

**EVALUATION OF E-SERVICE QUALITY AND CUSTOMER SATISFACTION ON POINT OF
SALES IN ANAMBRA STATE, NIGERIA**

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Abstract

This paper evaluated e-service quality and customer satisfaction on point of sales in Anambra State, Nigeria. The paper was guided by two specific objectives and two hypotheses. Quantitative research design was adopted. The sample size was 380 bank account holders who use POS. The major instrument of data collection was questionnaire. Data were analysed using descriptive statistics, such as frequency, percentages, mean scores etc. Pearson Product Moment Correlation was used to test the stated hypothesis at 0.05 level of significance. The results showed that half of the respondents agreed that they were comfortable with the services of POS in Awka. The respondents also showed confidence in the policies and practices of these operators, implying they were trustworthy. The findings also indicated that less than half of the respondents (45.2%) perceived POS as user friendly. Again, it was revealed that there is a significant relationship between reliability and customer satisfaction with the use of POS ($p=0.00$, <0.05). Moreover, it was observed that there is a significant relationship between trust and customer satisfaction with the use of POS ($p=0.00$, <0.05). This paper concluded that reliability of a business and trust of customers are not just the essentials for customers' satisfaction but the thriving of e-services rest on them. It recommended among others that retail outlets should show genuine concern for consumers' interests and also ensure their operations and reputation are trustworthy as these will build trust between them and their consumers.

Keywords: customer satisfaction, e-service quality, POS, reliability, trust.

Introduction

New advancement in the area of information technology regarding payments is on the increase. The internet plays a vital role in this new technological era as there is rising global focus on implementing innovative services. This phenomenon has given rise and highlighted various citizens-related challenges. It includes the citizen's interaction with available e-government services. With the sudden increase in self-administrated e-services for citizens, the current fashion of research is headed forward to identify the factors accepting the quality of service in the provision of e-government facilities for the end-users which is foremost an important tool for encouraging citizens' acceptance and usage (Teicher, Hughes, & Dow, 2002; Hazlett & Hill, 2003).

Service quality evaluation in companies which offer electronic and online services differs with the quality of traditional services (Ardakani, Ardakani, & Ardakani, 2015). In offering these services, factors such as time, access and system performance play a highly important role. In the recent years, e-service quality has received researchers' considerations and attention due to its importance (Li, Liu & Suomi, 2009). Basically the notion of e-service excellence is different and complex from perception of traditional service excellence. E-service attractiveness can be categorized as the key contributing factors to the accomplishment or success of online web based adoption (Kim, Ferrin, & Rao, 2009; Barness & Vidgen, 2002).

The success of a service acceptance is based on the quality associated with end-users which determines consumer loyalty and satisfaction (Kheng et. al, 2010). Consumer loyalty is characterized as post-utilization assessment of how well a store or item meets or surpasses client desires (Hansen & Jonsson, 2013). Satisfaction is about positive feelings derived by users after consuming a service (Chang, Wang & Yang, 2009). Moreover, service quality and consumer loyalty were observed to be identified with consumer satisfaction through repurchase and revisit intentions (Caruana, 2002). Therefore, this study was informed by the need to evaluate e-service quality and customer satisfaction on Point of Sales (POS) in Anambra State, Nigeria.

Problem Statement

Electronic payment systems are multiple and ranges from ATM, web, mobile and POS. Following advancement in information and communication technology and its wide application in the banking industry the Central Bank of Nigeria (CBN) in 2003 released comprehensive guidelines on the operation of electronic banking in Nigeria, while switching companies and interoperability of shared Automated Teller Machine/Point of Sale (ATM/POS) were established in 2004 (Okeke, 2012).

The adoption of this payment system by consumers has improved Nigeria's financial payment landscape. This is evident in terms of volume and value of the level of adoption in the country. The level of this adoption by the consumers has continued to increase significantly and accounted for billions worth of transactions (Adesina & Ayo, 2010). Despite the general increase in adoption of e-payment instruments, the rate of adoption and use of POS is relatively low when compared to the rest of e-payment system (Adeoti & Oshotimehin, 2012).

