Original Paper

Assessing the Effects of Customer Service on Customer Retention in Selected Community Pharmacies in Kumasi

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Abstract

The main purpose of this study was to assess the effects of customer services on customer retention among some selected community pharmacies in Kumasi. A structured questionnaire was distributed to customers who visited these selected pharmacies. Two hundred (200) participants were targeted. Factors that affect customer retention were categorized into two main groups, i.e., service quality (reliability, responsiveness assurance, and empathy) and customer satisfaction and loyalty. Respondents' variables such as gender, age, education, and employment status were analyzed. Correlation and multiple regression analysis were used to measure the association between service quality and customer satisfaction and customer loyalty. There was an indication of the results that there posited that there existed a strong association between service quality and customer satisfaction and loyalty.

The researcher then recommended that to retain customers, pharmacy attendants, including service providers should focus more on the variables or dimensions of service quality such as reliability, responsiveness, assurance, and empathy.

Keywords: Customer loyalty, customer retention, customer loyalty, service quality, Pharmacy, Ghana

1. Introduction

1.1 Background of the Study

In improving business performance and attaining efficiency, the strategic tool required is quality. For customers' to remain loyal to the product or services offered by dealers, technology and support are vital elements customers look out for in today's market environment. In service research, customer satisfaction through service quality is very essential; however, it is also the pride of every business enterprise today. It's an open secret that business organizations cannot survive without attaining customer satisfaction and building brand loyalty.

Increasing sales profit and market share, enhancing customer relations, improving corporate image as well as promoting loyalty can be influenced by service quality ("Portela MCAS"; Thanassoulis, 2005; Newman, 2001; Fisher, 2001), Recently, customers are demanding higher quality products and services than before, as this has become debatably the most important consumer trend. Several industries in Ghana have been deregulated over the decades due to poor service performance to customers, particularly by the state-owned enterprises (Frempong & Henten, 2004.)

Additionally, there are some organizations in Ghana that continue to raise eyebrows about the service quality delivered as they have been struck with frequent issues (Nimako et al., 2010). Adjetey (2012),

accordingly, doubted whether Ghanaian companies have policies in place to make sure there is absolute satisfaction of their customers. Subjectively, there is a clear indication that sometimes customers' are dissatisfied customers irrespective of the quality of the services provided to them. In this regard, this study aims to assess customer service on customer retention among some selected pharmacies in Kumasi.

2. Literature Review

2.1 Customer Retention

The customer is retained lately based on the organization's success. Competitors of the organization will give the customer reasons to leave if the company fails to give their customers some good or better reason to stay. Numerous studies within industries show that it is 5-7 times more profitable to keep an existing customer than attracting one new customer Pfeifer (2005). It is important for service companies in this concentrated completion era to appreciate that just acquiring a customer is not sufficient since there is a direct association between time and profitability & growth. To some extent, customer retention depends on service quality and customer satisfaction. As mistakes are inevitable characteristics of all individual attempts and also service recovery, complaints are usual and expected part of any service activity. Service recovery is the process of putting things right after something goes wrong in service delivery. Customer retention is continual preservation or protecting trading relationships among customers over the long-term. The entire team of an organization should be focused or extra focused on their customers. The focus should include; consistent service delivery, within organizations' value proposition and brand services; Cross-selling and up-selling, and also, asking for recommendations and feedback from existing customers; programs and circular must be developed to increase customer loyalty and reduce income; annual marketing planning, while putting the major focus on customer retention; improving the market by data through knowing the lifetime value for different segments.

Research has revealed that it cost 10 times more to acquire a new customer than to retain an existing one. Losing a few numbers of customers could collapse the organization if the number of customers of the organization is few. Even when the number of customers is large, a small increase in the rate should intensely increase profits. Customers are retained when they express long-term commitment and being loyal to the company, brand, and also declining purchase from competitors. Critically, customer service, customer relations, and customer relationships are very important strategies that widen up the concepts of customer retention. Several techniques such as database marketing, issue of loyalty cards, redeemable against a variety of goods or services, special discounts, gifts, preferential promotions, newsletters or magazines, members' clubs or made-to-order products, etc. can help companies can build loyalty and retention. Debatably, there is an association between customer retention employee loyalties; this is because employees who are loyal build up long term relationships with their customers. Now, satisfying customer needs above competing company is a means of counterbalancing new customer and opportunities with current and existing customers as a way of maximizing profit and offsetting the "leaky bucket theory of business" in which new customer gained in order direct marketing-oriented businesses were at the expense of the loss of older customers. This practice of "churning" is less economically feasible than retaining all of the bulk of customers using both direct and relationship management as lead generation through new customers' needs more investment.

