EXAMINING THE IMPACT OF EMOTIONAL INTELLIGENCE ON QUALITY SERVICE DELIVERY AND CUSTOMER LOYALTY IN THE INFORMAL SECTOR: THE MODERATING ROLES OF TRAINING AND AGE

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DECLARATION

Candidate’s Declaration

This thesis is a study submitted to the Department of Psychology for the award Master of Philosophy (MPhil) in Industrial/Organisational Psychology. I, Opoku-Agyemang Nancy hereby declare that this thesis is the result of my own original research under the supervision of Dr. Kingsley Nyarko and Dr. Nasiru Abdul-Inusah and that no part of it has been presented for another degree in this university or elsewhere. All references cited in this work have been duly acknowledged and I take full responsibility for any shortcomings in relation to this work.

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Supervisors’ Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on the supervision of thesis laid down by the University of Ghana.

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DEDICATION

To my treasured husband Mr. Rio Perry-Kabyson
ACKNOWLEDGEMENTS

To God Almighty be the glory for the great things He has done. I am most grateful to my supervisors Dr. Kingsley Nyarko and Dr. Nasiru Abdul-Inusah for their unending support throughout the period of research. To all the retailers and customers who participated in the study, I am grateful. To my assistant who aided in the data collection, I express my gratitude. To Mr. Perry-Kabyson who supported me financially and whose encouragements kept me strong enough to keep pushing on during rough times, I am very much grateful. Finally, I am grateful to my colleagues Kenneth Owusu Ansah and Jesse Blakor who assisted me whenever I had difficulties with my work. God bless you all.
This study was conducted to examine the impact of emotional intelligence on quality service delivery and customer loyalty. Training and age were used as moderators. A total of 500 participants comprising 200 retailers and 300 customers were sampled through purposive and convenience sampling. Participants’ age ranged between 19 and 40 years. Emotional intelligence was measured with the assessing emotions scale and quality service delivery and customer loyalty were measured using the SERVQUAL and SERVLOYAL scales respectively. The results of the Pearson correlation indicated a significant positive correlation between emotional intelligence and quality service delivery as well as customer loyalty. There was also a significant positive correlation between quality service delivery and customer loyalty. The findings of the hierarchical multiple regression indicated that training and age moderated the relationship between emotional intelligence and quality service delivery.
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LIST OF ABBREVIATIONS

EI – Emotional Intelligence

SD – Service Delivery

QSD – Quality Service Delivery

CL – Customer Loyalty

IS – Informal Sector

FS – Formal Sector

EC – Emotional Competence

SD – Standard Deviation

ECH – Ethics Committee for Humanities

SET – Social Exchange Theory

MSCEIT – Mayer-Salovey-Caruso Emotional Intelligence Test

TRA – Theory of Reasoned Action

TPB – Theory of Planned Behaviour
CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Positive psychology which studies the specialties which enables people and societies to succeed is grounded in the idea that people would like to live a life of worth and bring out the best within themselves as they engage in love, play and work (Seligman & Csikszentmihalyi, 2000). For industrial and organisational psychologists, this is so revealing that, it is one of the variables to consider for instance when recruiting employees. Emotional intelligence (EI) belonging to positive psychology is a flourishing area in positive psychology and Salovey, Mayer, Caruso and Hee Yoo (2008) noted that “Emotional Intelligence could be an important predictor of success in personal relationships, family functioning and the workplace” (p. 2). Emotional Intelligence has been associated with a weakened likelihood of aggressive behaviour (Cotes, Lopes, Bracket & Mayer, 2003), academic achievement (Lam & Kirby, 2002; Chang, 2008) and progressive relationships (Cotes, Lopes, Salovey & Bears, 2003).

There is also the observation that EI impacts on the quality of service provided by service providers (Naeem, Saif & Khalil, 2008; Opuni & Adu-Gyamfi, 2014). Consequently, using EI is substantial in our daily lives as individuals as it instils hope and suggests promise hence Salovey et al. (2008) consider it as belonging to positive psychology. According to Cote (2014) being intelligent is being able or capable. Abilities are the variations or differences with which people are able to successfully complete a task. With this, the individual behaves not on impulse but takes time to think through in order to decide on what to do in the face of a situation, be it problem solving or adapting to a new environment.
1.1.1 Variables of Study

*Emotional Intelligence*

Salovey and Mayer (1997) coined as well as explained EI to be “the ability to perceive accurately, appraise and express emotion; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth” (p. 10). Also, it deals with people’s capability to recognise, evaluate and regulate their emotions as well as those of people other than themselves (Harms & Credé, 2010). Fundamentally, emotional intelligence involves identifying, using, comprehending and handling emotions and these are seen as the branches of EI. Individuals perceive emotions when they recognise and input spoken and non-spoken cues from the emotion system. Emotional perception involves people’s capability to observe, attend to and decrypt the emotional information. This information is communicated via facial expressions or the tone of voice. People are able to use their emotions to solve issues successfully, think intellectually, make better conclusions and engage in innovative or resourceful activities. This aspect lays emphasis on the way emotion impacts the cognitive system. Individuals cognitively process emotions, which is, awareness and knowledge as a result of the way a person feels as well as the way others feel. This enables them understand their emotions as well as that of others. Finally, when individuals engage in the above, they tend to manage emotions by regulating theirs as well as that of others. Trait EI varies among individuals (Siegling, Nielson & Petrides, 2014). For instance, retailers who are emotionally intelligent are quick to identify the emotions of their customers when they are sceptical about a particular brand of product they want to buy and then they will provide immediate assistance but those with low EI will take relatively a long time to identify the customers’ emotions before providing assistance.
**Quality Service Delivery**

In his study, Gummesson, (1994) lays emphasis that, “there has been a shift from the goods-focused to service-focused management due to automation of manufacturing and the introduction of electronics and technology and also moving from a normal marketing mix (focused solely on price, product, promo and place) to relationship marketing which will lead to collaborative rapport between service provider and customer” (p. 78). For this reason, businesses must make it a point to assess their service quality. This will enable them to be highly informed in relation to the customers’ prospects as well as their observations about the quality of service they received. For customers to be satisfied during a marketing exchange, then that exchange must either meet the customers’ expectations or exceed them. In this sense, the exchange experience must be a quality one.

Quality delivery is generally defined by Eshghi, Roy and Ganguli (2008) to be “the overall assessment of a service by the customers” (p.121). Therefore, when customers observed that the service they experienced is below their anticipations, they tend to conclude that quality is low and when they observed that their service experience reaches or surpasses their anticipation, they view quality as high. Service quality is also seen as a concept which can be assessed with a measuring instrument. This instrument measures the extent of adoption of customer’s expectation with the received services (Nezhadalilafmejani1, Beigi & Mohazabi, 2014).

Quality service is determined by many variables and according to Naeem *et al.* (2008) EI is one of the most significant factors. According to the proponents of the extensively used gap model Parasuraman *et al.* (1985), “service quality is the degree of discrepancy between customers’ normative expectation for service and their perceptions of service performance” (p. 42). Therefore, with retailing, customers have prior expectations before going to the retailer to purchase and they
compare such expectations to the service they obtained. This comparison determines their perception of quality service. Customer satisfaction based on QSD has a positive association with customer loyalty and effectiveness (Frimpong & Boateng, 2014). Therefore, businesspersons who are patient and emotionally intelligent towards their customers have a chance to make them feel satisfied hence their loyalty. Service quality delivered that can meet or surpass customers’ anticipations are often influenced by customers’ preceding anticipations.

A quality service which continues to be a very important issue in businesses in recent times due to competition is a cornerstone marketing strategy for companies (Asubonteng, McCleary & Swan, 1996). This shows that over the years, service-provision firms are obligated to deliver outstanding services so that they can maintain a competitive advantage. In attaining this objective, service providers must understand what quality service delivery is.

Quality Service Delivery (QSD) is essential in marketing exchanges and is basically outlined from customers’ viewpoint rather than retailers’. In other words, it results from pre-purchase anticipations by customers, their opinion about the observed value of the service process and their thoughts about the output quality. Before customers enter retail shops, they have various expectations therefore, these expectations must be met by the retailers in the very best way that they can in order to satisfy their customers.

In the past years, human relations have become dominant in the business markets hence the need for firms to approach the issue of relationship building (Samaha, Beck & Palmatier, 2014). Many service markets, which used to be monopolistic are quickly developing in a competitive way (Puccinelli, Goodstein, Grewal, Price, Raghunibin & Stewart, 2009). As Puccinelli et al (2009) indicated, many businesses keep springing up each passing day and this often leads to competition for customers and clients among businesses in order to earn much more sales and profits. Due to
this, most companies employ ways by which they can boost their service quality delivery so that they can retain the old while gaining more customers. Some retail shops are progressively attaining “competitive advantages” by paying attention to a better understanding of their customers thereby refining their service delivery (Puccinelli et al., 2009).

There is relevance in studying quality service delivery in the context of the informal sector specifically retailers because it will bring to knowledge what consumers perceive of the services they receive from their retailers. If retailers in the informal sector of Ghana are able to measure the way they provide their services, they can recognise variations pertaining to the customers’ expectations before and after the service provision. Wherever there are flaws also, they can be able to identify ways to improve on them and then adopt and use emotional intelligence in their delivering services.

**Customer Loyalty**

Also, due to the recent economy being unstable and characterised by insecurity, slow progress and strong competition, the retail sector which forms a key part of the economy is not left out of this situation (Kumar & Sikdar, 2014) hence the use of EI in quality service provision and customer loyalty is relevant. According to Lemon, White and Winer (2002), the attention on marketing exchange has moved progressively from autonomous business dealings to loyalty centred. The rate at which the retail environment is changing in recent times is very alarming. This is due to pressure in competition as well as demanding customers whose service expectations are constantly getting higher and higher by each passing day. This is supported by Harridge-March (2008) who advices “marketers to drift from transactional marketing and build longer term
relationships with their customers, focusing on building trust between buyers and sellers to build loyalty in the business sector” (p. 196).

Modern retailers in trying to be unique in attracting more clients and customers equally adopt several ways by which they can maintain their existing clients and customers. Therefore, manufacturing industries, telecommunication companies and banks adopt the use of customer loyalty programmes and promotions. Loyalty deals with people’s views and desires that they possess toward a retailer or product. Loyalty is built on trust, relationship and commitment hence “the exchange of information is one of the keys of loyalty, and provides a critical bridge between people’s state of minds and their behaviours. Loyal customers are more likely to give information to the service provider because they trust the service provider.” (Siddiqi, 2011, p.17).

In defining customer loyalty (CL), Oliver (1999) described it to be “a deeply held commitment to re-buy a preferred product or service in future from the same provider despite situational influences and marketing issues having the potential to cause switching behaviour” (p. 35). In other words, it is a rapport that retailers keep with their customers subsequently from their first business activity. Aspects of customer loyalty include cognitive, affective, conative and behavioural. When customers feel strongly that a retailer can best meet their (customers’) relevant needs that the retailer’s competitor is unable to provide, they (customers) tend to be loyal to the retailer hence feeling attached to that retailer. Loyal customers tend to value their relationship with their retailer and do not switch to the retailer’s competitors. They stay with their retailer regardless of changes in prices. They tend to buy more and equally refer others to their retailer by saying positive things about the retailer. Therefore, in a marketing exchange, retailers high in EI exhibit confidence, a sense of humour and awareness of their own impressions and provide quality services, hence their ability to retain their customers.
The use of Emotional Intelligence in service delivery and marketing is an emerging focus (Goleman, 1995; Manisha, 2012) and its influence on occupational success cannot be underrated (Rahim & Malik, 2010). “EI is endorsed to improve workers’ performance in the areas of trading, direct marketing, relationship marketing and service delivery” (Komlosi, 2013). EI influences the way retailers offer their services which is the foundation of customers’ contentment, patronage, loyalty and the growth of the organisation or business (Manisha, 2012). For human relations to be very effective and boost job performance in working environments, there is the need for emotional intelligence (Giorgi, Mancuso & Perez, 2014). Possessing emotional aptitudes and capabilities in the self and in handling others’ emotions is hence crucial for marketing. In accordance to this, emotional competencies or skills tend to be essential.

The need to maintain current customers is very essential. This is because, the cost of attending to loyal customers is far less than a fresh customer as Ndubisi (2005) indicated. Supporting this idea is Walsh, Groth and Wiedmann (2005) who mentioned the importance of looking out for existing customers first before gaining new customers. Harridge-March (2008) in support of this noted that “organisations will need to both keep their existing customers and acquire new ones and acquisition as well as retention strategies need to work together and concurrently to maximise share of customer” (p.195). Therefore, even as retailers gain new customers, they must focus more on maintaining existing ones since these existing customers will automatically sell out the retailers’ services to potential customers based on the quality of service they (customers) often received.

Retailers’ ability to retain their customers come with merits. Some of these are; the less expensive it is in serving old customers as compared to new ones, customers’ eagerness to pay
more for their purchases and also, customers who see themselves as being part of the retail shop tend to advertise for the retailer via recommendations.

For customers to remain loyal to their retailers, it depends on the quality of their relationship. In support, Liu, Guo and Lee (2011) propose that the worth of relationship consists of gratification, belief and assurance and these are the foundations by which retailers can make their customers keep coming back for more. When customers have confidence in retail shops, they are assured that they will receive a good experience of service from the retailers. Customers who believe in retail shops are more than likely to remain with the retailers.

The Informal Sector

The influence of EI on QSD and CL pertains to various sectors including the informal sector (IS) (Shahhosseini, Silong, Ismaill, & Uli, 2012). This study is aimed at the informal sector of Ghana specifically among retailers in retail shops (mini marts or ‘provision shops’ as often referred to in Ghana). According to Peattie (1987) and Ulyssea (2010) there is no established definition that extricates formal and informal sectors. However, most researchers as indicated by Nelson and De Bruijn (2005) often delineate the informal sector based on three different viewpoints. These are: the socio-economic, the behavioural and the institutional perspectives.

The socio-economic features that differentiate the formal from the informal sector involve the following activities; the informal sectors are primarily small in size, mostly family owned, relying on indigenous resources, low in technology, low in threshold to become an entrepreneur and also having no proper wage agreements (Bangasser, 2000; Bigsten, Kimuyu, & Lundvall, 2000; Williams, Round & Rogers, 2009). As observed by Williams and Nandin (2012), these
features are seen as some of the weaknesses of this sector. This is because they are mostly focused on labour rather than being concentrated on capital (Rauch, 1991). On the other hand, the formal sector is often operated by highly capable entrepreneurs who emphasise on preserving the quality of service and products and also achieving their business operation commitments like paying of taxes (Prado, 2011).

With the behavioural viewpoint, Koop, De Reu and Frese (2000) and Adom and Williams (2012) highlighted the distinction between the formal sector and the informal sector in terms of proactive behaviour connected with motives, decisions and success of a business. In explaining this, a lot of informal businesses are set up because the owners feel that, they have no other option and are driven to necessarily meet people’s demand in order to just make a living (Adam, 2014; Sadi & Al-Ghazali, 2012; Williams & Youssef, 2015). In support of this, Rosa, Kodithuwakku and Balunywa (2006) observed that, majority of business owners in the informal sector in Uganda and Sri Lanka are motivated by their necessity to survive and their lack of choice. However, the formal sector operates within a regulatory framework and aim to meet growth and motives (Holmes & Zimmer, 1994).