Studies have been conducted on service quality dimensions and their impact on customer satisfaction. Okeke, Ezeh and Nnedum (2015) used reliability, assurance, responsiveness, tangibles, security, perceived risk and price to study service quality dimensions and customer satisfaction with online services of banks in Awka, Anambra State. Khan (2010) identified five dimensions of service quality to include convenience, efficient operation, security and privacy, reliability, and responsiveness to study ATM service quality and customer satisfaction in Pakistani banks. Similarly, Ali, Asmi, Rahman, Malik and Ahmad (2017) adopted four service quality dimensions in measuring the e-service quality and their effects on customer's satisfaction of e-taxation in Pakistan. These inform of the need to find more influencing quality parameters in the responsiveness, empathy, reliability and satisfaction of customers. It is against this backdrop that paper evaluated e-service quality and customer satisfaction on Point of Sales (POS) in Anambra State, Nigeria.

Objectives of the Study

The broad objective was to evaluate e-service quality and customer satisfaction on Point of Sales (POS) in Anambra State, Nigeria. Specifically, this paper sought to:

1. Ascertain the relationship between reliability and customer satisfaction with POS in Anambra State.
2. Examine the relationship between trust and customer satisfaction with POS in Anambra State

Hypotheses

The following hypotheses were formulated to guide this paper;

H₁: Reliability has significant influence on customer satisfaction with POS in Anambra State.

H₂: Trust has significant influence on customer satisfaction with POS in Anambra State.

Literature Review

Point of Sale (POS)

The point of sale (POS) or point of purchase (POP) is the time and place where a retail transaction is completed. It is the point at which a customer makes a payment to the merchant in exchange for goods or after provision of a service (Paperless Receipt Solution (PRS) System, 2015). At the point of sale, the merchant would calculate the amount owed by the customer and provide options for the customer to make payment. After receiving payment, the merchant will also normally issue a receipt for the transaction. Usually the receipt is printed, but it is increasingly being dispensed electronically (PRS, 2015).

The POS in various retail situations would use customized hardware and software tailored to their particular requirements. Retailers may utilize weighing scales, scanners, electronic and manual cash registers,

EFT/POS terminals, touch screens and a variety of other hardware and software available. The point of sale is often referred to as the point of service because it is not just a point of sale but also a point of return or customer order. Additionally, today POS software may include additional features to cater for different functionality, such as inventory management, Customer Relationship Management, financials, warehousing, etc. (Wiki Contributors, 2015).

Businesses are increasingly adopting POS systems and one of the most obvious and compelling reasons is that a POS system does away with the need for price tags. Selling prices are linked to the product code of an item when adding stock, so the cashier merely needs to scan this code to process a sale. If there is a price change, this can also be easily done through the inventory window. Other advantages include ability to implement various types of discounts, a loyalty scheme for customers and more efficient stock control. Retailers and marketers will often refer to the area around the checkout instead as the point of purchase (POP) when they are discussing it from the retailer's perspective. This is particularly the case when planning and designing the area as well as when considering a marketing strategy and offers (Wiki Contributors, 2015).

Some point of sale vendors refer to their POS system as "Retail Management System" which is actually a more appropriate term given that this software, is no longer just about processing sales but comes with many other capabilities such as inventory management, membership system, supplier record, bookkeeping, issuing of purchase orders, quotations and stock transfers, barcode label creation, sale reporting and in some cases remote outlets networking or linkage among others. Nevertheless, it is the term POS system rather than Retail Management System that is in vogue among both end-users and vendors.

Mantel (2000) maintain that though the cheque-less society has been predicted for decades, cheques remain the most frequently used noncash payment method in the U.S., contrary to trends in a number of other countries. Given unsuccessful efforts to induce a shift away from checks, some industry observers have even suggested that consumers are irrationally wedded to their cheques. As a result, the financial services industry faces significant uncertainty regarding potential investments in electronic bill payment technologies as well as in debit cards, smart cards, stored value, e-cash, check imaging, and cheque conversion technologies (Mantel, 2000).

The payments mechanism, like the electricity power grid, is an important piece of the foundation that supports economy. Today's payment instruments have evolved from barter to commodity-based, to currency and coin, to card-based and, more recently, to electronic network-based systems. The introduction of commodity money reduced the costs and risks associated with trade. Coins and paper currency brought greater standardization, broader acceptance, and lower transaction costs than previous commodity-money or barter-based economies. Card-based systems have extended the reach of one's wealth and creditworthiness, lowered costs, and improved access to customer information. Recent advances in technology now make further improvements possible when consumers value them and when providers have a clear business case to offer the improvement. According to McKinsey and Company research (Stevenson, 1997), consumers initiate approximately 90 percent of all transactions.