2.2 Theoretical Review on Customer Satisfaction

A well-known management scholar Peter Drucker, theorizes that "There is only one definition of business purpose: to create a customer (Peter Drucker, 1954). Since customer satisfaction studies barely call for any justification. In as much as is quote apprehends the challenges companies and organizations face, it is predominantly appropriate for service-based companies, because of the greater relations between service providers and their customers in the service-profit chain (Heskett, Sasser, & Schlesinger, 1997). Undoubtedly, "high customer satisfaction ratings are widely believed to be the best indicator of a company's future profits" (Anderson & Sullivan, 1993). The essence of customer satisfaction is based on several fields in management, but not limited to total quality management (TQM), performance management (PM), as well as marketing theory. The three (3) hypothetical bases are determined in terms of how they link to the idea of customer satisfaction.

2.3 TQM Perspective: Customer Retention

From the history of TQM, it is the route from quality inspection to quality assurance to quality control, as this signifies an entire organizations method for achieving customer needs and expectations that consist of all managers and employees through quantitative methods to constantly enhance the organization's developments, products, and services (Psychogios & Pripora, 2007). Total quality management is important because it makes sure there is mutual co-operation among everyone in an organization and associated business processes to produce products and services that satisfy and, expectantly, surpass the needs and customers' expectations (Dale, 2003). With regards to the previous sentence, one of the central anchors of total quality management, which has been recognized since the first publication on quality assurance by Deming in the 40s is exceeding the needs and expectations of customers. Customer satisfaction in the view of total quality management is that it is the driving force for an organization to improve its performance (Youssef & Zairi, 1995). Some theorists (Tsang & Antony, 2001), highlights that the main objective of TQM of and organization should be understanding, satisfying, and exceeding customer needs and expectations constantly. These authors contended that consumers' needs and expectations should always be in the mind of employees, observing that it is essential to recognize these needs and expectations and their level of satisfaction. Hence, organizations need to make an inventory of customers' data, complaints, and targeting to improve customer orientation, to understand customer satisfaction (Tsang & Antony, 2001). In a nutshell, the literature on TQM sees customer satisfaction as identifying customers' and then exceeding their expectations.

2.4 Performance Management Perspective: Customer Retention

According to Clarke (1998), the idea that financial and other features of organizations' performance concerns by shareholders have to be measured equally of the past in the management discipline, and that shareholders' method to performance measurement arose as an answer to the censure of overrating shareholders. Initially, the perspective of performance measurement was deeply considered as unfair since it signifies a short-term focused and financially-focused performance that constricts the latitude of performance measures merely to shareholder interests (Srimai et al., 2011). Clarke (1998) admitted that in addition to the professional managers, other groups of stakeholders, make substantial contributions concerning the performance of the company, calling for management programs that recognize, but not disaffects, other stakeholders, like customers. Ensuing, there are few numbers of performance measurement systems have changed, expanding their concerns on the shareholder's requirements instead of only reproducing shareholder's economic profits (Garengo et al., 2005).

For instance, the balanced scorecard tries to address the value that firms produce beyond simple profit by suggesting a combined idea and approach for observing performance as a balance among, satisfying financial shareholders through a maximization of profits; customer satisfaction; increase in organizational dimension; and promotion of professional and organizational growth (Kaplan & Norton, 1992). The balance scorecard, or performance management, in essence, highlights understanding of the customer and meeting his or her expectations, which is considered as the key tool for attaining greater profitability, in general terms (Kaplan & Norton, 1992).

2.5 Marketing Perspective: Customer Retention

Marketing is simply defined as creating, promoting, and delivering goods and services to end-users. With reference to Mcnamara (1972), the marketing concept is: "A philosophy of business management based upon a companywide acceptance of the need for customer orientation, profit orientation, and recognition of the important role of marketing in communicating the needs of the market to all major corporate departments".

The definition shows a changed pattern focusing from an emphasis on transaction marketing to a marketing orientation, involving understanding and building a common long-term beneficial relationship. Kotler, 1998 highlights that assessing the needs and wants of target markets and delivering the desired satisfactions more effectively and efficiently than competitors are the main approaches to achieving organizational goals. On the contrary, the concept of marketing initiates the planning and coordination of all activities that will satisfy customers' needs and wants (Walker et al., 1992). Marketing's most vital construct is customer orientation, replicating a set of views that puts the

customer's interest first and developing an adequate understanding of customers to create products or services of higher value (Narver & Slater, 1990). This theory deposits that; an organization must be customer-focused, focusing only on delivering the higher value of products or services to customers. Delivering of a higher value of products or services could be viewed from two angles; it could mean that product or service delivered are of higher quality, about that of the competitors', it could also mean that the perceived quality of the product or service is greater than what the customer had expected.