The institutional viewpoint that distinguishes the formal and the informal sector posits that the informal sector is run outside of the government regulatory system (Nelson & De Bruijn, 2005). Owners of businesses that operate within the informal sector hide operations to avoid punishments from government authorities (Mattos & Ogura, 2009) and have less financial benefits, like the likelihood to borrow from formal monetary institutions and acquire supplies on credit (Ngiba, Dickinson, Whittaker & Beswick, 2009). Due to these, they tend to suffer low trust from the public who could have been their potential customers, punishments when they are caught and are deprived of easy access to resources like credits (Ulyssea, 2010). However, businesses that operate within
the formal sector are acknowledged and permitted by law as long as the fulfill their regulatory obligations. They have access to all that the businesses in the IS are deprived of (Straub, 2005) and therefore meet customer needs with competence (Kathuria & Raj, 2013) and quality (Ihrig & Moe, 2004).

An informal sector is all “economic activities that contribute to the officially calculated gross national product but currently unregistered” (Feige, 1990, 2016). According to the National Employment Report of Ghana (2015) about 2,896,618 of businesses are owned by private individuals compared to 486,588 owned by the state. In addition, a total of 817,848 businesses are found within wholesale and retail sector of the informal sector and this informal sector forms about 60% of the Ghanaian economy.

With employment in Ghana, it is primarily informal and Osei-Boateng and Ampratwum (2011) specified that about 80% of labour work within this aspect. Recently, the 2015 National Employment Report of Ghana indicates that about 60% of employed persons are mostly engaged in informal establishments. This shows that employment is dominated by this sector which comprises proprietary micro and small-scaled enterprises. It consists of manufacturers, traders, retailers and customers.

Workers within the informal sector are primarily entrepreneurs including agriculturalists, merchants, food refiners and skilled workers to mention a few. The sector consists of varied undertakings and Osei-Boateng and Ampratwum (2011) identified rural Ghana informal sector work to involve farming, agro-based processing as well as fishing and fish processing. In urban Ghana, it involves service, construction and manufacturing. Skilled and unskilled workforce is highest in the service provision aspect of the informal sector by constituting about 80% and retailers are part of this service provision sector (National Employment Survey, 2015).
Training and Age as Moderators

Emotional intelligence can be learnt (Goleman, 1995) and training is one way by which it can be made possible. Therefore, training in EI served as a variable in the study to observe if it will either strengthen or decrease the retailers’ capabilities to improve their way of delivering their services. Training deals with imparting knowledge and skills into others as a means of knowledge acquisition and performance improvement. Retailers can therefore be trained to offer quality service delivery during marketing exchanges. Zahid, Wasim and Raziq (2008) detected that “being emotionally intelligent is not good enough unless people are able to learn and improve emotional competencies as well” (p. 649). Emotional competencies are skills that are necessary to become emotionally intelligent. Skills such as communication, teamwork, organisation, flexibility, curiosity and adaptability are central elements of EI and are crucial in service delivery. According to Zahid et al. (2008) the recognition and introduction of trainings on the acquisition and use of EI has the potential to create a concept of self-guided tough teams which are self-motivated and offer quality effects. In harmony, Nyerere and Barasa (2015) also indicates that although it can be difficult to attract employees with the mandatory emotional intelligence and practical experience, it is possible that training may enhance these emotional competencies.

The use of demographic variables with regards to emotional intelligence have been examined and how age and gender can influence people’s capabilities of acquiring EI have been widely studied. It is observed from the study that the level of EI increases within adults and applies more to women (Goleman, 2001; Van Rooy, Dilchert, Viswesvaran & Ones, 2006). Numerous emotional tasks are known to differ as people grow and these include the feeling of empathy and one that enables people to take perspectives (O’Brien, Konrath, Grühn & Hagen, 2013), constructive and adverse emotions (Grühn, Kotter-Grühn & Röcke, 2010) as well as disgrace,
guiltiness, feelings of pride (Orth, Robins & Soto, 2010). This advocates that ability EI may differ with age. EI theory suggest that ability EI develops as people grow and accumulate life experiences (Mayer, Caruso & Salovey, 1999).

1.2 Statement of the Problem

Service provision in the Sub-Saharan region of Africa specifically, the developing countries is seen to be poor and this is due to “lack of accountability” as well as the lack of workforce who are competent enough to provide quality services (Odaro, 2012, p. 34). Even with the provision of amenities by state enterprises such as water and electricity is poor. This impedes the satisfaction of the customers who pay for these services. The shift from manufacturing only to service provision businesses (Gebauer & Fleisch, 2007) requires that business people provide services that will enable them to maintain their relationship with their customers.

Moreover, poor human relations among individuals is a canker and within working environments is no exception. In the market places, some traders willingly sell for their colleagues in their absence. Others due to loggerheads tend to drive the customers of their colleagues away in their absence. Some retailers behave harshly when they feel offended by their customers sometimes during bargaining.

Also, some retailers are unable to identify or understand the emotions of their customers during marketing exchanges. In a supermarket for instance, sometimes the look on a sales attendant’s face is not welcoming enough to provide assistance to their customers. At other times one may find a retailer talking on phone and instead of ending the call to attend to a waiting customer, he or she rather asks the customer to hold on. There are times that, when customers are
finding a hard time purchasing from a range of products, some retailers tend to ignore them instead of offering some help. This calls for the need to train retailers to acquire emotional intelligence in order to improve on their quality of service delivery. This is because, when people possess high levels of emotional intelligence, they are able to attend to the needs of their customers (Kidwell, Hardesty, Murtha & Sheng, 2011)

Furthermore, these practices among retailers could cause them to lose their customers instead of retaining them and acquiring more. These retailers are the same people who complain of low patronage and low sales and some end up blaming the government for this. Furthermore, Osei-Boateng and Ampratwum indicated that (2011), “a substantial number of employees and employers in the informal sector in Ghana are caught up in poverty as they do not raise enough money to lift themselves and their families out of poverty” (p. 5). Therefore, in helping reduce poverty or low income, there is the need to improve QSD by examining how EI could impact quality service delivery and customer retention during marketing exchanges in order to boost sales among Ghanaian retailers in the informal sector.

1.3 Aim and Objectives of the Study

The aim of this study was to examine if emotional intelligence impacts the quality of service delivery and customer loyalty in the informal sector, precisely among retailers. Specifically, the objectives of this study were to:

1. examine if the emotional intelligence of retailers will have a significant relationship with quality customer service delivery in the informal sector.
2. identify whether emotional intelligence of retailers will have a significant relationship with customer loyalty in the informal sector.

3. analyse how age will moderate the relationship between emotional intelligence and quality service delivery in the informal sector.

4. examine if training on emotional intelligence will moderate the relationship between EI and quality service delivery of retailers in the informal sector.

5. analyse the relationship between quality service delivery and customer loyalty in the informal sector.

1.4 Significance of the Study

This study is important in the formal and informal sectors of the economy but it will be more helpful in the informal sector because not much has been done in this sector in Ghana in terms of emotional intelligence in marketing exchanges. This study will help Metropolitan, Municipal and District Assemblies to organise or ensure that training sessions are held for retailers in their ability to apply their EI in order to improve their way of service delivery and boost their business performance. This is based on Mayer, Salovey and Caruso (2004) who believe that “emotional knowledge—the kind of information that emotional intelligence operates on—is relatively easy to acquire and teach (p. 209)” and one study in which college students were trained in EI did improve on two subscales of the Mayer Salovey Caruso Emotional Intelligence Test (MSCEIT) (Chang, 2007). It will further benefit other personnel in the service provision industry as a strategy in marketing.
Also, this study will help the government generate more revenue. This is because, when retailers are able to acquire and apply emotional intelligence in their service delivery, they will be able to retain and gain more customers which will bring them more sales. Therefore, instead of evading tax, it will be easier for them to pay their taxes regularly.

Additionally, this study will add to existing literature. It will serve as a source of information for other researchers.

1.5 Organisation of the Study

The first, Chapter One presents the background of the study and comprised the introduction, the problem statement, purpose of the study, aims and objectives of the study and significance of the study. Chapter Two focuses on literature review including the theories underpinning the study as well as review of related literature, hypothesis and a conceptual model of the study. Chapter Three focuses on the methodology of the research such as the research design, population, sampling procedure, sample size, inclusion and exclusion criteria, measuring instruments as well as data collection procedure. The chapter will end with a brief description of strategies and procedures that were used to analyse the data collected from the survey. Chapter Four focuses on the results and summary of the findings as well as the observed model. Chapter Five focuses on discussion, recommendations and conclusion.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this study, the relationships between emotional intelligence and quality service delivery and customer loyalty were examined as well as the moderating effects of training and age. The aim of this chapter is therefore to provide the theoretical framework and review of related studies. The literature is reviewed under the following headings: theoretical framework, review of related literature, rationale of the study, hypothesis, the conceptual model of the variables (EI, QSD, CL, Training and Age) and also the operational definition of terms.

2.2 Theoretical Framework

Theories that were focused on in this study regarding emotional intelligence are, Trait Model of EI (Petrides, 2010), Ability Model of EI (Mayer, Salovey, & Caruso, 1990, 1997, 2000, 2008), Mixed Model of EI (Goleman, 1995, 1998). These three models were used because the trait and ability models provide distinct views in relation to emotional intelligence. Therefore, these views were elaborated on in order to appreciate the third model (mixed model) more vividly. The GAP Model explained Service Quality (Parasuraman et al., 1985), for customer loyalty, Social Exchange Theory (Homans, 1961; Blau, 1964), Theory of Reasoned Action (Fishbein & Ajzen, 1975) and Planned Behaviour (Ajzen, 1991) were used.
2.2.1 Models of Emotional Intelligence

Individual differences pertaining to emotions have been conceptualised as abilities (Mayer, Caruso, Salovey, 2000), traits (Petrides, 2010) or a mix of both (Goleman, 1995; Bar-On, 2006). These differences are what led to different studies on various point of views regarding EI being either a trait or ability. The trait aspect can be evaluated through ‘personality-like’ tests and abilities are measured using ‘intelligence-like’ tests. There was no concrete model to describe EI due to these dissimilarities resulting in the proposal of a model comprising three stages namely: knowledge, abilities and disposition or traits (Mikolajczak, 2009; Mikolajczak, Petrides, Coumans & Luminet, 2009). According to Mikolajczak (2009), “the first level which is knowledge refers to people’s information about emotions. The ability level focuses on what people can do and their capability to apply knowledge in a real situation. The third level refers to the propensity to behave in a certain way in emotional situations. The focus here is not on what people know or can do, but on what they consistently do: their dispositions (the typical performance)” (p. 26-27).

2.2.2 Trait Model of Emotional Intelligence (Petrides, 2010)

The trait model of EI which was initially developed by Petrides (2010) emphasises on ‘emotional self-perception’. It evaluates how people perceive their emotional capabilities or what they think they can do with regards to their emotions. These emotional abilities and their perception of them then influence their actions. It exists almost solely in the perceptions of an individual instead of an objective manner. As Petrides and Furnham (2003) put it, Trait EI is “a constellation of behavioural dispositions and self-perceptions concerning one’s ability to recognise, process, and utilise emotion-laden information. It encompasses empathy, impulsivity, and assertiveness as well as elements of social intelligence and personal intelligence” (p. 278). According to Petrides,
Pita and Kokkinaki (2007) it is viewed as a collection of people’s perceptions about their abilities regarding emotions and it is located at the lower stages of personality ladders. Trait emotional intelligence is assessed using the trait EI measuring instrument. The role of self-perception obviously affects people’s ability to identify and manage their emotion. In other words, when people are able to recognise and utilise their own feelings and the strengths of their personality, they will be informed enough to understand and control that of others they interact with. Petrides et al. (2007) identified four components of EI as well-being, sociability, self-control and emotionality.

According to Petrides (2010), trait EI is the “only operational definition in the field that recognises the inherent subjectivity of emotional experience” (p. 137). That, the trait EI characteristics are personality traits instead of cognitive abilities. People’s emotional experiences are only judged from their own point of view. Research supports this by revealing that the genetic factors that are associated with the emergence of differences among individuals’ personality traits are the same that are connected with individual differences in trait EI (Vernon, Villani, Schermer & Petrides, 2008).

In relating this model with the present study, retailers, marketers or sales assistants must be able to perceive the traits they possess. They must be able to recognise, understand, process and use the emotional cues that they gather from their customers in order to provide them with quality service. Since trait EI rests within the individual’s personality, people are encouraged to pursue careers that will easily unleash such emotional traits. Some of these careers include retailing and call centre assistants.
Concisely stated, trait EI theory possesses numerous merits comparative to other models. Primarily, it recognises the subjective way by which emotional experience is (Robinson & Clore, 2002), thus evading a sequence of complications most models encounter.

Secondly, it incorporates EI into mainstream theories of differential psychology instead of considering it as a unique entity separated from a collection of scientific knowledge.

Also, it is not tied to precise patented tests, instead it is universal and provides an avenue to analyse the data pertaining to EI or related constructs.

Furthermore, it can be extended freely into similar areas including social intelligence instead of being restricted to a single individualistic model.

Another advantage is in terms of its measurement. Self-assessment (or self-judgment) scales are preferable as they are inexpensive, easier to administer and it takes substantially less time to respond to the questions than performance tests (Brackett, Rivers, Shiffman, Lerner & Salovey, 2006).

Also, Trait EI is significant in terms of academic activities and achievements, predominantly because emotional self-efficacy is a relevant aspect of this construct (Kirk, Schutte & Hine, 2008; Qualter, Gardner, Pope, Hutchinson & Whiteley, 2012;) therefore, this self-efficacy construct which is important in the educational context could help in the retail business.

However, the trait model has been met with some disadvantage in terms of its measurement. Self-assessments or evaluations are more prone to feigning on the part of the evaluator or assessor than performance tests (Day & Carroll, 2008). Such measures according to DeNisi and Shaw (1977) can create problems because the respondents can provide responses that they feel good about instead of being genuine.
2.2.3 Ability Model of Emotional Intelligence (Mayer, Salovey & Caruso, 1990; 1997; 2000; 2008)

The ability model views EI as a normal intelligence and contends that the construct meets the normal standard for intelligence (Mayer & Salovey, 1997; Mayer, Salovey & Caruso, 2008a; Mayer, Roberts & Barsade, 2008b). According to the proponents, ability EI is evaluated as a psychological ability. They use performance based assessments having a standard that determines the level of correctness meaning that there could be instances where the answers provided could either be good or worse when the test is scored.

According to this model, each of the abilities impact how people utilise moods to enable their thinking or people control emotions in order to focus on relevant information. Ability EI incorporates several emotional abilities such as the ability to perfectly recognise, access, and exhibit emotion; the ability to create feelings when they enable thoughts; the ability to comprehend emotion and emotional information and the ability to control emotions to stimulate emotional and intellectual growth (Mayer & Salovey, 1997). MSCEIT is the “test of ability EI in adults that is used most widely among researchers” (Mayer, Salovey & Caruso, 2002). It assesses each of the four abilities. The test operates by evaluating the individual’s capability to resolve emotional challenges based on the four emotional competences (Mayer, Salovey, Caruso & Sitarenios, 2003). A vast number of research investigations have indicated the positive relationship that exists between ability EI and varied scopes of daily life including academic achievements (Brackett, Rivers & Salovey, 2011), psychological and physical health, sociability and workplace success (Mayer, Roberts & Barsade, 2008; O’Boyle, Humphrey, Pollack, Hawver & Story, 2011). Regarding this, Fernández-Berrocal, Cabello, Castillo and Extremera (2012) reported similar results using Spanish populations.
Effective academic achievements include the ability of people to detect emotional stressors (Lyons & Schneider, 2005). In the same vain, successful performance by retailers include their ability to identify emotional stressors in order not to offend a customer during a marketing exchange. Furthermore, competences such as successful regulation of one's emotions enhances emotional flexibility allowing individuals to familiarise themselves with demanding circumstances or crises, which, if unsolved may obstruct their academic activities or business performance in the retail business of the informal sector.