Reliance on cash based economy has been found to be risky and cumbersome because money outside the banks cannot be subjected to regulatory and operational procedures, and the ability of monetary policy to achieve set objectives in the presence of sizeable currency out of Bank (COB) is limited (Adeoti & Oshotimehin, 2011). According to Ayo (2009) a greater percentage of problems within the economies of most developing countries are attributable to the cash carrying nature of their economy. This cash carrying character of the economy is also responsible for large pool of money in the hands of the unbanked citizens. In order to reduce the volume of cash in circulation and reduce the risk of going about with cash, several electronic payment systems such as payment cards (smart card) and paper-based instrument were introduced by financial regulatory body in Nigeria. This has encouraged e-payment initiatives such as the establishment of switching companies that facilitate interconnectivity, introduction of payment instruments such as Automated Teller Machine (ATM), web transaction, e- money products such as credit and debit cards and point of sale (POS) which gave rise to significant growth in the use of electronic payment systems (Salimon, 2006). Generally, electronic payment system (e-Payment) refers to an electronic means of making payments

for goods and services procured online or in supermarkets and shopping malls (Adeoti & Oshotimehin, 2012). It enables websites and shopping malls to securely process transactions in real time; as it operates on a smartcard that stores information on microchips. The microchip contains a purse in which monetary value is held electronically. The electronic payment system takes the following forms: electronic financial payment system, where payment is through some specified protocols; and (b) smartcard payment system, where the information on the silicon is used to effect payment for services (Ayo, 2009; Sumanjeet, 2009). This payment system provides a better audit trail than transactions that involve physical cash and thus reduce the amount of currency in circulation (Adeoti & Oshotimehin, 2012).

The adoption of this payment system by the consumers has improved Nigeria's payment landscape. This is evident in terms of volume and value of the level of adoption in the country. The level of this adoption by the consumers has continue to increase significantly and accounted for billions worth of transactions as at 2008 (Adesina & Ayo, 2010). However, despite the general increase in adoption of e-payment instruments, the rate of adoption and use of POS is relatively low when compared to the rest of e-payment system. The usage of ATM transaction continued on the upswing in the review period with the volume and value standing at 49,671 and N285.87 billion, and represented an increase of 162.1 and 99.5 percent, respectively, above the levels in the corresponding period of 2008. According, to CBN (2015) the increase in the usage of ATMs was attributed to the increase in the facility in the country and the ease as well as convenience of the system.

ATM remained the most patronized channels accounting for over 80.0 percent of the total e-payment transaction in both volume and value terms. However, despite the general increase in adoption of e-payment instruments, the rate of adoption and use of POS is still relatively low when compared to the rest of e-payment system such as ATM (CBN, 2015). In spite of the low adoption of the POS, its relevance to cash reduction strategy is higher. Point of sale terminal is accessible at merchants and trading store while ATM is not in Nigeria. One possible reason for the low adoption of POS is consumer level of satisfaction with the technology (Adeoti & Oshotimehin, 2012). Since consumers' adoption and satisfaction are decisive factor, this study was contemplated therefore to gain a deeper understanding of consumer behaviour with special focus on POS Terminals. Studies have examined the determinant of information technology (IT), researchers have made significant efforts in building theories to examine and predict the determinants of (IT) acceptance (Agarwal & Prasad, 1999). Despite the strong and consistent increase in the use of electronic payment methods worldwide, the level of satisfaction of consumers with POS terminals are far from being understood.

As e-payment is increasingly getting more significance in Nigeria's financial transactional activities, investigating customers' satisfaction with electronic payment systems is of great importance to bank managers in order to improve their systems and services and adapt them with their customers' needs. Therefore, e-payment as a fast, convenience and modern means of transactions can be utilized by banks and consumers in order to facilitate payment procedures and consequently increase customers' satisfaction. Studies have shown that less educated people are more reluctant in using electronic payment services as a result of their inconvenience in using internet for doing their transactions (Banstola, 2007) and this may eventually impact their level of satisfaction with e-payment services. In other words, people with higher education level are more adaptive to acceptance of e-payment banking systems. Hence, investigating the satisfaction of customers at general level is of great significance to cash based economy like Nigeria.