Some scholars like Kholi and Jaworski (1990), have indeed established a study on market orientation, contending that a market-oriented organization is one that implements marketing concepts successfully.

Findings of several studies reveal that the result is customer satisfaction that shows recurrence purchases and also draws new customers to the business (Mahmoud et al., 2010; Hinson & Mahmoud, 2011; Mahmoud & Hinson, 2012). In brief, the theory of market concerns meeting and exceeding customers' expectations as the most consistent way of achieving sustainable competitive advantage in business.

2.6 Conceptualizing Customer Satisfaction

Researchers have not decided, approved, or established a global definition for customer satisfaction, regardless of the prevalent recognition attached to customer satisfaction. Concepts have although been well explored, one theoretical model has not and possibly, will not be accepted since the process in reaching a customer's judgment of satisfaction or dissatisfaction is complex. Satisfaction is described simply as a post-purchase attitude (Swan & Combs, 1976). According to Westbrook (1980) customer satisfaction involves perceptive and emotional aspects in the pre-purchase, purchase, and post-purchase phases of buying goods and or receiving services. While Rust & Oliver, 1994 proposes that customer satisfaction or dissatisfaction arises as a retort to a single or sustained set of service encounters. In Giese and Cote's (2000) view, consumer satisfaction encompasses three (3) basic components comprising the type of response; the center of interest or the subject on which the response is focused; and the moment in time at which the assessment is made.

Considering the above theories, this study will define customer satisfaction as customer findings concerning the success or failure of a firm in meeting expectations as a result of dissatisfaction (Oliver, 1999). This definition suggests that satisfaction is "post-consumption", thus, knowledge and understanding, or an experience comparing quality in terms of perceived with expected (Anderson & Fornell, 1994; Parasuraman et al., 1985). Also, satisfaction is a judgment that a customer makes from a service encounter, and the assessment is highly heterogeneous. It varies from customer to customer, encounter to encounter, and firm to firm, assisting the need for new understandings and visions in customer satisfaction among and across businesses. Lastly, satisfaction is a process straddling the consumption period and that investigation of the post-purchase phase is crucial to new knowledge development.

2.7 Determinants of Customer Satisfaction

Quite a number of research streams have been identified, in reviewing the existing literature. They comprise of, but not limited to service quality; service recovery; reputation; price, and; customer orientation (Anderson & Sullivan, 1993; Saeed et al., 2011; Michel & Meuter, 2008; Nimako et al., 2010; Herrmann et al., 2007; Minkiewicz et al., 2011).

2.8 Service Quality

Determinants of customer satisfaction in the service sector were identified in numerous studies in the early '80s. These studies examined the association between customer satisfaction and service quality. However, researchers recently have focused on customer satisfaction and quality in the manufacturing sector than the service sectors (Mandhachitara & Poolthong, 2011). Service quality is a consumer's total impression in relation to the subsidiary or dominance of an organization and its services (Bitner & Hubbert, 1994). Service quality is defined by Mackay and Crompton (1990), as "the relationship between what customer's needs from a service and what they perceive that they receive". In 1980, Oliver established the theory that there is a direct relationship between customer satisfaction and what

their expectations are. Consequent studies indicate that a factor that contributes to satisfaction is the perceived performance of a particular service, positively by a customer (Oliver, 1980).

Specifically, it has been observed in studies that once a customer perceives service quality to be high, their levels of satisfaction will be high (Ganesh et al., 2000; Caruana, 2002). A report by Ganesh et al. (2000) shows that if the service performed by a business exceeds customer expectations, possibly, the customer will be a repeat customer due to the satisfaction they derive from the services. This perception indicates that there will be a key cause of dissatisfaction for consumers if poor service is delivered. Earlier findings from proponents like Parasuraman et al., (1985) resonates with the long-held declaration by SERVQUAL concluded that a customer is likely to be satisfied with the service provider and the services rendered if a service is provided within an acceptable quality range. In connection with this, the current study would assume that in the Ghanaian pharmaceutical industry, the customer satisfaction level among pharmacy customers would be fueled at least in part by the quality of services delivered by pharmacists or pharmacy attendants.