In relating this model with the present study, since this model deals with how people use emotions, there could be situations where sometimes customers might pop by a retail shop to window shop. As they look around, something might catch their eye. Attendants who are high in EI immediately get close to attend to such customers and they could end up buying the product because of the way the attendants acted swiftly and provided the assistance. Such customers will frequently buy from the same retail shop because they know the attendants are capable of assisting or have the ability to assist them easily.

An advantage of this model is that it makes it possible to both “operationalise” EI and evaluate its distinctive influence in our daily lives aside personality characteristics. Therefore, Brackett et al. (2011) stipulates that, people should prefer using the ability meaning of EI as well as the ability measure of EI instead. This standpoint is moreover buttressed by researchers who are not associated with any of the established tests that measure EI (Matthews, Zeidner & Roberts, 2002).
2.2.4 Mixed Model of Emotional Intelligence (Goleman, 1995)

The model recognises EI as a combination of mental ability and persona. The model includes emotion-related features like being aware of one’s self and being empathic however, many qualities including being confident, having self-worth and self-actualisation were added. The addition of these related and unrelated competencies led to the use of mixed models of EI (Mayer et al., 2000).

The model of mixed emotional intelligence contends that emotional skills are not inwardly possessed as potentials but instead, they can be acquired. Consistently, the ability model suggests that individuals can be taught to obtain and use EI. Also, as Singh (2008) indicated, “whereas Intelligence Quotient (IQ) is relatively fixed, EI can be built and learned” (p. 294).

Mixed models are called so due to the blend of the ability viewpoint of EI with personality characteristics and capabilities such as being positive and hopeful, having self-regard and being efficient in handling emotions (Cherniss, 2010). Advocates of this approach use self-report measurement scale to assess EI instead of performance evaluations (that is, instead of asking people to exhibit how they recognise an emotional expression precisely, self-report instruments ask people to evaluate and explain how good they are at recognising others’ emotions precisely).

EI in this model consists of five main dimensions which includes the awareness of self, management of self, motivating oneself, being aware of one’s social interactions and managing relationships (Goleman, 2001). Therefore, EI in this model is related to effective leadership (Kim, Yoo, Lee & Kim, 2012), as the features/abilities in EI have established a positive link with people’s leadership meaning that supervisors and administrators in retail shops must equally exhibit emotional intelligence.
In relating this model with the present study, retail shops can include EI in their training activities. The attendants who do not possess EI can actually learn to acquire it through training. Those who possess EI can equally be frequently trained to improve on their performance as retailers or assistants or attendants. In such a competitive world of business, the need to frequently train and observe the performance of retailers, attendants or assistants must be of uttermost concern to retail shop administrators.

Mixed models of EI has equally received some criticisms. In direct tests according to Brackett et al. (2006), when individuals evaluate their own level of emotional intelligence, their response processes do not correlate with the situation where other people evaluate them in terms of their abilities to observe, use, comprehend and control emotions. This is because, mixed model of EI mix numerous attributes such as self-worth and positivity into the ability model. These approaches typically measure EI through self-evaluation, using items in the form of “I understand my emotions well”. Nevertheless, the person who is taking the test may or may not be able to comprehend the question and may be influenced by their mood when they are evaluating themselves.

In addition to the above critique, because mixed-model tests often include EI-non relevant variables such as people’s need for success and self-worth, they measure the wrong concepts. Adding different variables other than ones related to the construct at hand increases the amount of construct-irrelevant variance, and thus makes the test invalid (American Educational Research Association, American Psychological Association & National Council on Measurement in Education, 1999).
2.2.5 The GAP Model of Service Quality (Parasuraman et al., 1985)

The SERVQUAL model of service quality was a framework developed by Parasuraman et al. (1985) where they outline the gaps that could influence the customer’s appraisal of service quality. The foundation of this model is on the premise that the clients’ evaluation of service quality is an outcome of the differences between their expectations and actual experience, which causes lower or higher service quality.

![Figure 1: The Gap Model of Service Quality](source: Parasuraman et al. (1985))
The gaps in the model shown in figure 1 are caused by the defects in subsequent stages of preparing and delivering the service. This means that some discrepancies between the service provider and the receiver can be created during the business encounter. The lower part shows the gaps brought to bare by the executive interviews (the marketer side) and the upper part shows the gaps revealed by the customer interviews (customer side).

Usually, investigators evaluate the fifth gap, which deals with the difference between the customers’ or clients’ perception of the service and their expectations. The fifth gap of the model provides five dimensions of service quality namely “tangibles, reliability, responsiveness, assurance and empathy (Parasuraman et al., 1985, p. 47).

A variety of research conducted on service quality over the years have been based on the Gap model (Lam, 1997; Zhao Bai & Hui, 2002). Parasuraman et al. (1988) laid emphasis on “the differences between customers’ and organisations’ perceptions regarding the service quality provided and examining these differences, they argued that service quality (SQ = P-E) can be determined by assessing the differences between what customers observe that they received (P) and what they expect (E)” (p. 19). If perception is greater than expectation, then the quality of service is high and if it is less than expectation, then it means that the quality of service they received is low.

Despite its extensive use (Lam, 1997) and popularity (Zhao Bai & Hui, 2002), the gap model has equally been faced with relevant critiques. One of the most noteworthy of these criticisms claims that the dimensions of the SERVQUAL scale produced based on the gap model are insufficient for generalisation (Carman, 1990) and fail to appropriately symbolise some service sectors (Babakus & Boller, 1992; Buttle, 1996; Saravanaan & Rao, 2007). Supporting this is the finding of Randheer and AL-Motawa (2011) where they found that the tangibility dimension of
the SERVQUAL scale is not the most preferred dimension in the transportation industry. Carman (1990) recommended that all the dimensions using cross sectional analysis have varying results. When he compared to different service providers, some of the items on the SERVQUAL scale loaded differently.

In terms of the expectation part of the SERVQUAL, some investigators critique that assessing expectations is needless yet, if they will be assessed, expectations and perceptions ought to be assessed on the same measure. Brown et al. (1993) also contended that the use of the difference score (that is, perception minus expectation) poses challenges hence the suggestion that a ‘non-difference score’ instrument is better compared to the ‘difference score’ instrument.

Gilmore (2003) further criticised the model in terms of the item composition of the scale, scale points and polarity. Four or five items cannot capture the variability within each SERVQUAL dimension. Also, the seven-point Likert scale is flawed. The mid-range numbers can only be vaguely related to varying degrees of opinions and many respondents may rate these differently. The reversed polarity of items on the scale causes respondent error. In the SERVQUAL instrument some items are reversed to ensure that respondents do not fall into the habit of marking the same scale point for each question however, this can cause confusion.

2.2.6 Social Exchange Theory (Homans, 1961; Blau, 1964)

Noted for the social exchange theory are sociologists George Homans (1961) and Peter Blau (1964). This theory opines that exchange is a behaviour that may have an effect both financially and socially. Social Exchange Theory originated from the fusion of psychology, economics and sociology. It draws particularly on two theoretical methods. The first, pioneered by Homans
(1961), is heavily influenced by psychological-behaviourist ideations. The other method, pioneered by Blau (1964), originates from economics, proposing that individuals engage in social exchange because of the need or desire to attain inherent or extrinsic benefits that they cannot attain on their own.

Social Exchange Theory assumes that people who engage in exchanges hope to benefit from such relationships that they will be unable to accomplish on their own (Blau, 1964). There is therefore the need to create, improve, preserve and nurture interactions in the business realm. If the retailer is not there the customer is not there and vice versa. The retailer is there to provide sales services to the customer and the customer is there to purchase the product in order for the retailer to earn an income.

Customers often assess the results that they will obtain from the relationship by examining how it appeals to them. Therefore, if retailers are able to provide quality service and maintain a good relationship with their customers, the customers could find such a relationship to be satisfying enough to repurchase from the same retailers.

According to Lee, Mohamad and Ramayah (2010, p.317), “an important function of marketing is also to build, maintain, sustain and grow the firm’s relationships with the external people, including consumers, intermediaries and regulatory institutions.”

Social Exchange Theory was introduced to comprehend the social behaviour of humans during financial activities (Homans, 1958). “Exchange theory is based on the premise that human behaviour or social interaction is an exchange of activity, tangible and intangible” (Homans, 1961, p. 12-13), predominantly of “rewards and costs” (Homans 1961, p. 317-18). Exchange is the social interaction characterised by reciprocal stimuli that is, they would not continue in the long-run if
reciprocity was violated. Consequently, exchange theory studies the methods by which people can create and maintain mutuality or exchange in social interactions or the shared satisfactions among people.

Social exchange is characterised by “unspecified personal obligations and trust as well as intrinsic in conjunction with extrinsic rewards, thus occupying the middle ground between pure calculation of advantage and pure expression of love” (Blau, 1964, p. 91). The relationship that exist among people in the social exchange is due to connections based on personal trust unlike financial business dealings that dwell on detached or transactional markets and legal regulations.

However, the Social Exchange Theory has been criticised for its inability to recognise that joint exchange relationships can become complicated and characterised by manipulation and domination are pervasiveness (Zeitz, 1980). Retailers and customers in the exchange relationship can become excessively familiar with each other that the retailers could manipulate the customers to buy certain products which they might not be in need of. Customers could equally manipulate the retailers due to their joint relationship to unreasonably reduce the price of a product they are purchasing.

2.2.7 *Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975)*

According to this theory which is a social-psychological model, peoples’ behaviour towards an event or activity depends on their behavioural objectives. This objective is determined by the subjective norm and attitude towards the behaviour (Fishbein & Ajzen, 1975). Here, Fishbein and Ajzen (1975) describe attitude as how a person’s behaviour is evaluated of a whether it is a
favourable or an unfavourable one. Ajzen (1991) further describes subjective norm as the apparent societal demands to either execute or not to implement the behaviour.

Liao, Chen and Yen (2007) criticised the TRA that the behaviour is perceived to be entirely voluntary and it does not support the behaviour where people are not able to control. Consequently, the construct Perceived Behavioural control (PBC) was incorporated into the model of Theory of Reasoned Action (TRA) and this birthed the Theory of Planned Behaviour (TPB). Ajzen (1991) then describe PBC as how individuals are able to perceive how difficult or easy it is to perform a particular behaviour.

The TPB features four constructs namely, intention, attitude, subjective norms and perceived behavioural control. Here, intention is viewed as the possibility of people engaging in a particular behaviour and this intention is the preliminary stage for showing the actual behaviour (Pookulangara, Hawley & Xiao, 2011). The individual perceives cognitively whether or not they should perform that particular behaviour. The attitudes are seen as relevant factors that predict behaviours as well as behavioural intentions (Kotchen & Reiling, 2000). Subjective norm here deals with peoples’ feelings pertaining to societal pressure they feel about a given behaviour (Paul, Modi & Patel, 2016).

Within the attitude of the consumer lies the feeling of whether the behaviour in question is good or bad. Therefore, consumers evaluate their attitude towards the quality of service they received from the grocery or provision shop, coupled with their expectations of quality service. This will inform their behavioural intention to either re-purchase from the same retailer or not. The result of this intention will then lead to the actual behaviour.
Figure 2: The Theory of Reasoned Action

Source: Fishbein and Ajzen (1975)

2.3 Review of Related Studies

The review will discuss the studies conducted by various researchers in the area of emotional intelligence and how it relates with quality service delivery and customer loyalty, training and age. The need to use EI in the activities of the informal sector businesses is of uttermost concern. It has benefitted formal organisations such as telecom industries (Opuni & Adu-Gyamfi, 2014) as well as banks (Danquah, 2014) and insurance companies (Danquah, 2015) in their business performance and growth. The serious issue of poor human relations and low customer patronage reveals how important EI can be in the informal sector and its influence in business performance.


2.3.1 Relationship between Emotional Intelligence and Quality Service Delivery

Danquah (2014) found that emotional intelligence has a positive relationship with business performance and quality service delivery in the Ghanaian context. Emotional intelligence considerably predicted organisational or business performance, likewise customer satisfaction. This is to say that, when employees exhibit high levels of emotional intelligence they tend to provide quality service to their customers during a marketing transaction. When customers perceive that the services they received meet their expectations, they become satisfied and patronise services of the organisation more which leads to a high business performance.

Moreover, Opuni and Adu-Gyamfi (2014) equally found that, EI influences the quality of service delivery. Their findings shed light that as service providers establish a higher level of emotional intelligence when they are delivering their services, it generates a higher level of quality service delivery. Opuni and Adu-Gyamfi (2014) further established that when service providers exhibit emotional intelligence when serving their customers, these customers tend to become satisfied thus when there is an increase in emotional intelligence in service delivery, customer satisfaction is improved hence customer loyalty.

Horri, Shirsavar and Movahed (2013) also found that the use of EI relates to service quality and customer satisfaction irrespective of the sub-sector of service marketing involved. In banking for instance, EI is recognised to impact the quality of service provided which causes customers to be satisfied with those services and this makes them re-patronise such services from the same banks (Radha & Prasad, 2013). This is to say that when customers are satisfied with services they receive they continue to stick with their service provider. Also, exhibiting high EI relates with customer satisfaction (Opuni & Adu-Gyamfi, 2014).
Not only does EI predict top selling, but it also predicts relationship management (Giorgi et al., 2014). The more the service providers exhibit high EI, the more they establish and maintain good relationship with their customers. Kidwell, Hardesty, Murtha and Sheng (2011) further found that EI had an influence on people’s ability to perform in the real estate and insurance sectors. Sales experts who possess a high amount of EI do not only generate income but are also better at maintaining the customers (Kidwell et al., 2011). Therefore, when retailers are able to apply EI to their service delivery, not only will they be able to make more sales, but they can maintain their customers through a good marketing relationship.

In the Nigerian context, Nwokah and Ahiauzu (2009) disclosed that a strong correlation exists between EI and the success of marketing in business organisations. Therefore, corporate organisations which employ a massive number of employees high in emotional intelligence are on the right path to achieving organisational success. In retail marketing, marketers who exhibit high EI are able to understand the purchasing intention of the customer even through their facial expression and tone of their voice. This enables such retailers to convince their customers more in order to purchase their products and lead to more sales which will benefit the organisation.

In a marketing transaction, when retailers use EI to provide a quality service, it goes a long way to benefit them be it an individual retailer or the retail organisation. Researchers have confirmed this that, by delivering good service to customers they tend to be loyal. Also, retailers are able to acquire new ones, improve corporate image, positive verbal endorsement and above all guarantees the survival of the retail shop or organisation and ensure its profitability (Negi, 2009; Ladhari, 2009).