Reliability

Reliability supports and provides the sense of responsibilities in different service sectors. For example, legitimate record upkeep, billing precision and providing the service inside satisfactory time constrain (Saha & Zhao, 2005). It used to provide the accurate specialized procedural facility of a self-services innovations and the exactness of service delivery (Weijters, et. al., 2007). Many researchers have identified that reliability emphasizes to show that how much a guaranteed benefit service provided by an e-paymentsystem will be execute in the given guaranteed time, for example, sending e-mails or calling to the customer, and also giving the certainty of providing the accurate products and services. According to Parasuraman and Yantis (1998) indicated that reliability is a standout amongst the most imperative measurements in SERVQUAL listed variables.

While most of the investigation regarding providing quality e-service has recognized that reliability is the most important measurements on e-service quality dimensions. While the recent investigations on e-services quality confirmed that reliability has been utilized as a part of four unique settings in 15 investigative studies on e-service quality, which affirms that reliability is a standout amongst the most significant elements that ought to be underscored in guaranteeing a decent quality. Previous studies also conclude four notable quality measurements prompting both fulfillment and disappointment, including reliability, easy to use, competence and responsiveness (Yang & Fang, 2004).

There are a number of measurements with multiple items incorporating reliability which are considered as the projected level for measuring the e-service quality in the domain of e-payment. These measurements have been utilized as a part of the scale since they are essential for guaranteeing consumers' satisfaction. In addition, Zhu, et. al. (2002) contended that reliability measurement has a significant positive impact on apparent service quality and consumer satisfaction by service sector (Zhu, Wymer & Chen, 2002). Recent study has featured the significance of service reliability, illustrating that transit organizations wishing to build their consumers' levels of satisfaction should concentrate on building up a reliable consistent service (Chakrabarti & Giuliano, 2015). Wolfinbarger, et. al. (2002) discover that various dimensions of their measure of e-service quality sly affect the outcomes. They found that satisfaction and reliability is the most important predictor of consumer satisfaction.

Trust

According to Kissim, et. al. in Ali, et al.(2017), trust is likewise an imperative factor to fabricate and sustain strong relationship between the company and their consumers, yet it is additionally considering as hard to manage. Gefen, et. al. (2003) Assumed the conceptualization of trust as a combination of particular attitude which consist predictability, integrity, ability, benevolence to be implement in e-business particularly in the web based online shopping setting (Cristobal, Flavian & Guinaliu, 2007). By examining web based tax facilities, a standout amongst the most broadly utilized of the online services in different countries. First, the statistical results demonstrated that the trust most emphatically influenced consumer satisfaction and overall service quality for online stores. This systematic outcome is steady with that of Gefen (2002) who concluded that trust is a strong determinant of e-service performance that recognized trust as key drivers of consumer satisfaction and perceived service quality.

Satisfaction with e-Service Quality

Consumer initiates with understandable, equipped description from both the users and the organization. Accepting the inspirations, desires and prospect of both parties gives a ground that how to best serve the client and fulfill his/her needs. It will also enable to provide vital information which will help in improving in the nature of the business, and for the client satisfaction and organizational achievements is the considered as the central part of research proposed by Naylor and Greco (2002), the importance of explaining the basic concepts and essentials which lead towards satisfaction neatly will give a model information regarding which function is working and which is not, which is satisfied and which is not up to the mark (Naylor & Greco, 2002). In the review of previous studies related to the current research, the current study found that there are a wide range of definitions for terms identified with service quality, specifically for the website service quality and online service quality.

The concept of e-service quality has been seen as the degree to which a site facilitates effective and efficient shopping, delivery and purchasing of items and services (Zeithaml, Parasuraman & Malhotra, 2002). Customer fulfillment is an imperative predictor of online customer behavior and the accomplishment of an electronic service. If the users are satisfying with the service received through the online system, it is likely they will continue utilizing the system. With the intentions to revisit again, if consumers get frustrated and disappointed with the online system, they would be probably not going to return for a visit. Accomplishment is an effective condition that is the emotional reaction to an item or service experience (Cristobal, Flavian & Guinaliu, 2007).