2.9 Service Quality Dimensions

In the path of Parasuraman et al. (1985), breaking exploratory research, the proponents developed the SERVQUAL tool and laid down a conceptual framework for the measurement of service quality. This tool (SERVQUAL) has been the most leading tool for measuring service quality and it formerly includes ten dimensions with ninety-seven substances, however, is reduced to five dimensions with 22 of these substances in 1991. These dimensions (5) include tangibility, reliability, responsiveness, assurance, and empathy. With tangibles, it involves the physical indication of the service. Particularly, the idea explores the work environment of the service provider; the appearance of employees; the instruments and equipment used to provide the service such as other customers in the service sectors. Tangibles are used by firms to transport images and also an indicator of quality (Zeithamal et al, 2006).

Reliability dimension on service measures how performance has been consistent and the dependability of the service. Zeithaml et al. (2006) reveals that reliability is "the ability to perform the promised service dependably and accurately" or "delivering on its promises" to achieve reliability, it also seeks answers from service providers on questions like Does the firm perform the service right at the first time? Does the firm honor its promises? In achieving reliability focus should be on billing accuracy, keeping proper records and performing the service at the right time. Assurance, on the other hand, has to do with the knowledge and courtesy of personnel and they being able to carry trust and confidence. Assurance also encompasses competence, courtesy, credibility and security. Andaleeb and Conway (2006) observed that in industries where the risk is higher and the outcome of using service is uncertain, assurance may not be relatively important. For example, in an industry like the medical and healthcare, assurance is an important dimension that customers used as standards in evaluating a hospital or a doctor after service has been provided. The trust and confidence may be represented in the personnel who connect the customer to the organization (Zeithaml et al., 2006). Responsiveness is focused on the willingness or readiness of personnel to provide service (Parasuraman et al., 1985). The responsive dimension places emphasis on dealing with the customer's needs, questions, and grievances promptly and responsively. How long a firm takes to answers or deals with problems among customers determines how responsive the firm is. Companies need to look at responsiveness, rather than the company's perspective to be successful (Zeithaml et al., 2006). Lastly, empathy, which places emphasis on compassionate and concern and also providing individualized attention to customers by employees of the firm (Zeithaml et al., 2006). In this regard, making customers feel unique and special. Employees of a firm should make effort in an attempt to develop empathy, by keeping customers' names, knowing their preferences and needs, and take steps to satisfy their needs. Unlike large firms, small scale enterprises are in a better position to achieve empathy through the provision of customized services to customers.

2.10 Customer Loyalty

Customer loyalty can be expressed in two different ways. First of all, loyalty is an attitude. Diverse feelings create a person's general attachment to a product, service, or organization. The level of one's loyalty determines these feelings. Secondary, loyalty is behavioral. Instances of loyalty behavior take into account persistent buying products or receiving services from the same supplier, increasing the

scale of a relationship, or giving recommendations (Yi, 1990). Teich (1997) mentioned that customer loyalty is developed over a while from a consistent record of a meeting, and exceeding customer expectations occasionally. Kotler et al. (1999) stressed that the cost of attracting a new customer maybe five times the cost of keeping a current customer. Also, Gremler and Brown (1996) asserted that the extent to which a customer shows a constant purchasing behavior from a service provider keeps a positive attitudinal nature towards the provider and cogitates using only this provider when a need for this service arises.

Bloemer and Kasper (1995) on a contrary, hold a view about customer loyalty, that, loyalty could be understood as true loyalty relatively than repeat purchasing behavior, which is the actual re-buying of a brand, irrespective of commitment. Loyalty is as well seen as a multi-dimensional concept involving positive and negative responses (Zeithaml et al., 1996). Nevertheless, not all satisfied customers will remain loyal. Studies by Colgate et al. (1996) found out that it is not always the case that customer defection is the opposite of loyalty, whereas Levesque & McDougall (1993) proposed that, "even if a problem is not solved, approximately half of the customers would remain with the firm".

2.11 Empirical Review

Service quality was explored in commercial banks in Bangladesh by Rahaman et al. (2011); the authors concluded that one of the main causes of service quality policy failure is the absence of understanding of the developing requirements and targeted customers' preferences.

Finding the level of service quality expectation, and perception of the customers towards the Malaysian public service using the SERVQUAL model, the findings of the study revealed that the most important dimension is tangible, as it had the lowest scores of perception. Then again, the gap between services is neither the lowest nor the highest. The study was participated by a total of two hundred thirty (230) respondents. In analyzing the data, the study employed regression analysis and Pearson product-moment correlation coefficient. The results of the study show that there is a positive relationship between service quality and customer satisfaction. The writers gave recommendations organizations should concentrate on service quality more, due to its effects on customer satisfaction. Business organizations must know the expectations of the customers first, and how they can achieve these expectations to ensure that customer satisfaction level is high. Customer satisfaction plays a role in customer loyalty and retention. It has been discovered that the cost of attracting new customers surpasses the cost involved in retaining existing ones.