Lemmink and Mattsson (2002) studied how emotions influence customers’ satisfaction as well as their loyalty, using warmth as an emotional construct. Warmth was defined by Lemmink
and Mattsson, (2002) as “a positive, mild, volatile emotion involving physiological arousal and precipitated by experiencing directly or vicariously a love, family, or friendship relationship” (p. 19). They found that “emotions seem to have a dual effect on customer loyalty. First, it increases the intention to stay with the service provider and second, it leads to a higher willingness to pay more for the same service” (p. 31). Also, the application of emotional intelligence will equally elicit loyalty by the customers.

In a study to examine the relationship between emotional intelligence and service quality, Naeem, Saif and Khalil (2008) resolved that the use of emotional intelligence skills is high in among foreign banks. The empirical analysis revealed that EI has a strong influence on the quality of service provided by foreign banks in Pakistani private/foreign banking sector. Therefore, emotional intelligence is strongly correlated with the quality of service and this shows that, when retailers or employees of a retail shop practice the skills of EI, it heightens the quality of their services.

Using the ex post facto research and principally focused on literature review, secondary data sources and internet research, Nyerere and Barasa (2015) discovered a wide array of inter-related findings that connect to the dominant topic of the role of emotional intelligence in service delivery. According to Nyerere and Barasa (2015), skills such as communication, teamwork, organisation, flexibility, curiosity and adaptability are important elements of emotional intelligence and are critical in service delivery. Furthermore, through literature review, Nyerere and Barasa (2015) in their study concluded that although it can be difficult to attract employees with the requisite emotional intelligence, practical experience and tacit knowledge, it is possible that training may enhance these competencies. Also, the ability of employees to use emotional intelligence to
contribute to the organisation as a whole and be effective in a team is of great importance to the overall success of an organisation in the delivery of its mandate.

2.3.2 Relationship between Quality Service Delivery and Customer Loyalty

Numerous studies have highlighted the relevance of service quality and customer loyalty in the realm of business (Han, Kwortnik & Wang, 2008; Saddiqi, 2011; Tariq & Moussaoui, 2009; Zafar, Zafar, Asif, Hunjra & Ahmad, 2012). In order for organisations as well as retail shops to beat the competition, retailers must ensure that they implement the highest form of quality service delivery. They must at least meet the expectations of their customers if not exceed them in order to either maintain or acquire more customers. A satisfied customer is a loyal customer hence Tariq and Moussaoui (2009) and Han et al. (2008) argue that service quality and customer satisfaction predict customer loyalty. Equally, Veloutsou, Daskou and Daskou (2004) found a connection between the quality of services provided by the banks in Greece which causes their customers to be satisfied hence their loyalty.

Caruana (2000) suggested a mediational model that relates service quality to loyalty through customer satisfaction. Caruana (2000) further mentioned that the quality of service delivery, customer satisfaction and retention are associated with each other. For this reason, retailers must employ the use of emotional intelligence in their business activities in providing quality service and satisfy their customers in order to retain them.

Retail service quality has a positive relationship with customer loyalty (Ivanauskienė & Volungėnaitė, 2014). In supporting other existing literature on quality service delivery and customer loyalty, Ivanauskienė and Volungėnaitė (2014) found out that in retail shops, when
customers are able to perceive quality service delivery, it enhances their future purchasing intentions and behaviours with the same retailer.

In studying the inter-connections amongst service providers’ service quality, the customers’ satisfaction as well as the capability of the service providers to retain their customers, Saddiqi (2011) found that in the retail banking sector in Bangladesh, quality service attributes had strong links with the satisfaction of customers and the customers’ loyalty.

A study by Zafar et al. (2012) which measured quality of service examined the influence of customer satisfaction on customer loyalty in the banking relationship situations, found that the quality of service of banker led to an increase in their customers’ satisfaction. The satisfaction of customers in banking leads to customer loyalty. When retailers provide quality services to customers, through the customers’ perception of the quality service they received, they tend to be satisfied with the retailers and repeat their future purchases with the same retailers (Budiarta & Fachira, 2017).

Through a survey of 1,261 shoppers, Wong and Sohal (2003) assessed the effect of service quality on direct interactions (at the salesperson level) and on person-to-firm interactions (at the store level). Their findings revealed that service quality is positively related to customer loyalty and that the association between the two is stronger at the company level, rather than at the interpersonal level. This is due to the customers’ perceptions of employees as being part of the organisation and that the positive feelings of the customers will be transferred onto the organisation or shop. Thus, when customers are highly loyal to a shop’s employee, they will be highly loyal to the shop or organisation.
Sivadas and Baker-Prewitt (2000) in their study indicated that a relative attitude is influenced by both satisfaction and service quality. This in turn affects the probability of recommendation by the customers. Consequently, the basis for customer loyalty and customer acquisition appears to be the fostering of a favourable relative attitude among customers. Therefore, a favourable relative attitude can be formed through satisfaction of the customers and the improvement of quality service delivery. When customers recommend a retailer or store, it means that such customers will re-patronise the retailer or retail shops leading to their loyalty. Accordingly, retailers can generate loyalty by behaving in ways which will cause their customers to recommend them or their shops to others. Also, the service delivery process and outcome will determine the satisfaction level of the customers and also, their favourable relative attitudes toward the retailers and the retail shop will cause them to recommend the shop to others.

### 2.3.3 Relationship between Emotional Intelligence and Customer Loyalty

When retailers exhibit emotional intelligence it often impacts on their quality service delivery (Danquah, 2014; Nwokah & Ahiauzu, 2009; Opuni & Adu-Gyamfi, 2014). The quality of service that the customers receive will determine their satisfaction with the retailers and whether or not they will return to the same retailers for their future needs. Therefore, if customers experience quality service from the retailers they tend to be loyal to them (Ivanauskienė & Volungėnaitė, 2014; Siddiqi, 2011).

Based on the studies above, if emotional intelligence has a positive relationship with quality service delivery and this quality service delivery has a positive relationship with customer loyalty, then emotional intelligence has a significant relationship with customer loyalty. This is supported by the findings of Heffernan, O'Neill, Travaglione, and Droulers (2008) signifying that retailers’
level of EI and their ability to build trust in their customers is associated with to their financial performance. The more they build trust by understanding the customers’ needs and paying individualised attention, the more the customers re-patronise the retailers and recommend them to others. The more this happens, the increase in financial performance. In other words, as retailers are able to apply their EI, they end up building trust with the customers. Trust is an aspect of loyalty therefore, based on the trust that the customers develop for the retailer it will cause them (customers) to seek the services of the retailers often hence an increase in their (retailers’) financial performance.

Also, a study by Delcourt, Gremler, van Riel, and van Birgelen (2013) revealed that, emotional competencies have an influence on customer loyalty. This is to say that, retailers who possess emotional skills which are relevant to service delivery, have a better chance at maintaining their existing customers than those who do not possess these competencies.

Trust is seen as an aspect of customer loyalty (Singh & Sirdeshmukh, 2000) and so when retailers build a beneficial relationship with their customers, these customers develop trust in them. Therefore, Heffernan et al. (2008) found in their study that, when service providers at the banks exhibit emotional intelligence when dealing with their customers, it leads to a relationship of trust and then this increases the financial performance of the firm.

Ozcaglar-Toulouse et al., (2006) moreover, used TPB to investigate consumers’ intention to purchase grocery products. They divided the sample in to two which involves those who purchase regularly and those who rarely or never purchased from them. Results from the findings are that, attitude and subjective norms were the most relevant determinants of the intentions of those who never or rarely purchased from the grocery shop.
2.3.4 Training as a Moderator between Emotional Intelligence and Quality Service Delivery

Some researchers believe that being emotionally intelligent is not enough in the working environment (Nyerere & Barasa, 2015; Shutte, Malouff, & Thorsteinsson; Zahid et al., 2008). Through a research by Zahid et al. (2008) on how EI influences QSD in software industry of Pakistan, they indicated that “managers mix EI up with ‘common sense’ and think that it can be achieved through experience within the industry. A number of respondents in their study essentially understood its importance and practiced its implementation and it was also observed that being emotionally intelligent is not good enough until and unless individuals are able to learn and develop emotional competencies as well” (p. 649). Zahid et al. (2008) further added that if EI trainings are keenly introduced and highly endorsed by administration, they will introduce a concept like self-directed tough teams which are self-motivated and produce quality outcomes. This will lead to accomplishing a quality of service delivery and such organisations will outshine their competitors and also create an organisational culture which is EI friendly.

There is the need for sales assistants or employees to be trained in acquiring and using a high level of EI in order to improve business performance. One study in which college students were trained in EI did show improvement on two subscales of EI test (Chang, 2007). In the Weatherhead Case Western Reserve University, students show improvement in 50 – 100% of the competencies (from the Emotional Competence model) they test (Boyatzis, 2001) and continued to improve even after the program ended. Therefore, when service providers are trained they could develop EI. Also, in the Professional Fellows Program for executives, 45-55 years old, experts and executives also improved on 67% of the competencies taught in that course (Ballou, Bowers, Boyatzis, & Kolb, 1999).
In support of this, another finding is associated with Kheng, Mahamad, Ramayah and Mosahab (2010) who recommended the need for efficient staffing and training programs to guarantee that workers deliver expert services, pay additional attention to customers’ requests and do away with disclosing customer details to marketers.

With the aim to analyse the impact of EI educational program had on adolescent mental health based on the EI ability model, Ruiz-Aranda, Castillo, Salguero, Cabello, Fernández-Berrocal and Balluerka (2012) made a conclusion. This conclusion is that, an EI training program, based on the ability model of EI, is good at encouraging several skills related to mental health in adolescents, and these results were continuously persistent even after the program ended. Therefore, training can be a useful tool to enable retailers to develop and use emotional intelligence.

Jaeggi, Buschkuehl, Jonides and Perrig (2008) conducted a study through training. The goal of the training was to examine how training affects the short term memory and its impact on fluid intelligence. Based on the training, it was observed that all the four training groups improved in their performance on the short-term memory tasks. There was also an advancement on the assessment of fluid intelligence in the trained groups. Although the increase in the control groups was significant presumably because of retest effects, according to Jaeggi et al. (2008) the improvement in the groups that received the actual benefit of training was great. Based on this study, retailers can receive frequent training in order to acquire and use their emotional intelligence to provide quality service in the informal sector. The more training they receive the better their quality of service delivery.

In a study by Slaski and Cartwright (2003), business executives were stimulated to be attentive on characteristics of themselves and how they relate with others with regards to their
emotions. The results indicated that after some months, their levels of EI increased and they also improved on their general wellbeing and work-life. When retailers develop emotional intelligence, they are able to acquire greater self-understanding, exhibit better health, improve morale and quality of work life, and are able to foster and build better relationships with their customers during marketing exchanges.

These evidences provide a strong backing that an individual’s EI can be acquired through training and used during marketing exchanges in order to provide quality service delivery to customers.

2.3.5 Age as a Moderator between Emotional Intelligence and Quality Service Delivery

Demographic variables such as age is very crucial in studying emotional intelligence in the service provision industry. Eisenberg, Spinrad and Eggum (2010) indicated that there are “paths for the development of EI aspects from infancy to adolescence and they have traced how these abilities develop over time as a person matures in a social context” (p. 502).

In a longitudinal study examining the switch from high school to university, using samples that are homogenous in nature, Parker, Creque, Barnhart, Wood, Bond and Hogan (2004) found that various EI branches were associated with academic success in full-time undergraduates (who had graduated from high school within 2 years before they started their undergraduate program). This study reveals that, as people grow, their level of emotional intelligence equally increases. EI develops over time and is likely to be enhance through training and remedial programs (Mayer et al., 2002).
Supporting the above is another study by Parker, Saklofske, Wood, Eastabrook and Taylor (2005). The first goal was to examine how over the years, EI related capabilities can be stable in the long term. The second goal was to examine how a major life-transition (the switch from high school to university) can influence EI-levels. Based on the results, a common life-transition (moving from high school to university) has the capacity to transformation several different EI-related abilities positively. This means that certain variables like maturation can come to play in increasing people’s level of EI as they age.

Bar-On (1997) found that older groups on the EI scale secured higher results on EI and those in their late forties and early fifties received the maximum results on EI. In support of the above, Bar-On and Parker (2000) also conducted a study and found that, there was a similar increase in EI with age in children and adults. Goleman (1998) specified that, the impact of age proposes that EI goes up with age, at least up to 50 years. Goleman (1998) further stated that there is a correlation between age and EI and that EI rises with age.

Fariselli, Ghini and Freedman (2008) in their study of found that EI slightly increases with age. This means that EI is an emergent ability and it is likely that amassed life experiences will contribute to it. According to Fariselli et al. (2008), as people grow they have more opportunity to learn about affect and the distinctions of emotions, advance in emotional languages and experience more and more different life circumstances. “Perhaps they accumulate more feedback and integrate this into greater self-awareness. Also, because age is only mildly predictive of this dimension, it can mean that there are many younger people with a highly developed self-awareness and many older people who have not developed these competencies” (p. 8). This reinforces the claim that emotional intelligence is learnable.
Cabello, Fernández-Pinto, Sorrel and Fernández-Berrocal (2016) sought to investigate the variations of EI throughout adulthood. One longitudinal study from late childhood to adolescence revealed variations in EI with regards to different ages (Keefer, Holden & Parker, 2013). Through a cross-sectional study of early adolescence based on ability EI, it was revealed that the results raised with age to some degree (Rivers, Brackett, Reyes, Mayer, Caruso & Salovey, 2012).

FakhrEldin (2017) in examining the correlation that exists between the emotional intelligence of entrepreneurs and a new venture creation, found out that age strengthened the effect of EI on new venture creation. As people grow, their level of EI increases hence the idea to venture into new projects.

In as much as there are studies that support the moderating role of age, with some recording meaningfully higher levels of ability EI in grown-ups (Fernández-Berrocal et al., 2012; Goldenberg, Matheson & Mantler, 2006; Kafetsios, 2004). EI can be taught and learned (Mayer et al., 2002). This is to say that as people grow they tend to learn or acquire and use EI. Other studies however propose a more distinct relationship between age and ability EI (Farrelly & Austin, 2007; Shabani, Hassan, Ahmad & Baba, 2011; Webb et al., 2013).

In a study by Shabani, Hassan, Ahmad and Baba (2011) the main purpose was to explain the role of EI on mental health among high school students by exploring the moderating effects of age. The results indicated that not only can students’ mental health be predicted by EI, but that age did not have any effect on the relationship as opposed to Goleman (1998).

According to Farrelly and Austin (2007) and Webb Schwab, Weber, DelDonno, Kipman, Weiner and Killgore (2013), other studies have still not found any correlation between age and any of the ability EI branches as some including Day and Carroll (2004) and Palmer, Gignac,
Manocha and Stough (2005) who have even indicated that there is a negative relationship between people’s age and their ability to recognise emotions. Almost all these researches made use of university students as participants, with normal ages less than thirty years. A research by Cabello, Navarro Bravo, Latorre and Fernández-Berrocal (2014) concerning a wider age range (that is, people with average of 42 years) revealed that age had a negative relationship with total ability EI as well as all the branches of EI with the exception of the managing emotions branch. This suggests that grown-up adults show low levels of ability EI than younger ones. Also, this age-related reduction in EI levels may reflect age-related deterioration of mental abilities (Bisiacchi, Borella, Bergamaschi, Carretti & Mondini, 2008; Kievit, Davis, Mitchell, Taylor, Duncan, Tyler & Henson, 2014). Baumgart et al. (2015) specified that some elements which include people’s way of life and academic history guard against age-related cognitive deterioration.

