on customer satisfaction. In other words, quality and price together exert some level of influence on the customer satisfaction.

The regression results in Table 4.6 show that quality of bread has a positive and significant influence on customer satisfaction as suggested by the t-value of 8.834, which is significant at 0.01 levels. The unstandardized coefficient of quality of bread is .385, which implies that a 1 per cent increase in the quality of bread is positively associated with .385 per cent increase in the level of customer satisfaction. The implication of this finding is that customers derived satisfaction from the consumption of bread that has good taste and quality. The finding also has the implication that increase in the quality of bread has the potential to increase the level of customer satisfaction in the study area. This finding is in line with that of Horvat & Dosen (2013), Chen & Cheng (2011) and Asshidin, Abidin & Borhan (2016).

Similarly, in Table 4.6, price of bread has significant and positive influence on customer satisfaction, as revealed by the positive t-value of 10.787 which is significant at 1 per cent level of significance. The unstandardized coefficient of .166 for price of bread in Table 4.6, suggests that a one per cent increase in the price of bread will give rise to about .166 per cent increase in the level of customer satisfaction experienced by customers patronizing services of bakeries in Kaduna metropolis during the study period. The finding further confirms that consumers of bread care less about price, provided that satisfaction can be derived from the quality. Another implication of this finding is that consumers are willing to pay a premium for bread if they can derive satisfaction from the quality. These assertions are in agreement with the findings of Anderson, Fornell & Lehman (1994) and Hashim (2014).





## Conclusions and Recommendation

This study is about factors influencing customer satisfaction in the Nigerian bread industry with special reference to customers in Kaduna metropolis. Customer satisfaction was regression on the quality and price of bread using multiple regression technique on 383 valid responses received from the structured questionnaire administered on the respondents. Findings reveal that quality and price of bread have significant positive influence on customer satisfaction in Kaduna metropolis

Following the major findings, the study concludes that high quality interplay with price to exert high level of positive influence on customer satisfaction. In other words, high quality and price are positively associated with high level of customer satisfaction. The study also concludes that quality has higher level of positive influence on customer satisfaction than price. It is also concluded that satisfied customers are willing to pay a premium for bread if the quality and taste are guaranteed.

The study recommends that managers of bakeries in Kaduna metropolis should place more emphasis on quality of bread and periodic quality control should be carried out to achieve this objective. This is to ensure that quality does not fall below standard and customer expectation which may lead to customer dissatisfaction and eventual switch over to competitors. In the same vein, the managers should conduct regular consumer survey opinions about the price they are charging in order not to charge a price that will lead to customer dissatisfaction and switch over to competitors.

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with the Usman Danfodio University, Sokoto. In addition to his core curriculum, Sonny is a lover of soccer and a coach to young stars in Katsina Metropolis. Sonny is married with lovely children.

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