SERVQUAL model, developed by Parasuraman et al., 1988 was employed by Kheng et al. (2010) with five dimensions to assess what influences service quality on customer loyalty in bank customers in Penang, Malaysia. The immediate variable used customer satisfaction. The study stated that customer loyalty could be enhanced if service quality is improved. Service quality dimensions play a significant role in the equation like reliability, empathy, and assurance. Findings are that participants assess the bank positively; however, there are rooms for development.

An exploratory study of customer satisfaction of fine dining restaurants in Singapore reveals that the service dimensions of assurance, empathy, and tangibles are the most important in assessing customers' service quality, therefore, having a positive influence on customer satisfaction (Sammons, 1982).

2.12 Conceptual Framework

The study develops a conceptual framework for this study to analyze the association between service quality and customer loyalty. It was developed based on the literature reviewed.
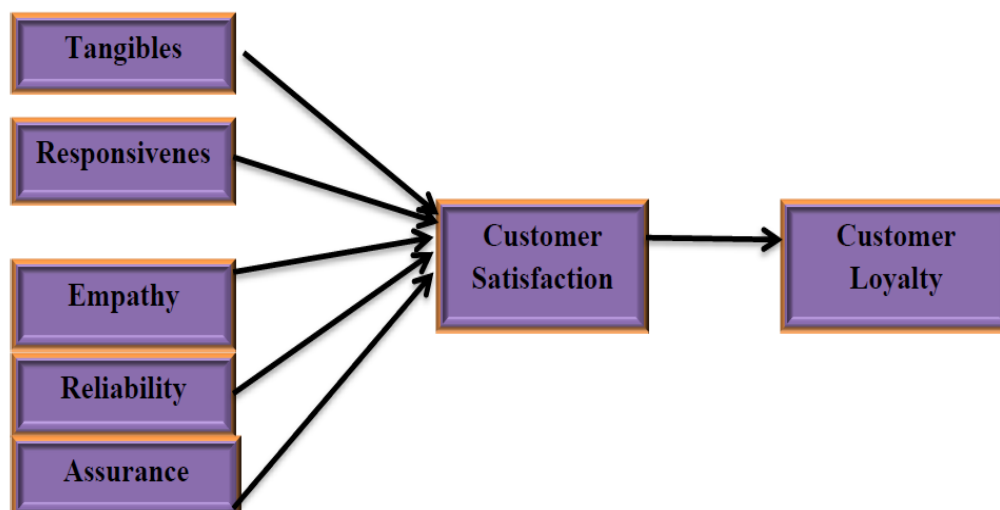
Figure 1. Conceptual Framework for Service Quality and Customer Satisfaction

Source: Authors construct, 2020.

3. Methodology

3.1 Study Design

The study employed a correlation design type. It was a quantitative study that attempted to put weight on customer service on customer retention in a population. This descriptive survey type was adopted for this study because it tries to commit the researcher to focus on studying certain variables of an assemblage to explore or clarify things or occurrences (Crossman, 2014). Saunders et al. (2007) argue that both primary and secondary data for a study can be achieved by several methods. The methods include interviews (focus group, in-depth and semi-structured), observation, and questionnaire which are all methods considered practical Saunders et al. (2007). Consequently, this study employed the survey and interview methods. The questionnaire was the instrument used for collecting the data. Data were collected from a sample of customers of four (4) pharmacies in Kumasi. The reason for that choice is the presence in the same region of kinds of pharmacies with specific characteristics that we know, after the interviews, will be better to collect the samples. The size, in terms of the number of customers and the distances between the pharmacies, is the basis of choosing. Randomly customers filled out the questionnaire in front of the pharmacy. Participants who were not able to read were assisted. The entire method adopted for this study was better for collecting the data because customers had the chance to record their experience with the pharmacy.

3.2 Study Population

The population is the aggregate number of people found within a particular area. In other words, the population is regarded as the entire set of cases whether individual or not from which a sample is selected or drawn (Saunders et al., 2007, 2014). The population of the study was all customers of some selected pharmacies in Kumasi, including Lansah, Menri, Panacea, and Bandy. The target population was 200, where 195 answered the questionnaire given them.