### 2.3.6 Gender and Emotional Intelligence

Another demographic variable worthy of note in the study of EI and its impact on quality service delivery is gender. Although not a focus in the present study, studies regarding ability EI where gender is involved in the enquiry have indicated that women possess a high amount of ability EI (Extremera et al., 2006; Farrelly & Austin, 2007; McIntyre, 2010). Nonetheless, the extent of the effect size is dependent upon individual investigations ranging from small (Cabello & Fernández-Berrocal, 2015; Fernández-Berrocal et al., 2012) to medium (Farrelly & Austin, 2007; Palmer et al., 2005). Moreover, numerous studies indicate that this gender effect relates to only some of the branches of EI (Fernández-Berrocal et al., 2012; Kafetsios, 2004). A meta-analysis of studies however revealed a higher level of ability EI across all EI branches as well as
for total ability EI for women (Joseph & Newman, 2010). Consequently, this finding advocates that women exhibit higher levels of ability EI.

Cabello et al. (2016) also studied Spanish adults and suggested through their findings that women score significantly higher than men on total ability EI. This shows that women in retail business possess EI skills that enables them to perform better.

2.4 Rationale for the present Study

Most researches in emotional intelligence have focused on conflict prevention and resolution (Schlaerth, Ensari & Christian, 2013; Zeidner & Kloda, 2013) where the impact of emotional intelligence on is examined, education (Chang, 2008) as well as the banks in other countries such as Pakistan (Naeem et al., 2008).

Others especially in the Ghanaian context often focused on the formal sector like the banks (Danquah, 2014, 2015), hospitals (Tagoe & Quarshie, 2016) and telecommunication companies (Opuni & Adu-Gyamfi, 2014). Most of these studies focused mostly on how EI can have an impact on performance of the employees of formal organisations.

Some studies also, in investigating quality service delivery, focused mostly on its effects on the satisfaction of customers and loyalty (Horri et al., 2013; Opuni & Adu-Gyamfi, 2014).

Consequently, this study sought to examine the impact of EI on QSD and CL specifically among retailers in the informal sector of the economy. In addition to this age and training were used as moderators to examine their strength or weaknesses on the relationship between EI and QSD. Here, the satisfaction of customers based on the service they receive was not focused on.
2.5 Conceptual Model

![Diagram showing the relationship between Emotional Intelligence, Quality Service Delivery, Customer Loyalty, Age, and Training as Moderators.]

Figure 2: Conceptualisation of the relationship between Emotional Intelligence and Quality Service Delivery and Customer Loyalty with Age and Training as Moderators

Emotional intelligence is the independent variable and contains the four branches in terms of abilities (to identify, understand, use and regulate emotions). Quality service delivery and customer loyalty are the dependent variables. The relationship between emotional intelligence and quality service delivery is indicated in the model above. There is also the relationship between
quality service delivery and customer loyalty in the model. Age and training served as moderators in the relationship between emotional intelligence and quality service delivery as indicated in the model.

2.6 Research Hypotheses

Based on the aim of the present research and various related studies highlighted in the study, the hypotheses below were tested.

Hypothesis 1: There will be a significant positive relationship between emotional intelligence of retailers and quality service delivery in the informal sector.

Hypothesis 2: There will be a significant positive correlation between emotional intelligence of retailers and customer loyalty in the informal sector.

Hypothesis 3: Age will moderate the relationship between emotional intelligence and quality service delivery in the informal sector.

Hypothesis 4: Training on emotional intelligence will moderate the relationship between EI and quality service delivery of retailers in the informal sector.

Hypothesis 5: Quality service delivery will have a significantly positive relationship with customer loyalty in the informal sector.
2.7 Operational Definition of Terms

**Retailer**: A retailer is someone who sells goods or products to consumers.

**Customer**: A customer is someone who buys goods or services from a retailer whether on regular basis or as a first timer.

**Quality Service Delivery**: The state at which customers’ experiences of services exceed their prior expectations.

**Training**: It is the act of impacting knowledge into individuals with the aim of acquiring new skills and performance improvement.

**Emotional Competences**: They are skills that enable individuals to become emotionally intelligence.

**Informal Sector**: They are enterprises which are owned and operated by employers either alone or in partnership with members of the same or different households and employ one or more employees.
CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter highlights the methodology of the study. This comprises the research design and a description of the population from which participants were sampled for the study. The chapter also presents information on the sample and sampling technique. The research procedure was also described in the chapter. The instruments used for the data collection process as well as the statistical tools used for analysing the data were also presented. The ethical issues considered in the present study were also highlighted.

3.2 Design

In this study, a quantitative research method was adopted. Specifically, a cross sectional survey research technique was used. This is because data was supposed to be collected within a specific timeframe. The quantitative research technique constitutes a platform for testing the hypotheses.

3.3 Population

Respondents were drawn from retailers and customers in the Tema Metropolitan Assembly. It involved retailers in grocery shops. The retailers involved sales assistants and shop owners. The customers involved those who often or rarely buy from the grocery shops.
3.4 Sampling and Sample Size

Convenience and purposive sampling methods were adopted in this study to draw the sample from the targeted population. The sample includes retailers in grocery shops and the consumers who either often or rarely patronised the grocery shops. This is because, the study was focused on retailers of grocery shops and participants who were willing to partake in the study were used. Based on Krejcie and Morgan (1970), a sample size of five hundred (500) participants (200 retailers from 200 grocery shops and 300 consumers) were used in the study. The retailers responded to the questionnaire assessing their emotional intelligence and the customers responded to the questionnaire on the quality of service they received and their loyalty to the retailer.

3.5 Inclusion and Exclusion Criteria

With the criteria for selecting the participants in the study, to be included, retailers must have worked as retailers for a year and above, had to be able to read and understand English, had to be retailers in all kinds of goods and be working within the Tema Metropolis. With the criteria for customers, they had to be regular customers within the Tema Metropolis and be able to read and understand English. Retailers and customers outside Tema Metropolis were excluded. Security personnel at the retail shops were also excluded from participating in the study.

3.6 Measuring Instruments

All constructs were measured using standardised questionnaires. The measures were divided into two sections for retailers and three sections for customers. For retailers, Section A obtained responses on the demographic characteristics of the participants which includes sex, age, working
experience and frequency of training which were deemed relevant to achieving the aims and objectives the study. Section B measured the emotional intelligence of the retailers. For the customers’ questionnaire, Section A obtained responses on the demographic characteristics of the participants such as sex, age, religion and educational background. Section B measured the quality of service delivery of the retailer as perceived by the customer and the third section which is C measured the customer’s loyalty to his/her retailer.

3.6.1 Section A: Demographic Variables (Retailers)

The study explored some demographic variables such as sex, age, educational background, working experience, engagement in training activities and rank for retailers since these variables were deemed important in the present study.

3.6.2 Section B: Emotional Intelligence (Schutte, Malouff & Bhullar, 2009)

The Assessing Emotions Scale (AES) developed by Schutte, Malouff and Bhullar (2009) was used. It has thirty-three (33) items based on the four branches of EI by Mayer et al., (1990). It is a self-report inventory and respondents rate themselves on the items using a five-point Likert scale. The subscales include: Perception of Emotion (items 5, 9, 15,18,19,22, 25, 29, 32, 33), Managing Own Emotions (items 1, 4, 11, 13, 16, 20, 24, 26, 30,), Managing Others’ Emotions (items 1, 4, 11, 13, 16, 24, 26, 30) and Utilisation of Emotion (items 6, 7, 8, 17, 20, 27). None of the statements was negatively worded. Some items included in the scale are, “I am aware of my emotions as I experience them” and “By looking at their facial expressions, I recognize the emotions people are experiencing.” Testing time was about six (6) minutes. Based on internal consistency, it has a Cronbach’s Alpha of .97.
3.6.3 Section A: Demographic Variables (Customers)

The study explored some demographic variables such as sex, age, religion and educational background since these variables were deemed important in the present study.

3.6.4 Section B: Quality Service Delivery (Parasuraman, Zeithaml & Berry, 1985)

SERVQUAL Scale was developed by Parasuraman, Zeithaml and Berry (1985). It is a 22-item 5-point Likert scale from “Strongly Disagree” to “Strongly Agree.” The scale was developed to measure service quality. The instrument is measured on five (5) dimensions, namely - reliability, assurance, tangibility, empathy and responsiveness (RATER). Some items included in the instrument are “When a customer has a problem, the retailer shows sincere interest in solving the problem” and “The retailer provides services at the time he/she promises to do so.” Some of the statements are negatively worded and includes “The retailer is not always willing to help customers” and “The retailer does not understand the specific needs of the customers.” Testing time is about four (4) minutes. Based on internal consistency, it has a Cronbach’s Alpha of .90

3.6.5 Section C: Customer Loyalty (Sudhahar, Israel, Britto & Selvam, 2006)

This construct was measured with SERVLOYAL Scale developed by Sudhahar, Israel, Britto and Selvam (2006). It contains 28 statements based on seven dimensions of loyalty. The scale items were measured on a five-point Likert scale ranging from “Strongly Disagree” to “Strongly Agree.” Some of the items included in the scale are “I am very committed to this retailer” and “I think of this retailer as my retailer.” Four statements are reversed and includes “I dislike the retailer’s terms” and “I always find the terms of this retailer as inferior.” It has a testing time of about five (5) minutes. The reliability assessment through coefficient alpha value for the construct based on the main data is .93.
3.7 Data Collection Procedure

Prior to the main study, a pilot study was conducted aimed at establishing the reliability of the instruments designed for data collection. This process was necessitated by the fact that even though these instruments have good reliability values, nuances within the Ghanaian cultural context and the population under study could affect the responses and consequently the reliability of the instruments.

Ethical clearance was obtained from the Ethics Committee for Humanities (ECH) of the University of Ghana. Following that, an introductory letter was sought from the Department of Psychology, University of Ghana. Copies of the introductory letter together with the ethical clearance form were sent to the various retail shops in the Tema Metropolis where the research took place. The towns included in the research were, Ashaiman, Tema communities, Spintex and Nungua.

Permission was sought from the shop owners (or assistants where the owners were not available) before data collection took place. On the part of retailers, they participated in the study when there were no customers to attend to. With the customers, the researcher did not interfere when they were buying. Rather, their permission was sought when they finished buying and had made their payments. Most of them often opted to respond to the questionnaires while at the grocery shop after making payments. Others sat in their car to protect themselves from the scorching sun. Participants were made aware of the necessary details of the study such as the aims and objectives, benefits and harm (if any) that may be associated or inherent in the study. They were also informed of their freedom to withdraw from the study if they so desire to discontinue the process even after they have given their initial consent. After dealing with all the ethical issues, the data collection began after the consent of the participants were sought. Each questionnaire for
retailers and customers took a maximum period of seven and ten minutes respectively to complete. The researcher and assistant were available to respondents for clarification on issues that participants did not easily understand. After completion, the questionnaires were taken back, scored, coded and statistically analysed. Only completed questionnaires retrieved from participants were analysed.

### 3.8 Ethical Considerations

The ethical considerations that were highlighted in this are informed consent, freedom to withdraw, confidentiality and anonymity/privacy.

All respondents were provided with the precise and pertinent information regarding the research. This included the purpose of the research for which their assistance was being requested. They were also provided with information that this study involved no risks therefore, there will be no harm that may arise from their participation in the research as well as the benefits of the research. The benefits highlighted to participants were not directly tangibles, but ones that will benefit the retail business in the informal sector. There was no compensation in any way that would coerce participants into taking part in the study. It was only after this information had been provided and discussed that they were asked to sign the consent form to partake in the study. Respondents who wanted to withdraw at any point in time during the study were allowed to do so, as such, the signing of the consent form was not used to coerce respondents to complete the study.

One other extremely imperative issue as far as ethics is concerned that was featured in the study was confidentiality and anonymity of respondents’ identity as well as their responses.
Respondents were given total assurance of the secrecy of whatever information they were providing. For this reason, participants were not required to provide their names.

3.9 Data Analysis

The data for the study were analysed using the Statistical Package for Social Sciences (SPSS version 21). The specific statistical tools used to analyse the various hypotheses are presented below.

Hypothesis one was stated that “there will be a significant positive relationship between emotional intelligence of retailers and quality service delivery in the informal sector.” With this study, Pearson Moment Correlation (Pearson \( r \)) was used to analyse the hypotheses. This was done in order to examine the relationship that exists between emotional intelligence which is the independent variable and quality service delivery which serves as the dependent variable.

Hypotheses two stated that “there will be a significant positive relationship between emotional intelligence of retailers and customer loyalty in the informal sector.” In achieving the results, Pearson Moment Correlation (Pearson \( r \)) was used to analyse the hypotheses in this study. Here, emotional intelligence was maintained as the independent variable whilst customer loyalty was the dependent variable. The researcher wanted to find out if there is a significant positive relationship that exists between the independent variable and the dependent variable.

Hypotheses three stated that “age will moderate the relationship between emotional intelligence and quality service delivery in the informal sector.” In order to achieve this, a hierarchical multiple regression was used to examine how age which is a moderator interacts with
emotional intelligence which is the independent variable to have an effect on quality service delivery which serves as the dependent variable.

According to Hypotheses four, “training on emotional intelligence will moderate the relationship between EI and quality service delivery of retailers in the informal sector.” In this study, a moderation analysis was conducted using a simple linear regression. This was done to examine how training will strengthen or weaken the relationship between emotional intelligence and quality service delivery. A hierarchical multiple regression was then used to examine if training on emotional intelligence will strengthen or weaken the correlation between emotional intelligence and quality service delivery.

Hypotheses five states that “quality service delivery will have a significantly positive correlation with customer loyalty in the informal sector.” In this study, Pearson Moment Correlation (Pearson r) was used to examine if quality service delivery will have a significantly positive correlation with customer loyalty.
CHAPTER FOUR

RESULTS

4.1 Introduction

The study was conducted to investigate the impact of emotional intelligence on quality service delivery and customer loyalty in the informal sector of Ghana. About four-hundred participants both retailers and customers were used for this study. The Statistical Package for Social Sciences (SPSS) version 21 was used to analyse the data. This chapter further presents preliminary analysis and inferential statistics of the data.

Table 1: Summary of Demographic Characteristics of Retailers

<table>
<thead>
<tr>
<th>Demographic Variable</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>65</td>
<td>32.5</td>
</tr>
<tr>
<td>Female</td>
<td>135</td>
<td>67.5</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
<tr>
<td><strong>Educational Background</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>O Level</td>
<td>9</td>
<td>4.5</td>
</tr>
<tr>
<td>JHS</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>SHS</td>
<td>160</td>
<td>80</td>
</tr>
<tr>
<td>Tertiary</td>
<td>17</td>
<td>8.5</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19-20</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>21-30</td>
<td>128</td>
<td>64</td>
</tr>
<tr>
<td>31-40</td>
<td>58</td>
<td>29</td>
</tr>
</tbody>
</table>
From Table 1, it is observed in the study that, for retailers, the minimum and maximum ages of the participants were between 19 and 40 years respectively. Majority of the retailers’ age fell between 21 and 40 years representing 64%. Female retailers represent 67.5% whilst males constitute 32.5% of the sample use in the study. This is because most of the retailers or attendants in the various retail shops were mostly female.