Evanschitzky, et. al. in Ali, et. al. (2017) stated that the most observable distinction amongst traditional and electronic retail service is the substitution of human-to-human communication with human-to-machine interaction and accordingly. In earlier studies various' researchers proposed different 16 measurements of

measuring e-service quality, while Zeithaml (2002) developed eleven measurements. Some of those elements have been contemplated by scientists to recognize the e-consumer loyalty or accomplishment of the web based trade.

Most of the e-SQ researchers demonstrate that the e-SQ is the forerunners of e-consumer satisfaction. Szymanski and Hise (2005) narrate that a positive observed service quality has positively affect consumers' intention to buy and user satisfaction (Lee & Lin, 2005; Szymanski & Hise, 2000). Moreover additionally reasoned that the productivity of e-service positively affect consumer loyalty and satisfaction (Fakhri, Menacere & Pegum, 2009). Earlier researchers have shown that consumer satisfaction positively affects future repurchase intentions (Bitner, 1990; Mohsan, et. al. 2011). In particular, satisfied customers will frame repurchase expectations while disappointed shoppers will cease their intentions to use in future as re-visit.

Methods

This paper adopted quantitative research design. This type of research design is commonly associated with surveys and is considered the mainstay of studies conducted in marketing. It places emphasis on the use of formalized questions and pre-determined response options in questionnaire to large number of respondents (Hair, et. al. 2006). The population was infinite. This is because it consists of all the bank account holders who use POS in settling transactions in retail establishments in the State. Using statistical formula, a sample size of 380 respondents was determined. Quota sampling technique was used to select respondents. The major instrument of data collection was questionnaire. Data were analysed using descriptive statistics, such as frequency, percentages, mean scores etc. Pearson Product Moment Correlation was used to test the stated hypothesis at 0.05 level of significance. Out of a total of 380 copies of questionnaire distributed, 285 that were properly filled were retrieved. This gave 75% response rate and was considered adequate for analysis.

Results and Discussion

Personal Data of the Respondents

The personal data of the respondents such as gender, age and educational level were presented and analysed in Table 4.1;

Table 4.1: Analysis of Personal Data of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	144	50.7	50.7	50.7
	Female	141	49.3	49.3	100.0
	Total	285	100.0	100.0	
Age bracket:	below 30 years	157	55.2	55.2	55.2
	30 – 50 years	120	42.0	42.0	97.2
	Above 50 years	8	2.8	2.8	100.0
	Total	285	100.0	100.0	
Educational	primary/non-formal	3	1.0	1.0	1.0
	Secondary	53	18.8	18.8	19.8
	HND/BSc	214	75.0	75.0	94.8
	Postgraduate	15	5.2	5.2	100.0
	Total	285	100.0	100.0	

Source: field survey, 2018

Table 4.1 presents result of the respondents' personal data. The table showed that majority of the respondents 144(50.7%) were males, while 141(49.3%) were females. This suggests that there was good representation of both sexes to give varied opinion. The Table also showed that 4.1, 157(55.2%) of the respondents were below 30 years of age; 120(42.0%) fell within 30 to 50 years; while the least 8(2.8%) were above 50 years. The implication was that the respondents were still within their prime age to appreciate the import of e-service quality. Moreso, it was revealed that majority of the respondents 241(75.0%) had HND/B.Sc. This was followed by 53(18.8%) that had secondary school education. This suggests that the respondents were enlightened and could read or write.

Analysis of Reliability, Trust and Customer Satisfaction with POS

Table 4.2: Reliability Responses

Items	Strongly disagree		Disagree		Undecided		Agree		Strongly agree		Mean	S.D.
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
i. Transactions with POS are accurate	6	2.1	48	16.8	66	23.2	129	45.3	36	12.6	2.51	.984
ii. POS transactions are reliable	7	2.5	53	18.6	54	18.9	129	45.3	42	14.7	2.49	1.033
iii. I am familiar with POS services	15	5.3	39	13.7	67	23.5	132	46.3	32	11.2	2.55	1.032
iv. I am comfortable with POS services	16	5.6	83	29.1	75	26.3	82	28.8	29	10.2	2.91	1.099