3.3 Sample Size and Sampling Technique

In the view of Kumar (1997) sampling is the process of selecting a few from a bigger group known as the sample population to become the source for estimating a fact, situation, or outcome concerning the bigger group. A simple random sampling and a purposive sampling technique were used to select the pharmacies to achieve an ideal sample size that fulfills the requirements of customer satisfaction and customer loyalty in the study.

3.4 Sample Size

Saunders et al. (2007) defined sample size as a subset (sub-group) or a selection of a representation from a whole population to be tested and examined to obtain information or statistical data. The population for the study is Two hundred (200). This comprises of all the Four (4) selected pharmacies, Thirty (30) pharmacy attendants and One Hundred and Sixty Five (170) customers from these pharmacies. This is justified by the sample size formula: ***N >50 + 8m where N is the number of participants and m the number of independent variables*** (Tabachnick & Fiedel, 2007). Factually, the formula can be explained as the total number of participants (N) required or suitable for a study should always be higher than the summary of fifty (50) and the product of eight (8) and the number of independent variables (m) in association with the theories of the study.

4. Results and Discussion

4.1 Analysis of the Study's Specific Objectives

The subsections below present these results following the research objectives. These encompassed the analysis of service quality, customer satisfaction, and loyalty. Service quality was analyzed on the Reliability; Responsiveness; Assurance; Empathy, while Customer satisfaction and loyalty were analyzed on customer satisfaction and customer loyalty. Lastly, the correlation and multiple regression analysis were all presented.

4.2 The Effect of Customer Satisfaction and Loyalty on Customer Retention

This section presents the results of the analysis of the effect of customer satisfaction and loyalty on customer retention. It includes a correlation analysis and presents the results of a bivariate correlation based on Pearson correlation statistics in the following sections.

4.3 Correlation Analysis

According to Table 1 below, the main objective of the study is to assess the effects of customer services on customer retention among some selected community pharmacies in Kumasi is achieved. The correlation coefficient between service quality and customer satisfaction and loyalty r = 0.81 with respect to significant level of 0.01 is significant. In other words, there is a direct and positive relationship between service quality and customer satisfaction and loyalty (see the second table below).

Table 1. Correlation Matrix of Service Quality and Customer Satisfaction and Loyalty

Variable		Reliability	Responsiveness	Assurance	Empathy	Customer Satisfaction and Loyalty
Reliability	Correlation Coefficient (α)	0.93				
	Determination Coefficient (%)	91%				
Responsiveness	Correlation Coefficient (α)	0.91	0.89			
	Determination Coefficient (%)	81%	94%			
Assurance	Correlation Coefficient (α)	0.93	0.93	0.83		
	Determination Coefficient (%)	90%	81%	94%		
Empathy	Correlation Coefficient (α)	0.91	0.88	0.83	0.81	
	Determination Coefficient (%)	90%	81%	94%	0.91%	
Customer Satisfaction and Loyalty	Correlation Coefficient (α)	0.81	0.91	0.90	0.87	0.88
	Determination Coefficient (%)	91%	90%	95%	90%	91%
	Level 0.05*	level 0.01**				

Source: Field data, 2020.

Table 2. Service Quality and Customer Satisfaction and Loyalty

Variables	Customer Satisfaction and Loyalty Coefficients	
	Correlation (α)	Determination (%)
Service Quality	**0.80	90
Reliability	**0.90	90
Responsiveness	**0.90	80
Assurance	**0.87	90
Empathy	**0.85	90
Significant level	0.01, 0.01, 0.01, 0.01 & 0.05 respectively	
N	195	

Source: Field data, 2020.

Table 3. Correlations

		Service Quality	Customer Satisfaction and Loyalty
Service Quality	**Pearson Correlation**	1	0.91[**]
	Sig. (2-tailed)		.000
	N	3	3
Customer Satisfaction and Loyalty	**Pearson Correlation**	0.91[**]	1
	Sig. (2-tailed)	.000	
	N	3	3
Correlation is significant at the 0.01 level (2-tailed)			

Source: Field data, 2020.

The above table shows that the coefficient of determination of the relationship between Service Quality and Customer Satisfaction and Loyalty is 90% i.e., 90% of the distribution is shared between Service Quality and Customer Satisfaction and Loyalty.

4.4 Multiple Regression Analysis

The effect of service quality (Independent Variables) on customer satisfaction and loyalty (Dependent Variable) was estimated by the multiple regression analysis. The table below presents the results and a summary of the mode in which the item of interest is the adjusted R^2 statistics, which is 0.215. This proposes that service quality accounts for 21.5% of the variation in customer satisfaction and loyalty.