4.2 Preliminary Analysis

The preliminary analysis of the quantitative study was done in four steps. They encompass analysis of normal distribution, reliability analysis, descriptive analysis and correlation matrix using Pearson Product’s Moment correlation coefficient.

4.2.1 Analysis of Normal Distribution of Variables

Test of normality was done by looking out for the skewness and kurtosis of the scores obtained for the variables in the study. From table 2 below, the skewness and kurtosis fall within the range of -1.923 to +1.955. According to Tabachnick and Fidell (2007) a data is said to be normally distributed when the values of the variables under study falls within -2 to +2. The range obtained from this study indicate that the data for this study is said to be normally distributed since the values of the skewness and kurtosis fall within -2 to +2.

4.2.2 Reliability Analysis of the Scales

The coefficient of the internal consistency was computed in order to find out the reliability of the scales used in the study. The coefficient of the internal consistency of the various measures is as follows: Emotional Intelligence (number of items = 33, \( \alpha = .970 \)), Quality Service Delivery (number of items = 22, \( \alpha = .901 \)) and Customer Loyalty (number of items = 28, \( \alpha = .933 \)). Field
(2009) states that values above 0.80 indicate that the scale is reliable. Hence, the values obtained from the variables of this study indicate a good reliability.

Table 2: Reliability of the Dimension of SERVQUAL Scale

<table>
<thead>
<tr>
<th>Dimension</th>
<th>No. of Items</th>
<th>Items</th>
<th>Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangibility</td>
<td>4</td>
<td>Q1- Q4</td>
<td>.73</td>
</tr>
<tr>
<td>Reliability</td>
<td>5</td>
<td>Q5-Q9</td>
<td>.77</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>4</td>
<td>Q10-Q13</td>
<td>.88</td>
</tr>
<tr>
<td>Assurance</td>
<td>4</td>
<td>Q14-Q17</td>
<td>.74</td>
</tr>
<tr>
<td>Empathy</td>
<td>5</td>
<td>Q18-Q22</td>
<td>.84</td>
</tr>
</tbody>
</table>

Total number of items = 22

As observed in Table 2, each of the dimensions of the SERVQUAL scale is above .70 meaning they are acceptable to be included in the scale for the study. This is because according to Chronbach (1951) the minimum acceptable value should be .70.


<table>
<thead>
<tr>
<th>Dimension</th>
<th>No. of Items</th>
<th>Items</th>
<th>Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Behavioural</td>
<td>4</td>
<td>Q1-Q4</td>
<td>.70</td>
</tr>
<tr>
<td>Attitudinal</td>
<td>4</td>
<td>Q5-Q8</td>
<td>.86</td>
</tr>
<tr>
<td>Cognitive</td>
<td>5</td>
<td>Q9-Q13</td>
<td>.88</td>
</tr>
<tr>
<td>Conative</td>
<td>3</td>
<td>Q14-Q16</td>
<td>.72</td>
</tr>
<tr>
<td>Affective</td>
<td>4</td>
<td>Q17-Q20</td>
<td>.72</td>
</tr>
<tr>
<td>Trust</td>
<td>4</td>
<td>Q21-Q24</td>
<td>.97</td>
</tr>
<tr>
<td>Commitment</td>
<td>4</td>
<td>Q25-Q28</td>
<td>.77</td>
</tr>
</tbody>
</table>

Total number of items = 28

In Table 3, it is observed that each of the dimensions of the SERVLOYAL scale is above .70 meaning they are acceptable to be included in the scale for the study. This is because according to Chronbach (1951) the minimum acceptable value should be .70.

4.2.3 Descriptive Analysis of Variables

Descriptive statistics of the data was done by summarising the raw data obtained in order to find the mean and standard deviation. The results of the analysis can be obtained from Table 4 below.
Table 4: Summary of Descriptive Statistics of Variables in the Study

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>SD</th>
<th>Min.</th>
<th>Max.</th>
<th>Skewness</th>
<th>Kurtosis</th>
<th>Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional Intelligence</td>
<td>120.66</td>
<td>23.36</td>
<td>41</td>
<td>158</td>
<td>-1.14</td>
<td>1.73</td>
<td>.97</td>
</tr>
<tr>
<td>QSD</td>
<td>90.21</td>
<td>9.11</td>
<td>29</td>
<td>110</td>
<td>-1.67</td>
<td>1.95</td>
<td>.90</td>
</tr>
<tr>
<td>Customer Loyalty</td>
<td>100.25</td>
<td>9.68</td>
<td>39</td>
<td>139</td>
<td>-1.92</td>
<td>1.61</td>
<td>.93</td>
</tr>
</tbody>
</table>

N = 200  
NB: PQSD means Perceived Quality Service Delivery

From Table 4 above, the mean and standard deviation for emotional intelligence is 120.66 and 23.26 respectively. The minimum and maximum score for self-esteem is 41 and 158 respectively. This mean score for emotional intelligence indicates that the mean score among the sample is closer to the maximum score. Hence, there is higher levels of emotional intelligence among the respondents. With quality service delivery, the mean and standard deviation is 90.21 and 9.11 respectively whiles the minimum and maximum scores are 29 and 110 respectively. This indicates that the mean score is closer to the maximum score and hence, there is higher levels of quality service delivery among the sample. Finally, the mean and standard deviation is 100.25 and 9.68 respectively whilst the minimum and maximum scores are 39 and 139 respectively. This indicates that the mean score is closer to the maximum score and hence, there is higher levels of customer loyalty among the sample.

4.2.4 Inter-correlation Matrix for Study Variables

The Inter-correlation matrix of the various variables were analysed using the Pearson Product Moment Correlation and the results are presented in Table 5 along with the Cronbach
alphas for the study variables. Table 5 showed that there is a high correlation between emotional intelligence, quality service delivery and customer loyalty.

Table 5: Inter-Correlation Matrix of Main Study Variables

<table>
<thead>
<tr>
<th>Variables</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Emotional Intelligence</td>
<td>-</td>
<td>.252**</td>
<td>.350**</td>
<td>.530**</td>
<td>-027</td>
</tr>
<tr>
<td>2. Quality Service Delivery</td>
<td>-</td>
<td>.780**</td>
<td>.067</td>
<td>.026</td>
<td></td>
</tr>
<tr>
<td>3. Customer Loyalty</td>
<td>-</td>
<td></td>
<td>.218**</td>
<td>.032</td>
<td></td>
</tr>
<tr>
<td>4. Age</td>
<td>-</td>
<td></td>
<td></td>
<td>-.054</td>
<td></td>
</tr>
<tr>
<td>5. Training</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-</td>
</tr>
</tbody>
</table>

Note: * Correlation significant at the 0.05 level, ** Correlation significant at the 0.01 level N = 200

4.3 Hypothesis Testing

The various hypotheses were analysed by using the data analysis procedure which was presented in chapter 3.

**Hypothesis 1**: There would be a significant positive relationship between emotional intelligence and quality service delivery.

As indicated in Table 5 above, emotional intelligence had a significant positive relationship with quality service delivery [r (200) = .252, p < .01]. Therefore, the hypothesis which stated that
“there would be a significant positive relationship between emotional intelligence and quality service delivery” was supported.

**Hypothesis 2:** There would be a significant positive relationship between emotional intelligence and customer loyalty.

As indicated in Table 5 above, emotional intelligence had a significant positive relationship with customer loyalty \[ r (200) = .350, p < .01 \]. Therefore, the hypothesis which stated that “there would be a significant positive relationship between emotional intelligence and customer loyalty” was supported.

**Hypothesis 3:** Age would moderate the relationship between emotional intelligence and quality service delivery. The above hypothesis was tested using the three-step model suggested by Baron and Kenny (1986) described in the data analysis section. According to Baron and Kenny (1986), if the interaction aspect is significant then the hypothesis is supported. This hypothesis was analysed in Table 6 below.
Table 6: Summary of Hierarchical Multiple Regression Analysis for the Moderating effect of Age on the relationship between Emotional Intelligence and Quality Service Delivery

<table>
<thead>
<tr>
<th>Model</th>
<th>B</th>
<th>SEB</th>
<th>B</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 1: Constant</td>
<td>86.824</td>
<td>3.774</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>.100</td>
<td>.028</td>
<td>.2532</td>
<td>12.896</td>
<td>.000</td>
</tr>
<tr>
<td>Step 2: Constant</td>
<td>89.623</td>
<td>4.531</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>.119</td>
<td>.033</td>
<td>.301</td>
<td>7.077</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>-.189</td>
<td>.169</td>
<td>-.092</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>109.174</td>
<td>9.168</td>
<td>6.832</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>-.056</td>
<td>.079</td>
<td>-.141</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>-.014</td>
<td>.182</td>
<td>-.007</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emotional Intelligence * Age</td>
<td>-2.148</td>
<td>.879</td>
<td>-.437</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\[ R^2 = .064, .070 \text{ and } .098 \text{ for Step 1, 2 and 3 respectively.} \Delta R^2 = .064, .006 \text{ and } .029 \text{ for Steps 1, 2 and 3 respectively} \]

From table 6, it is observed via the analysis that the model in step one was significant, accounting for a (6.4%) variance in explaining quality service delivery \[F_{(1, 190)} = 12.8796, p < .01, R^2 = .064\]. That is, emotional intelligence predicted quality service delivery. At step two of the model, age made a significant contribution (0.6%) in explaining the variance in quality service delivery, \[F_{(2, 189)} = 7.077, p > .05, \Delta R^2 = .006\]. As a result, age did not significantly predict quality service delivery \(\beta = -.092, p > .05\). The third step revealed that the model accounted for (2.9%) variance in quality service delivery \[F_{(3, 188)} = 6.832, p < .001, \Delta R^2 = .029\]. Hence, in line with the
prediction made, the interaction between age and emotional intelligence was significant ($\beta = -.437$, $p < .05$). Thus, the hypothesis that “age will moderate the relationship between emotional intelligence and quality service delivery” was supported.

**Hypothesis 4**: Training would moderate the relationship between emotional intelligence and quality service delivery.

**Table 7: Summary of Hierarchical Multiple Regression Analysis for the moderating effect of Training on the relationship between Emotional Intelligence and Quality Service Delivery**

<table>
<thead>
<tr>
<th>Model</th>
<th>B</th>
<th>SEB</th>
<th>$B$</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 1: Constant</td>
<td>86.824</td>
<td>3.774</td>
<td>12.896</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>.100</td>
<td>.028</td>
<td>.252</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Step 2: Constant</td>
<td>86.073</td>
<td>4.287</td>
<td>6.488</td>
<td>.002</td>
<td></td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>.100</td>
<td>.028</td>
<td>.253</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training</td>
<td>.204</td>
<td>.548</td>
<td>.026</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>85.287</td>
<td>4.287</td>
<td>5.906</td>
<td>.001</td>
<td></td>
</tr>
<tr>
<td>Emotional Intelligence</td>
<td>.107</td>
<td>.028</td>
<td>.270</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training</td>
<td>.153</td>
<td>.544</td>
<td>.020</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emotional Intelligence * Training</td>
<td>-1.227</td>
<td>.578</td>
<td>-.149</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

$R^2 = .064, .064$ and $.086$ for Step 1, 2 and 3 respectively. $\Delta R^2 = .064, .001$ and $.022$ for Steps 1, 2 and 3 respectively **$p < .01$**
From table 7, it is observed via the analysis that the model in step one was significant, accounting for a (6.4%) variance in explaining quality service delivery \(F_{(1, 190)} = 12.896, \rho < .01, R^2 = .064\]. That is, emotional intelligence predicted quality service delivery. At step two of the models, training made a significant contribution (0.1%) in explaining the variance in quality service delivery, \(F_{(2, 189)} = 6.488, \rho > .05, \Delta R^2 = .001\]. But training did not significantly predict quality service delivery \(\beta = .026, \rho > .05\). The third step revealed that the model accounted for (2.2%) variance in quality service delivery \(F_{(3, 188)} = 6.832, \rho < .001, \Delta R^2 = .022\]. Hence, in line with the prediction made, the interaction between training and emotional intelligence was significant \(\beta = -.149, \rho < .05\). Thus, the hypothesis that “training will moderate the relationship between emotional intelligence and quality service delivery” was supported. It was realised that training strengthened the relationship between emotional intelligence and quality service delivery.

**Hypothesis 5**: There would be a significant positive relationship between quality service delivery and customer loyalty.

As indicated in Table 5 above, quality service delivery had a significant positive relationship with customer loyalty \(r_{(200)} = .780, \rho < .01\]. Therefore, the hypothesis which stated that “there would be a significant positive relationship between quality service delivery and customer loyalty” was supported.
4.4 Observed Model

![Diagram: Observed Model of the relationship between Emotional Intelligence and Quality Service Delivery and Customer Loyalty]

Figure 4: Observed Model of the relationship between Emotional Intelligence and Quality Service Delivery and Customer Loyalty

4.4.1 Description of Observed Model

The model above shows that there is a significant positive relationship between emotional intelligence, quality service delivery and customer loyalty. It was further observed that there is a positive relationship between quality service delivery and customer loyalty. Furthermore, age as well as training moderated the relationship between emotional intelligence and quality service delivery.
4.5 Summary of the Findings

Findings from this study indicate that:

1. There was a significant positive relationship between emotional intelligence and quality service delivery.

2. There was a significant positive relationship between emotional intelligence and customer loyalty.

3. Age moderated the relationship between emotional intelligence and quality service delivery in the informal sector.

4. Training moderated relationship between emotional intelligence and quality service delivery.

5. There was a significant positive relationship between quality service delivery and customer loyalty.

Generally, the findings confirmed the predicted outcome and supported previous studies that have been done in this area. Detailed explanations and implications are discussed in the next chapter.
5.1 Introduction

This chapter wraps up the findings of the study, in relation to empirical studies and theoretical framework used in the literature review. The chapter is organised in sections along the hypothesis stated for the study. It provides a summary of the key findings of the study, offer recommendations on emotional intelligence as a measure by which retailers will adopt in order to improve the way they render services to clients and customers in recent competitive market and also draws conclusion based on the results.

5.1.1 The Relationship between Emotional Intelligence and Quality Service Delivery

The first hypothesis stating that EI will influence customer service delivery was supported. The results obtained shows a correlation between EI and quality service delivery in the informal sector. When retailers are able to identify the emotions of their customers via the tone of their voice and their non-verbal languages, they can understand them (customers) and use that understanding to assist the customers. This will make the customers perceive the services they have received to be a quality one. Even if a customer comes to the retail shop and behaves in an offensive manner towards a retailer, the retailer who is emotionally intelligent does not react negatively but regulates his/her emotions in order to meet the needs of the customer.

This finding is consistent with Danquah (2014) who found that emotional intelligence has a positive relationship with business performance and quality service delivery in the Ghanaian context. Emotional intelligence considerably predicted organisational or business performance,
likewise customer satisfaction. This is to say that, when employees exhibit high levels of emotional intelligence they tend to provide quality service to their customers during a marketing transaction. When customers perceive that the services they received meet their expectations, they become satisfied and patronise services of the organisation more which leads to a high business performance.

The finding is equally congruent with Opuni and Adu-Gyamfi (2014) whose study revealed that, as service providers establish a higher level of emotional intelligence when they are delivering their services, it generates a higher level of quality service delivery. Opuni and Adu-Gyamfi (2014) further established that when service providers exhibit emotional intelligence when serving their customers, these customers tend to become satisfied thus when there is an increase in emotional intelligence in service delivery, customer satisfaction is improved hence customer loyalty.