Source: field survey, 2018

Table 4.2 reveals that 36 respondents (12.6%) strongly agreed that transactions with POS are accurate. However, 129 respondents (45.3%) also agreed to this same notion; 66 respondents (23.2%) respondents chose undecided; 48 respondents (16.8%) disagreed while 6 (2.1%) strongly disagreed. This result means that more than half of the respondents 165 (57.9%) agreed that transactions with POS are accurate. Again, item 2 showed that 42 respondents (14.7%) strongly agreed that POS transactions are reliable. However, 129 respondents (45.3%) agreed to the notion; 54 respondents (18.9%) were not certain about the notion; 53 respondents (18.6%) disagreed while 7 respondents (2.5%) strongly disagreed. This result means that majority of the respondents (60%) agreed that the transactions of POS are reliable. Moreso, item 3 indicated that 32 respondents (11.2%) strongly agreed that they are familiar with POS services. Also, 132 respondents (46.3%) agreed to the same notion; 67 respondents (23.5%) were not sure about their answer to this notion; 39 respondents (13.7%) disagreed to this notion; and 15 respondents (5.3%) strongly disagreed to this notion. This result means that more than half of the respondents 164(57.5%) agreed that they are familiar with the services of the POS. Lastly, item 4 showed that 29 respondents (10.2%) strongly agreed that they I are comfortable with POS services. However, 82 respondents (28.8%) agreed to this notion; 75 respondents (26.3%) were uncertain about this notion; 83 respondents (29.1%) disagreed while 16 respondents (5.6%) strongly disagreed. This result means that less than half of the respondents representing 39% agreed that they were comfortable with the services of POS.

Table 4.3: Responses on Trust

Items	Strongly disagree		Disagree		Undecided		Agree		Strong agree		Mean	S.D.
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		

i. This operator is reliable because it is mainly concerned with the consumers' interests.	6	2.1	68	23.9	82	28.8	107	37.5	22	7.7	2.75	.974
ii. I will only use POS if the operator is trustworthy.	3	1.1	18	6.3	45	15.8	173	60.7	46	16.1	2.15	.803
iii. The reputation of this operator is trustworthy.	11	3.9	44	15.4	29	10.2	154	54	47	16.5	2.36	1.051
iv. The policies and practices of this operator are trustworthy.	3	1.1	60	21.1	65	22.8	125	43.9	32	11.2	2.57	.978

Source: field survey, 2018.

Table 4.3 revealed that 22 respondents (7.7%) strongly agreed that an operator is reliable because it is mainly concerned with the consumers' interests. However, 107 respondents (37.5%) also agreed to this same notion; 82 respondents (28.8%) respondents chose undecided; 68 respondents (23.9%) disagreed while 6 (2.1%) strongly disagreed. This result means that less than half of the respondents 129 (45.2%) agreed that the operator is reliable because it is mainly concerned with the consumers' interests. Item 2 showed that 46 respondents (16.1%) strongly agreed that they will only use POS if the operator is trustworthy. However, 173 respondents (60.7%) agreed to the notion; 45 respondents (15.8%) were not certain about the notion; 18 respondents (6.3%) disagreed while 3 respondents (1.1%) strongly disagreed. This result means that majority of the respondents (76.8%) agreed that they will only use POS if the operator is trustworthy. In addition, item 3 indicated that 47 respondents (16.5%) strongly agreed that the reputation of this operator is trustworthy. Also, 154 respondents (54%) agreed to the same notion; 29 respondents (10.2%) were not sure about their answer to this notion; 44 respondents (15.4%) disagreed to this notion; and 11 respondents (3.9%) strongly disagreed to this notion. This result means that more than half of the respondents 201 (70.5%) agreed that the reputation of the operator is trustworthy. Item 4 in table 4.2.4 reveals that 32 respondents (11.2%) strongly agreed that the policies and practices of the operator are trustworthy. However, 125 respondents (43.9%) agreed to this notion; 65 respondents (22.8%) were uncertain about this notion; 60 respondents (21.1%) disagreed while 03 respondents (1.1%) strongly disagreed. This result means that less than half of the respondents representing 55.1% agreed that the policies and practices of these operators were trustworthy.