4.5 Analysis of the Reliability

The results presented in section are the analysis of reliability with three dimensions (each with four items). Descriptive statistics were used to assess the level service quality. The Mean and Standard Deviation (S.D) of the three dimensions of service quality were also calculated, to establish the respondents' assessment of the level to which pharmacy attendants and pharmacists relates.

Table 4. Descriptive Statistics on Reliability

	N	Min.	Max.	Mean	Standard Deviation
Dependency **	195	1.00	5.00	4.2085	.94799
Accuracy	195	2.00	5.00	3.9808	.83880
Timeliness*	195	1.313	5.00	3.9500	.83660
Reliability (Overall)	195	1.44	5.00	3.9864	.87446
Valid N(List wise)	195				

Source: Field data, 2020.

The table above indicates that dependency had the highest mean of 4.2085 and standard deviation of 0.94799, followed by timeliness at a mean of 3.9808 and standard deviation of 0.83880. The least but still with a high mean score of 3.9500 and standard deviation of 0.83660 was accuracy. Overall, reliability scored a mean of 3.9864 and standard deviation of 0.87446. In fact it is important to note that the mean score was above the midpoint. This statistics indeed show that these pharmacy attendants hold high levels of service quality.

4.6 Analysis of the Responsiveness

This section presents the results of the analysis of responsiveness with three dimensions (each with four items). Descriptive statistics were used to assess the responsiveness possessed by pharmacy attendants. The Mean and Standard Deviation (S.D) of the three dimensions of responsiveness were calculated to establish the respondents' assessment of the extent to which they are served. The descriptive statistics of the findings are presented in table 2.0 below.

Table 5. Descriptive Statistics on Responsiveness

	N	Min.	Max.	Mean	Standard Deviation
Prompt service*	195	1.00	5.00	3.6333	.89631
Willingness to serve**	195	1.67	5.00	3.8439	.89448
Query response	195	2	5.00	3.8131	.89770
Responsiveness (Overall)	195	1.56	5.00	3.7634	.89616
Valid N(List wise)	195				

Source: Field data, 2020.

The results above indicate that the willingness to serve had the highest mean of 3.8439 and standard deviation of 0.89448, followed by query response with a mean score of 3.8131 and standard deviation of 0.89770. Prompt service was the least but still with a high mean score of 3.6333 and standard deviation of 0.89631. Regarding to the mean scores for pharmacy attendants from these selected pharmacies, the results showed an overall mean score of 3.7634 and standard deviation of 0.89616. This point out that these pharmacy attendants possess high levels of responsiveness.

4.7 Analysis of Assurance

The result of the assurance is presented in Table 6 below. The result included an analysis of the respondents' assurance with three dimensions (each with three items). Descriptive statistics were used to assess the levels of assurance possessed by pharmacy attendants of these selected pharmacies. The Mean and Standard Deviation (S.D) of the three dimensions of assurance were calculated to establish

the respondents' assessment of the extent to which pharmacy attendants possess these skills.

Table 6. Descriptive Statistics on Assurance

	N	Min.	Max.	Mean	Standard Deviation
Sympathy*	195	2.00	5.00	3.7387	.95735
Trustworthy	195	1.80	5.00	4.0918	.83780
Politeness**	195	1.32	5.00	4.1098	.89880
Assurance (Overall)	195	1.707	5.00	3.9801	.89798
Valid N(List wise)	195				

Source: Field data, 2020.

From the table above, the result reveals that politeness had the highest mean score of 4.1098 and standard deviation of 0.8980, followed by sympathy with a mean score of 4.0918 and standard deviation of 0.83780. The least but still with a high mean score of 3.7387 and a standard deviation of 0.95735 was trustworthy. However, the overall mean score for assurance from these pharmacies was M = 3.9801 and a standard deviation of 0.89798. This result indicates that the selected pharmacy attendants possess high levels of assurance.

4.8 Analysis of Empathy

The result of the assurance is presented in Table 7 below. The result included an analysis of the respondents' views about the pharmacy attendant's concerns and understanding with three dimensions (each with three items). Descriptive statistics were used to assess the levels of concerns and understanding possessed by pharmacy attendants of these selected pharmacies. The Mean and Standard Deviation (S.D) of the three dimensions of assurance were calculated to establish the respondents' assessment of the extent to which pharmacy attendants possess these skills. The descriptive statistics of the findings are presented in the table below.