Horri et al. (2013) also found that the use of EI relates to service quality and customer satisfaction, irrespective of the sub-sector of service marketing involved. In banking, EI is recognised to impact service quality, customer satisfaction and retention (Radha & Prasad, 2013). This is to say that when customers are satisfied with services they receive, they continue to stick with their service provider and exhibiting high EI relates with customer satisfaction (Opuni & Adu-Gyamfi, 2014).

Nwokah and Ahiauzu (2009) disclosed a strong correlation between emotional intelligence and marketing success of business organisations. Therefore, corporate organisations which employ a massive number of employees high in emotional intelligence are on the right path to achieving organisational success. In retail marketing, marketers who exhibit high EI are able to understand the purchasing intention of the customer even through their facial expression and tone of their
voice. This enables such retailers to convince their customers more in order to purchase their products and lead to more sales which will benefit the organisation.

Additionally, the findings are in line with the models of emotional intelligence (Goleman, 1995; Mayer et al., 1990, 1997, 2000, 2008; Petrides, 2007). This is such that, whether he retailers are inwardly emotionally intelligent or they acquired it, when they apply EI during marketing exchanges, it will improve upon their quality of service delivery. This is because, according to traits EI Petrides (2007), EI exists almost solely in the perceptions of an individual instead of an objective manner. As Petrides and Furnham (2003) put it, Trait EI is “a constellation of behavioural dispositions and self-perceptions concerning one’s ability to recognise, process, and utilise emotion-laden information. It encompasses empathy, impulsivity, and assertiveness as well as elements of social intelligence and personal intelligence” (p. 278). Ability EI, Mayer et al., (1997) view EI as a psychological ability. Each of the abilities impact how people utilise moods to enable their thinking or people control emotions in order to focus on relevant information. Ability EI incorporates several emotional abilities such as the ability to perfectly recognise, access, and exhibit emotion; the ability to create feelings when they enable thoughts; the ability to comprehend emotion and emotional information and the ability to control emotions to stimulate emotional and intellectual growth. The mixed model of EI by Goleman (1995) indicates that, emotional skills are not inwardly possessed as potentials but instead, they can be acquired. Consistently, the ability model suggests that individuals can be taught to obtain and use EI. Also, as Singh (2008) indicated, “whereas Intelligence Quotient (IQ) is relatively fixed, El can be built and learned” (p. 294).

These findings are equally congruent with the GAP model by Parasuraman et.al., (1985). This is because the customers’ evaluation or perception of quality service experienced based on
the retailers’ emotional intelligence met their expectations. Therefore, retailers’ use of EI can enhance their service quality.

5.1.2 The Relationship between Quality Service Delivery and Customer Loyalty

The second hypothesis which states that there will be a significant positive relationship between quality service delivery and customer loyalty was supported. It was shown from the results of the study that when customers perceive the services they received from the retailers to be quality, it enhances their loyalty. Based on literature highlighted in previous chapters, the promotion of quality service has been the centre of marketing or business transactions. As mentioned earlier, quality involves tangibles, responsiveness, assurance, trust and reliability. Therefore, when customers feel good about the physical environment of a retail shop, they are bound to buy from there often instead of a shop with a poor physical environment. Also, the swiftness with which retailers attend or respond to the needs of the customers during economic activities will encourage the customers in their future purchase. When retailers promise to attend to customers’ complaints and do so promptly, it provides an assurance to the customers. The ability of retailers to provide the customers with individualised attention boosts trust and instils confidence in the customers that, they can rely on the retailers.

This finding is congruent with Caruana (2000) who suggested an inter-mediational model that relates service quality to loyalty through customer satisfaction. Caruana (2000) further mentioned that the quality of service delivery, customer satisfaction and retention are associated with each other. For this reason, retailers must employ the use of emotional intelligence in their business activities in providing quality service and satisfy their customers in order to retain them.
Also supporting the finding is Ivanauskienë and Volungénaitė (2014) whose study revealed that retail service quality has a positive relationship with customer loyalty. Ivanauskienë and Volungénaitė (2014) found out that in retail shops, when customers perceive quality service delivery, it enhances their future purchasing intentions and behaviours with the same retailer.

Saddiqi (2011) found that quality service attributes had positive correlation with customer satisfaction and customer loyalty. This was as a result of studying the inter-connections amongst service providers’ service quality, the customers’ satisfaction and the ability of the service providers to retain their customers in the retail banking sector in Bangladesh.

These findings are equally congruent with the social exchange theory by Homans (1961) and Blau (1964). This is because when customers perceive that the quality of service they received met their expectations, they tend to build trust with the retailers. This thereby causes them to return always for their needs as well as recommend such retailers to other potential customers.

It is also in line with the theory of reasoned action (Fishbein & Ajzen, 1975) and planned behaviour (Ajzen, 1991). According to this theory which is a social-psychological model, peoples’ behaviour towards an event or activity depends on their behavioural objectives. This objective is determined by the subjective norm and attitude towards the behaviour (Fishbein & Ajzen, 1975). Therefore, when consumers evaluate their attitude towards the quality of service they received from the grocery or provision shop, coupled with their expectations of quality service it will inform their behavioural intention to either re-purchase from the same retailer or not. The result of this intention will then lead to the actual behaviour.
5.1.3 Age as a Moderator between Emotional Intelligence and Quality Service Delivery

The third hypothesis which states that age will moderate the relationship between emotional intelligence and quality service delivery was supported. The results of the study show that the ages of retailers range between 19 and 40 years. This implies that as individuals grow, they exhibit high levels of emotional intelligence. In other words, emotional intelligence increases with age. This is evident in afore studies such as Goleman’s (1998) study that indicated that, EI levels increases as people grow, at least up to the fifth decade in life and Cabello et al. (2016) who saw that emotional intelligence varied with age. As people grow, they tend to be exposed to many factors both biologically and socially that shapes their emotional maturity.

This finding is compatible with Parker et al. (2004) who found that various EI branches were associated with academic success in full-time undergraduates (who had graduated from high school within 2 years before they started their undergraduate program). This study reveals that, as people grow, their level of emotional intelligence equally increases.

Supporting the above is another study by Parker et al. (2005) who indicated that, a common life-transition (moving from high school to university) has the capacity to transformation several different EI-related abilities positively. This means that certain variables like maturation can come to play in increasing people’s level of EI as they age.

5.1.4 Training as a Moderator between Emotional Intelligence and Quality Service Delivery

According to hypothesis four, training will moderate the relationship between emotional intelligence and quality service delivery and this hypothesis was supported. From the study, one
interesting key finding observed was that, training moderated the relationship between emotional intelligence and quality service delivery among retailers in the informal sector of Ghana. Training from the observed results strengthened the relationship between EI and QSD. Meaning that if there is the presence of training, EI can be developed and improve the quality of service delivery in the informal sector. The introduction of frequent training on EI will increase the retailers’ level of quality service delivery.

This finding is supported by a research by Zahid et al. (2008) on impact of emotional intelligence on quality of service in software industry of Pakistan who observed that “being emotionally intelligent is not good enough until and unless individuals are able to learn and develop emotional competencies as well” (p. 649).

Moreover, one study in which college students were trained in EI did show improvement on two subscales of EI test (Chang, 2007). In the Weatherhead Case Western Reserve University, students show improvement in 50 – 100% of the competencies (from the Emotional Competence model) they test (Boyatzis, 2001) and continued to improve even after the program ended. Therefore, when service providers are trained they could develop EI. Also, in the Professional Fellows Program for executives, 45-55 years old, experts and executives also improved on 67% of the competencies taught in that course (Ballou et al., 1999).

In support of this, another finding is associated with Kheng et al. (2010) who recommended the need for efficient staffing and training programs to ensure that employees deliver expert services, pay additional attention to customers’ requests and do away with disclosing customer details to marketers.
This is congruent with the mixed model of EI proposed by Goleman (1995) which indicates that, emotional skills are not inwardly possessed as potentials but instead, they can be acquired. Consistently, the ability model suggests that individuals can be taught to obtain and use EI. Also, as Singh (2008) indicated, “whereas Intelligence Quotient (IQ) is relatively fixed, El can be built and learned” (p. 294).

### 5.1.5 The Relationship between Emotional Intelligence and Customer Loyalty

According to hypothesis five, emotional intelligence will have a significant positive relationship with customer loyalty and this hypothesis was supported. Furthermore, it is observed from the results of this study that emotional intelligence when exhibited in the retail shops will impact the loyalty of the customers. Emotionally intelligent retailers are ones that understand their own emotions and that of their customers. They can also regulate their emotions as well as the emotions of their customers. Some customers can easily extend their anger on retailers or assistants because prior to entering the retail shop, they might have been angered by someone else. When such customers visit retail shops and are received with smiles, a warm welcome, a friendly and prompt attention by emotionally intelligent retailers, these customers will automatically switch their mood to a pleasing one. Customers who experience such friendly services would like to make further purchases from the same retail shop in future. This then creates a long-lasting relationship between the retailers and their customers hence customer loyalty.

This is supported by the findings of Heffernan et al. (2008) signifying that retailers’ level of EI and their ability to build trust in their customers is associated with to their financial performance. The more they build trust by understanding the customers’ needs and paying individualised attention, the more the customers re-patronise the retailers and recommend them to
others. The more this happens, the increase in financial performance. In other words, as retailers are able to apply their EI, they end up building trust with the customers. Trust is an aspect of loyalty therefore, based on the trust that the customers develop for the retailer it will cause them (customers) to seek the services of the retailers often hence an increase in their (retailers’) financial performance.

### 5.1.6 Additional Finding

Through the results, it is observed that, female respondents were more than male respondents. The female retailers were often more at the various retail shops visited. Most of the males seen at the retail shops during data collection were ones that only conveyed the products from the trucks or the warehouse into the shop with only a handful who were sales assistants or retailers. This finding suggests gender differences in mood, with evidence that females are more skilful in deciphering emotional cues (Hall & Mast, 2008; Brody & Hall, 2000), are able to understand emotion (Ciarrochi et al., 2005), are more thoughtful about other people’s emotions (Hall & Mast, 2008) and are more sensitive and show higher interpersonal characteristics (Hargie et al., 1995). In addition, it has been acknowledged that women are more conversant than men with the world of emotions (Candela et al., 2001) and that they may be biologically prepared to recognise emotions (Castro-Schilo & Kee, 2010) hence more females in the retail business.
5.2 Limitations of the Study

The informal sector of Ghana comprises sectors such as agriculture, service provision and industry. The agricultural sector consists of crops, livestock and poultry, forestry and logging, and fishing and aquaculture. The service provision sector consists of wholesale and retail, transportation and storage, as well as accommodation and food. The industry sector involves manufacturing, mining and quarry as well as construction. However, this study focused only on the service provision sector in which retailers and wholesalers form part therefore the results cannot be generalised to the other sectors of the informal sector.

Also, it was observed that, most of the customers were regular customers of the retailers hence their responses could be geared toward favouring their retailers.

Moreover, the additional observation that females were more than males in the retail shops does not justify the assertion that females have higher EI than males.

5.3 Recommendations

Retailers should focus on retaining and acquiring more customers instead of losing their existing customers and acquiring new ones every time because it is much easier to maintain an existing customer than acquiring a new one (Ndubisi, 2005).

Retailers are encouraged to focus on building a long-term relationship with their customers. This relationship will benefit both the retailers and the customers as quality service consistently provided by the retailers and their concern about their customers will cause the customers to trust them with their purchasing needs.
In terms of recruitment, selection and placement, retail managers, must include practical measures in employing people for specific positions. Also, due to the findings above, it is recommended that managers in the retail business employ staff who are of average age since the more people age the higher their level of emotional intelligence.

Females are encouraged to apply for jobs that require much interaction with their customers since it is a good area in which emotional intelligence can be exhibited. Females should apply for jobs where they can exhibit their emotional abilities in understanding and perceiving emotions via verbal and non-verbal communication. Such jobs involve retailing, call centre representatives and healthcare.

Given the influence of service quality on customer loyalty, it is important for retailers to be concerned with whether or not customers develop positive feelings towards them as well as the retail firm after their purchases.

Furthermore, just as some companies reward their employees monthly for their best performance, the use of emotional intelligence can be incorporated into the criteria for selecting such employees. This will serve as a motivation for such employees.

It is suggested that future research should focus on other sections of the informal sector. Some of them include agriculture, manufacturing and construction. These are important sectors of the informal sector that contribute greatly to the nation’s economy.

Also, years of experience of the retailer and how it can mediate the relationship between emotional intelligence is and quality service delivery is worthy of examination in future studies.

There is also the need for a longitudinal study to examine the role of age in retail business. This is because as mentioned above, emotional intelligence increases with age.
An experimental design could be used to investigate how training on emotional intelligence will mediate the relationship between emotional intelligence and quality service delivery in the informal sector.

Moreover, future studies should compare the level of emotional intelligence between males and females.

5.4 Conclusion

Based on the findings derived from this study, it is concluded that, emotional intelligence is an essential construct in the retail business and it must not be taken lightly. This is because emotional intelligence can go a long way to benefit the retailers. The use of emotional intelligence in providing quality service will produce satisfied customers. Based on this satisfaction, they will say positive things about the retailers to others. This will then cause other people to patronise the retailer. Here, there would not be the need for massive advertisements, both electronic and print since customers will do part of that job. However, unsatisfied customers can equally paint a negative picture about the retailers to other prospective customers.

Also, retailers’ age is important in the retailing business. This is because, as people grow they are able to acquire more knowledge and understand many life events and people. These experiences tend to enhance their ability to apply such knowledge in the workplace. Therefore, they more they grow, they can be able to understand their customers more and more as they build a long-lasting relationship.

Training is an aspect that most formal organisations do not omit from their culture. It is concluded from the findings that, when retailers are trained in order to use emotional intelligence
it will benefit them. Just as some retailers undergo training on new product knowledge and customer service, the use of emotional intelligence if inculcated in such training activities will enhance and improve their quality of service delivery.

Furthermore, it is concluded that, when customers of retailers perceive quality service, there is the propensity that they will return to the same retail shop over and over again.
REFERENCES


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APPENDICES

APPENDIX A: ETHICAL APPROVAL

UNIVERSITY OF GHANA
ETHICS COMMITTEE FOR THE HUMANITIES (ECH)
P. O. Box LG 74, Legon, Accra, Ghana

My Ref. No. ………………….. 1st November, 2017

Ms. Nancy Opoku-Agyemang
Department of Psychology
University of Ghana
Legon

Dear Ms. Opoku-Agyemang,

ECH 039/17-18: EXAMINING THE IMPACT OF EMOTIONAL INTELLIGENCE ON QUALITY SERVICE DELIVERY AND CUSTOMER LOYALTY IN THE INFORMAL SECTOR

This is to advise you that the above reference study has been presented to the Ethics Committee for the Humanities for a full board review and the following actions taken subject to the conditions and explanation provided below:

Expiry Date: 31/05/18
On Agenda for: Initial Submission
Date of Submission: 18/09/17
ECH Action: Approved
Reporting: Quarterly

Please accept my congratulations.