Table 4.4: Responses on Customer Satisfaction

Items	Strongly disagree	Disagree	Undecided	Agree	Strong agree	Mean	S.D.
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	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
i. I like to use POS because it offers independence	54	18.9	93	32.6	87	30.5	29	10.2	22	7.7	3.45	1.139
ii. I am satisfied with POS payment system	14	4.9	25	8.8	28	9.8	105	36.8	113	39.6	2.02	1.137
iii. POS is user friendly	9	3.2	55	19.3	92	32.3	93	32.6	36	12.6	2.68	1.025

Source: field survey, 2018

Table 4.4 reveals that 22 respondents (7.7%) strongly agreed that they like to use POS because it offers independence. However, 29 respondents (10.2%) also agreed to this same notion; 87 respondents (30.5%) respondents chose undecided; 93 respondents (32.6%) disagreed while 54 (18.9%) strongly disagreed. This result means that less than half of the respondents 51 (17.9%) agreed that they like to use POS because it offers independence. Item 2 in table 4.2.5 reveals that 113 respondents (39.6%) strongly agreed that they are satisfied with POS payment system. However, 105 respondents (36.8%) agreed to the notion; 28 respondents (9.8%) were not certain about the notion; 25 respondents (8.8%) disagreed while 14 respondents (4.9%) strongly disagreed. This result means that majority of the respondents (76.4%) agreed that they are satisfied with the payment services of POS. Response from item 3 revealed that 36 respondents (12.6%) strongly agreed that POS is user friendly. Also, 93 respondents (32.6%) agreed to the same notion; 92 respondents (32.3%) were not sure about their answer to this notion; 55 respondents (19.3%) disagreed to this notion; and 9 respondents (3.2%) strongly disagreed to this notion. This result means that less than half of the respondents 129(45.2%) agreed that POS is user friendly.

Test of Hypotheses

Hypothesis One: Reliability has significant influence on customer satisfaction with POS in Anambra State.

Table 4.5: Pearson Correlation result of hypothesis one

		reliability	Cussat
reliability	Pearson Correlation	1	.356**
	Sig. (2-tailed)		.000
	N	285	285
cussat	Pearson Correlation	.356**	1
	Sig. (2-tailed)	.000	
	N	285	285

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

Table 4.5 shows that the Pearson correlation co-efficient is 0.356. This indicates that there is a low positive correlation between reliability and customer satisfaction. However, the p-value of 0.00 is less than 0.05, this means that there is a significant relationship between reliability and customer satisfaction with the use of POS. This result agrees with Zhu, Wymer and Chen (2002) which contended that reliability measurement has a significant positive impact on apparent service quality and consumer satisfaction by service sector. Also, recent study has featured the significance of service reliability, illustrating that transit organizations wishing to build their consumers' levels of satisfaction should concentrate on building up a reliable consistent service (Chakrabarti & Giuliano, 2015).

Hypothesis Two: Trust has significant influence on customer satisfaction with POS in Anambra State.

Table 4.6: Pearson Correlation result of hypothesis two

		Trust	Cussat
Trust	Pearson Correlation	1	.482**
	Sig. (2-tailed)		.000
	N	285	285
cussat	Pearson Correlation	.482**	1
	Sig. (2-tailed)	.000	
	N	285	285

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

Table 4.6 shows that the Pearson correlation co-efficient is 0.482. This indicates that there is a moderate positive correlation between trust and customer satisfaction. However, the p-value of 0.00 is less than the 0.05, this means that there is a significant relationship between trust and customer satisfaction with the use of POS. This is in line with the findings of Geffen (2002) that trust is a strong determinant of e-service performance and recognized trust as a key driver of consumer satisfaction and perceived service quality.

Conclusion and Recommendations

Today's payment instruments have evolved from barter to commodity-based, to currency and coin, to card-based and, more recently, to electronic network-based systems. This study has been able to determine the effect of e-service quality on customer satisfaction with POS services. Considering the results of this study, a positive effect of e-service quality dimensions (reliability and trust) on customer satisfaction with POS has been established. It can therefore be deduced that these dimensions of e-service quality are important in explaining customer satisfaction in using POS services by the customer. This paper concludes that reliability of a business and trust of customers are not just the essentials for customers' satisfaction but the thriving of e-services rest on them.

The following recommendations were made:

1. Stores that make use of POS services should ensure users have a thorough understanding of the usefulness and advantages of the system by applying suitable promotional strategies. This will help users become familiar and comfortable with the system.
2. It was shown in the paper that trust affects customer satisfaction, therefore retail outlets should show genuine concern for consumers' interests and also ensure their operations and reputation are trustworthy as these will build trust between them and their consumers.
3. It is evident that when customers are satisfied, they tend to build trust. It is therefore very necessary for business outlets to pursue the satisfaction of their customers religiously.

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