Table 7. Descriptive Statistics on Empathy

	N	Min.	Max.	Mean	Standard Deviation
Concerns*	195	2.00	5.00	3.7387	.95735
Kindness	195	1.80	5.00	4.0918	.83780
Understanding**	195	1.32	5.00	4.1098	.89880
Empathy (Overall)	195	1.707	5.00	3.9801	.89798
Valid N(List wise)	195				

Source: Field data, 2020.

From the table above, the result reveals that understanding had the highest mean score of 4.1098 and a standard deviation of 0.8980, followed by concerns with a mean score of 4.0918 and a standard deviation of 0.83780. The least but still with a high mean score of 3.7387 and a standard deviation of 0.95735 was kindness. However, the overall mean score for assurance from these pharmacies were M = 3.9801 and a standard deviation of 0.89798. This result indicates that the selected pharmacy attendants possess high levels of assurance.

4.9 Conclusion

The results of the study can be summarized based on the combined studies outlined in the previous study. The results of the study reveals that there is the strongest association between service quality ($r = 6.569$, $p < 0.01$) and customer satisfaction and customer loyalty ($r = 0.81$, $p < 0.01$). A significant positive correlation reveals that a higher level of service quality leads to higher customer satisfaction and customer loyalty. This indicates that pharmacy attendants will have to concentrate more on the variables of service quality in order to retain customers.

The empirical results showed that the perceptions of pharmacy customers' satisfaction and loyalty can be achieved through the dimensions of service quality. This fact was identified in the previous studies reviewed by Zeithamal et al. (2006). This study also reveals that there are different models for customers' satisfaction, as this is in line with what other researchers found in the previous studies (Anderson & Sullivan, 1993; Saeed et al., 2011; Michel & Meuter, 2008; Nimako et al., 2010; Herrmann et al., 2007; Minkiewicz et al., 2011). The author studied that one of the service dimensions factors contributing to customer satisfaction and customer loyalty is service quality service also, quality means delivery of the service, however, satisfaction reflects customers' experiences with the same service, as this has been shown by the following researchers.

5. Summary Findings, Conclusion and Recommendation

5.1 Summary Findings

Impact of service quality on customer satisfaction and customer loyalty: The empirical study revealed that there is a strong association between service quality and customer satisfaction & customer loyalty. A significant positive correlation reveals that a higher level of customer satisfaction and customer loyalty leads to higher customer retention.

The findings of the study revealed that in the cut-throat competition era, it is very essential to retain the existing customer to succeed in the market. To retain customers, a customer-centric approach is a prerequisite since customer-centric organizations will focus on providing quality services and will deliver these services within time. Therefore, Customer satisfaction should be given utmost importance as it is one of the most essential variables impacting customer retention.

5.2 Conclusion

The purpose of the study was to assess the effects of customer services on customer retention. Firstly, the findings of this study reveal that when it comes to retaining customers, there is no formal or standardized method for service providers to follow.

Also, findings lead to the conclusion that service providers must be familiar with all their activities and management practices concerning customers. In the case of service quality dimension, all the variables the study considered are significant in the delivery of services, so that particularly, customers' will be satisfied and, hence, recommend the service to others.

Furthermore, some of the key factors in retaining customers (service quality) include reliability, responsiveness, assurance, and empathy, as combing these creates customer satisfaction and loyalty hence leads to the retention of customers. Creating customer satisfaction and loyalty and also a creation of switching barriers are the strategies that business organizations employ in keeping their customers through these factors

In general, the researcher contends that these findings be generalized to all business organizations (both product and service firms) and not only the pharmacy or the service sector.

5.3 Recommendations

Based on the findings of the model that indicates the association between the variables from the perspectives of the pharmacy customers, the study indicates that in the service sector, service quality has a greater impact on Customer loyalty than Customer Satisfaction; although, in descriptive analysis, the value of mean score of Customer Satisfaction was higher than service quality. Consequently, pharmacy owners, as well as those in the service industries, should consider all the key variables in this

study while planning their marketing strategies. Furthermore, they should also do more to increase customer satisfaction and what should be done to encourage satisfied customers to be loyal to their services.

Evidently from the findings of this study, pharmacy attendants, as well as all service providers should focus on all the variables of service quality to retain customers. Also, service providers should have enough knowledge and understanding that covers all forms of customer relationships through their lifecycles. Clients deserve endless appreciation from their service providers, so far as they remain customers. When it comes to solving customers' issues, sincere effort should be put in place.

In retaining customers, there are specific service features, including general experiences, which have an impact on customer satisfaction. Therefore, service providers should know why regardless of their good efforts, the customers are not satisfied with service quality.

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