Yours Sincerely,

Rev. Prof. J. O. Y. Mante
ECH Chair

CC: Dr. Maxwell Asumeng, Department of Psychology, University of Ghana.
APPENDIX B: INTRODUCTORY LETTER FROM PSYCHOLOGY DEPARTMENT

UNIVERSITY OF GHANA
DEPARTMENT OF PSYCHOLOGY
SCHOOL OF SOCIAL SCIENCES

March 14, 2018

Ref: NPSY002/33/02.............

TO WHOM IT MAY CONCERN

LETTER OF INTRODUCTION
MS. NANCY OPOKU-AGYEMANG

The above-named student is an MPhil in Industrial/Organisational Psychology student in the University of Ghana, Legon. Her Index number is 10599496.

In partial fulfillment of the requirement, for the award of MPhil degree, Ms. Nancy Opoku-Agyemang has to write and submit an original thesis. She has selected the topic: “Examining the impact of emotional intelligence on quality service delivery and customer loyalty in the informal sector”.

She has received approval from the Department of Psychology Graduate Studies Committee and Ethics Committee for the Humanities, University of Ghana.

To enable her collect data for her work she would need to administer questionnaires and/or conduct interviews. She has selected Melcom Shops, Evergreen and Tema Mall as suitable for her data collection.

Any assistance you may give her would be appreciated.

Yours faithfully,

Dr. Maxwell Asumeng
(Head of Department)

COLLEGE OF HUMANITIES
P. O. Box Lg 84, Legon, Accra-ghana
Telephone: +233 (0) 289 550 463
Email: Psychology@ug.edu.gh
Website: www.ug.edu.gh
APPENDIX C: PROTOCOL CONSENT FORM

UNIVERSITY OF GHANA

Ethics Committee for Humanities (ECH)

Section A - BACKGROUND INFORMATION

<table>
<thead>
<tr>
<th>Title of Study:</th>
<th>Examining the Impact of Emotional Intelligence on Quality Service Delivery and Customer Loyalty in the Formal Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal Investigator:</td>
<td>Opoku-Agyemang Nancy</td>
</tr>
<tr>
<td>Certified Protocol Number</td>
<td></td>
</tr>
</tbody>
</table>

Section B– CONSENT TO PARTICIPATE IN RESEARCH

General Information about Research

Emotional intelligence (EI) is currently a flourishing area in positive psychology (Seligman & Csikszentmihalyi, 2000) and it deals with people's ability to identify, assess and control their emotions, those of others and of groups. In the past years, the issue of human relations has become dominant both in manufacturing and service provision organisations.

Most researches in emotional intelligence have focused on conflict prevention and resolution (Zeidner & Kloda, 2013; Schlaerth, Ensari, & Christian, 2013) and others especially in the Ghanaian context have often focused on the formal sector like the banks (Danquah, 2014, 2015), hospitals (Tagoe & Quarshie, 2016) and telecommunication companies (Opuni & Adu-Gyamfi, 2014). The results of these studies indicate that, the use of EI in the formal sector of Ghana is beneficial in the sense that it promotes quality service delivery, customer loyalty and satisfaction. For this reason, the
study will be conducted among retailers of grocery shops in the informal sector of Ghana to examine if the use of EI by the retailers will enhance the quality of their service delivery and promote customer loyalty.

In this research, the purpose is to find out how the use of emotional intelligence during marketing exchanges can influence the quality of service delivery by the retailers and promote customer loyalty/retention. I want to find out through the study whether if retailers are able to identify, assess and control their emotions understand their customers when attending to them, it will create a quality service perception on the part of their customers and cause them to be buying from them regularly.

Through quantitative data collection, I will be able to identify from the retailers if training on the use of EI in their marketing exchanges will help them to provide quality services to their clients.

The expected duration for participation is ten (10) minutes each for both customers and retailers in the quantitative study. Questionnaires will be administered to both retailers and their customers immediately they are done with the market transaction.

**Benefits/Risks of the study**

Participation in the study is primarily voluntary. The study is beneficial such that, it will provide information about the use and benefits of Emotional Intelligence in marketing exchanges. It will equally provide information as to whether retailers can be trained to become emotionally intelligent. This will help District, Municipal and Metropolitan Assemblies to organise training workshops at convenient times for retailers. In terms of risks involved in this study, participants will not experience any form of physical, social and psychological risks in the course of participating in the research.

**Confidentiality**

In order to ensure anonymity and confidentiality, you are not supposed to write your names, contact number, email or mark the response sheet that might reveal your identity. Information shared or recorded by you would be termed as confidential and thus, information would not be released or shared to a third party without your authorization. Assurance would be given that the ultimate purpose of this study is for academic purpose only.
Compensation

There are no compensation packages either in cash or kind available for participants who participate in the study.

Withdrawal from Study

Participation in the study is voluntary and participants may withdraw at any time without penalty. Participants will not be adversely affected if he/she declines to participate or later stops participating. Participant can withdraw from the study if he/she no longer feels interested in participation. Should participant suddenly falls sick in the course of participation, he/she may withdraw from the study. Also, if participant suddenly is of no sound mind, he/she may withdraw. Participant or the participant’s legal representative will be informed in a timely manner if information becomes available that may be relevant to the participant’s willingness to continue participation or withdraw.

Contact for Additional Information

In case of research-related injury or answers to questions about the research, kindly contact the following:

Principal Investigator: Ms. Opoku-Agyemang Nancy; Masters Student; P. O. Box LG 84, Department of Psychology, University of Ghana. 0501 147432; nopoku-agyemang@st.ug.edu.gh;

Supervisor: Dr. Kingsley Nyarko (Senior Lecturer), P. O. Box LG 84, Department of Psychology, University of Ghana; 0548 006675

Supervisor: Dr. Abdul Nasiru-Inush (Lecturer), P. O. Box LG 84, Department of Psychology, University of Ghana.; 0244 220529

If you have any questions about your rights as a research participant in this study you may contact the Administrator of the Ethics Committee for Humanities, ISSER, University of Ghana at ech@isser.edu.ph / ech@ug.edu.ph or 00233- 303-933-866.

Section C- PARTICIPANT AGREEMENT

"I have read or have had someone read all of the above, asked questions, received answers regarding participation in this study, and am willing to give consent for me, my child/ward to
participate in this study. I will not have waived any of my rights by signing this consent form. Upon signing this consent form, I will receive a copy for my personal records.

________________________________________________
Name of Participant

________________________________________________
Signature or mark of Participant   Date

If participant cannot read and or understand the form themselves, a witness must sign here:

I was present while the benefits, risks and procedures were read to the volunteer. All questions were answered and the volunteer has agreed to take part in the research.

________________________________________________
Name of witness

________________________________________________
Signature of witness   / Mark   Date

I certify that the nature and purpose, the potential benefits, and possible risks associated with participating in this research have been explained to the above individual.

________________________________________________
Name of Person who Obtained Consent

________________________________________________
Signature of Person Who Obtained Consent   Date
APPENDIX D: THE ASSESSING EMOTIONS SCALE

Questionnaire

Dear Participant,

You are kindly invited to take part in an academic research to help the student-researcher meet the requirements for a master’s programme in Industrial-Organisational Psychology, University of Ghana. The study is focused on finding out what happens when customers interact with retailers and shop attendants, in terms of the relationship during business transactions. This is purely for academic purposes therefore your confidentiality and anonymity is assured. There are no right or wrong answers. Do not write your name or any code that could be linked to your name. The benefits for taking part in such a study is that the findings will help in making recommendations and giving advice as to how to improve relationship between customers and the shops where they do business. Kindly respond to all items to make this study valid.

Thank you for your time.

SECTION A

Personal Information

1. Age………
2. Sex: a. Male( ) b. Female( )
3. Educational Background: a. O’ Level ( ) b. A’ Level ( ) c. JHS ( ) d. SHS ( )
     e. Diploma/HND ( ) f. Degree ( ) g. Masters ( ) h. other, please specify…………………………
4. Religious Background: a. Christian( ) b. Muslim( ) c. Traditionalist( ) d. Other, specify……
6. Job Title: ……………………………… Rank…………………………………………
7. On the average how many customers do you serve daily?……………………………..
8. How many times in a year do you engage in training activities?……………………………. 
SECTION B

Directions: Each of the following items asks you about your emotions or reactions associated with emotions. Please give the response that best describes you, using the 5-point. Please TICK (✓) the “1” if you strongly disagree, the “2” if you somewhat disagree, “3” if you neither agree nor disagree, the “4” if you somewhat agree, and the “5” if you strongly agree.

<table>
<thead>
<tr>
<th>1. I know when to speak about my personal problems to others.</th>
<th>1 2 3 4 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. When I am faced with obstacles, I remember times I faced similar obstacles and overcame them</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>3. I expect that I will do well on most things I try.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>4. Other people find it easy to confide in me.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>5. I find it hard to understand the non-verbal messages of other people.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>6. Some of the major events of my life have led me to re-evaluate what is important and not important.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>7. When my mood changes, I see new possibilities.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>8. Emotions are one of the things that make my life worth living.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>9. I am aware of my emotions as I experience them.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>10. I expect good things to happen.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>11. I like to share my emotions with others.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>12. When I experience a positive emotion, I know how to make it last</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>13. I arrange events others enjoy.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>14. I seek out activities that make me happy.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>15. I am aware of the non-verbal messages I send to others.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>16. I present myself in a way that makes a good impression on others.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>17. When I am in a positive mood, solving problems is easy for me.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>18. By looking at their facial expressions, I recognise the emotions people are experiencing.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>19. I know why my emotions change.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td>20. When I am in a positive mood, I am able to come up with new ideas.</td>
<td></td>
</tr>
<tr>
<td>21. I have control over my emotions.</td>
<td></td>
</tr>
<tr>
<td>22. I easily recognize my emotions as I experience them.</td>
<td></td>
</tr>
<tr>
<td>23. I motivate myself by imagining a good outcome to tasks I take on.</td>
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</tr>
<tr>
<td>24. I compliment others when they have done something well.</td>
<td></td>
</tr>
<tr>
<td>25. I am aware of the non-verbal messages other people send.</td>
<td></td>
</tr>
<tr>
<td>26. When another person tells me about an important event in his or her life, I almost feel as though I experienced this event myself.</td>
<td></td>
</tr>
<tr>
<td>27. When I feel a change in emotions, I tend to come up with new ideas.</td>
<td></td>
</tr>
<tr>
<td>28. When I am faced with a challenge, I give up because I believe I will fail.</td>
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</tr>
<tr>
<td>29. I know what other people are feeling just by looking at them.</td>
<td></td>
</tr>
<tr>
<td>30. I help other people feel better when they are down.</td>
<td></td>
</tr>
<tr>
<td>31. I use good moods to help myself keep trying in the face of obstacles.</td>
<td></td>
</tr>
<tr>
<td>32. I can tell how people are feeling by listening to the tone of their voice.</td>
<td></td>
</tr>
<tr>
<td>33. It is difficult for me to understand why people feel the way they do.</td>
<td></td>
</tr>
</tbody>
</table>
APPENDIX E: SERVICE QUALITY AND CUSTOMER LOYALTY SCALE

Questionnaire

Dear Participant,

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Thank you for your time.

SECTION A

Personal Information

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   e. Tertiary( ) h. Other, please specify…………………………...
4. Religious Background: a. Christian( ) b. Muslim( ) c. Traditional( ) d. Other, specify….

SECTION B

Directions: Please TICK (✓) the “1” if you strongly disagree with the statement, the “2” if you somewhat disagree, “3” if you neither agree nor disagree, the “4” if you somewhat agree, and the “5” if you strongly agree.
<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The retail shop has up-to-date equipment.</td>
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<tr>
<td>2.</td>
<td>Physical facilities are virtually appealing.</td>
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</tr>
<tr>
<td>3.</td>
<td>The retailer is well dressed and appears neat.</td>
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<tr>
<td>4.</td>
<td>Physical environment of the shop is clean.</td>
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<tr>
<td>5.</td>
<td>When the retailer promises to do something by a certain time, he/she does it.</td>
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<tr>
<td>6.</td>
<td>When a customer has a problem, the retailer shows sincere interest in solving the problem.</td>
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<tr>
<td>7.</td>
<td>The retailer performs the service right the first time.</td>
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<tr>
<td>8.</td>
<td>The retailer provides services at the time he/she promise to do so.</td>
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</tr>
<tr>
<td>9.</td>
<td>The retailer keeps records accurately.</td>
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</tr>
<tr>
<td>10.</td>
<td>The retailer does not provide information easily for customers.</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>11.</td>
<td>The retailer does not give prompt services to customers.</td>
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<td></td>
</tr>
<tr>
<td>12.</td>
<td>The retailer is not always willing to help customers.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>13.</td>
<td>The retailer is too busy to respond to customers’ requests.</td>
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</tr>
<tr>
<td>14.</td>
<td>The behaviour of the retailer instils confidence in customers.</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td>I feel safe in my transactions with the retailer.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td>The retailer is polite to customers.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>17.</td>
<td>The retailer has knowledge to answer customers’ questions.</td>
<td></td>
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</tr>
<tr>
<td>18.</td>
<td>The retailer does not give customers individual attention.</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>19.</td>
<td>Operating hours of the retail shop is not convenient to customers.</td>
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<td></td>
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</tr>
<tr>
<td>20.</td>
<td>The retailer does not give customers personal service.</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21.</td>
<td>The retailer does not have the customers’ interests at heart.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>22.</td>
<td>The retailer does not understand the specific needs of customers.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SECTION C

Directions: Please **TICK (✓)** the “1” if you strongly disagree with the statement, the “2” if you somewhat disagree, “3” if you neither agree nor disagree, the “4” if you somewhat agree, and the “5” if you strongly agree.

<table>
<thead>
<tr>
<th>1. I will transact with this retailer again for future needs.</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. I will try new services that are provided by this retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>3. I will recommend other people to patronise to this retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>4. I will say positive things to other people about the services provided by this retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>5. I will continue to patronise this retailer even if the service charges are increased moderately.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>6. I have strong preference to this retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>7. I will keep patronising from this retailer regardless of everything being changed somewhat.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>8. I am likely to pay a little bit more for using the services of this retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>9. To me, this retailer would rank first among the other retailers.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>10. I would patronise from this retailer for a long period of time.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>11. I will deal exclusively with this retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>12. I think of this retailer as my retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>13. The retailer I patronise from reflect a lot about who I am.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>14. I have found this retailer better than others.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>15. I always find the terms of this retailer are inferior.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>16. Repeatedly, the performance of this retailer is superior to that of competitors’ one.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>17. I dislike the retailer’s terms.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>18. I like the performances and services of the retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>19. I have a negative attitude toward this retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>20. I am satisfied with my decision to stay with this retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>21. This retailer is like a friend to me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>22. The retailer’s employees go out of their way for me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<td>5</td>
</tr>
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<td></td>
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</tr>
<tr>
<td>23. The people in the retail shop respond caringly when I share my problems.</td>
<td></td>
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</tr>
<tr>
<td>24. The retail personnel are filled with professionalism and dedication.</td>
<td></td>
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<tr>
<td>25. I am very committed to this retailer.</td>
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<td></td>
</tr>
<tr>
<td>26. Even when I hear negative information about this retailer, I still stick with this retailer.</td>
<td></td>
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</tr>
<tr>
<td>27. I like switching from one retailer to another.</td>
<td></td>
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</tr>
<tr>
<td>28. My continued association with this retailer is important to me.</td>
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