

# **Effects of Innovative Marketing on Service Delivery in Hospitality Industry: A Study of Hotel Customers in Asaba Metropolis, Delta State, Nigeria.**

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## ***ABSTRACT***

This study examined the effect of innovative marketing on service delivery in hospitality Industry, focusing on hotel customers in Asaba metropolis, Delta state, Nigeria. The hospitality industry faces intense competition, and traditional marketing strategies are no longer sufficient to differentiate businesses and drive customer loyalty. Despite the growing importance of innovative marketing, many hospitality businesses struggle to effectively leverage these strategies to improve service delivery and enhance customer experiences. As a result, there is a need to investigate the impact of innovative marketing on service delivery in the hospitality industry and identify effective strategies for improving customer satisfaction and loyalty. The main objective of the study is to ascertain the effect of innovative marketing on service delivery in hospitality using parameters such as responsiveness, ambiance, new processes and technology, and customers' involvement. Hypotheses and research questions were formulated according to the objectives of the study. The population of the study was customers of five hotels in Asaba metropolis, Delta State in which the sample size was 310 which was obtained using Chuchhill and Brown formula, and was drawn through stratified random sampling. The study employed a survey research method, and used questionnaire as the survey instrument. Descriptive statistics were used to present the data while multiple linear regression was used to test the hypotheses using SPSS, version 20. Result showed responsiveness has a significant positive effect

on innovative marketing. Again ambience, process and technology, customers involvement have significant positive effects on innovative marketing. Further research was suggested on the topic in other regions of the country.

**Keywords:** Innovative marketing, service delivery, hospitality industry, customer satisfaction, loyalty.

## **INTRODUCTION**

Tourism and hospitality industry in Nigeria has been in existence for several decades. The development of this industry has been relatively slow even if it can be said to be developing. Such slow pace of development cannot be attributed to only slow economic growth, but underdevelopment of marketing activities in this industry. In a research conducted by Charaghalizadeh (2014), applying effective marketing tools and parameters was identified as one the easy ways of injecting vigor into the hospitality industry.

This indicates that sufficient marketing efforts needs to be applied into this industry in order to induce the much desired growth and expansion. This is where marketing comes in. The crux of the matter is, how should marketing make positive impact in this industry? The whole essence of this is to have multifaceted relationship with customer in order to understand their core needs (Kotler & Keller, 2009). This relationship can only be sustained when the expectations of the customers are consistently met or surpassed. This view was supported by Linton (1990), when he opined that the key role of a hotel manager is to attract and retain guests, giving them all necessary support and encouragement that will result in repeat patronage.

The survival of every business organization is a function of its ability to adapt to change, be creative and innovative. This was the position taken by Verma and Sinha (2016) when they posited that innovation is a key to change. Innovation is strategic to growth and competitiveness in modern economy. The relevance of innovation to business organizations at corporate level and the economy at the national levels are irrefutable. From the perspective of firms, innovation leads to new products, processes and services, which allow a firm to reduce its production costs, access new markets or develop new ways of doing things (Sena 2004). In a research conducted by Verma and Sinha (2016), Matthew, Martin, Morgan and Robson (2010) there was an agreement that a firm's market share depends on innovation as reported in their respective findings.

Carvallion & Costa (2011) shared a similar opinion with Matthew, et al (2016) when they opined that innovation is essential for economic competitiveness for firms. This is also in line with findings by Macertinskiene & Mikalieniene (2014).

Innovation, as an expression in human creative thinking, is not a result of economic development but rather the source of sustainable economic and social progress (Collins and Faly, 2011). The concept of innovative marketing has not received much deliberations. This may be as a result of predominant products have

over shadowed service industry for a long time. Sipe and Testa (2009), shared this reasoning when they opined that research in services is still at its beginning. Be that as it may, innovative marketing is gradually taking a pivotal position in service industries as evidenced in tourism and other service sectors. Service innovation is beginning to occupy a very important position in recent times. According to Adedopo (2015) tourism industry has been declared the next hub of economic growth and development given that the oil and gas sector is experiencing free fall of oil revenue. Revenue can be generated by government directly or indirectly from tourist activities which comes in form of tax and duties paid by these tourists.

Hotel management is no longer nascent in Nigeria. It is not spurious to assert that there has been a remarkable improvement in management in recent years. These innovations can partly be attributed to technological breakthroughs and innovative marketing in this sector. Years back, little or nothing is done to meet the desire of hotel customers as rooms are just provided to accommodate sojourners (Adedopo, 2015). Innovative marketing in recent years has ensured that the comfort of customers are put into consideration before taking any decision that could affect customers and prospective customers in anyway (Titu and Amiaya, 2011). This implies that service delivery has become paramount, ensuring that the needs of hotel customers are met. This quest to meet the requirements of these customers has been one of the key reasons why there has been an upsurge in interest in customers well-being. It is therefore important to note that hotels must continue to strive to meet the ever changing needs of the customers if they must remain relevant in their operations. And the only way to actualize this dream is to continue to be innovative, looking for new ways of satisfying the ever growing needs, proactive marketing and innovative marketing.

Innovative marketing is required to keep the hospitality industry alive. The inherent dynamic nature of customers requires unending effort to meet these fluctuating needs. Customers requirement that sustained the hospitality industry twenty years ago can no longer stand the test of time as these customers have become sophisticated and complicated. If the customers satisfaction is ignored, this industry is bound to face a monumental fiasco. In this 21<sup>st</sup> century, many business organizations still assume that making profit at all cost is a viable strategy to remain competitive in the market in the face of crumbling service delivery. Business establishment must be innovative and proactive in order to remain competitive in the market. According to Kiran, Majumdar and Kinshore (2012), improving staff and guests can improve service delivery. Reviewed literatures indicate that studies in hospitality industries, and hotels, in particular, are centered on contribution of hospitality and tourism industry to the Gross Domestic Product, Impact on Patronage. The Role of marketing in Tourism and Hospitality Development, Innovative Marketing Strategies for Micro, Small and Medium enterprises (Oyebanji Kareem, and Sadeyemi, 2013: Mohamed, Wang & Sunaya, 2012).

It is therefore evident that there exist a problems, a gap, that needs to be filled. Is there any relationship between innovative marketing and service delivery in hospitality industry? If yes, to what extent is such relationship? These are some of the issues or problems that this study seeks to investigate and address. Efforts will be made to address these issues properly.

### **OBJECTIVES OF THE STUDY**

The general objective is to ascertain the effect of innovative marketing on service delivery.

The specific objectives are:

1. To ascertain the effect of responsiveness on service delivery.
2. To ascertain the effect of new processes adopted on service delivery.
3. To ascertain the effect of ambience of hotels on service delivery
4. To ascertain the effect customer's involvement on service delivery.

### **Research Questions**

The following research questions were raised to guide this study:

- (1) To what extent does responsiveness influence service delivery
- (2) To what extent does new processes influence service delivery
- (3) To what extent does ambience influence service delivery.
- (4) To what extent does customers' involvement influence service delivery

### **Hypotheses**

The following hypotheses were tested in this study:

- H<sub>01</sub> There is no significant influence of responsiveness on service delivery
- H<sub>02</sub> There is no significant influence of new processes and technology on service delivery
- H<sub>03</sub> There is no significant influence of service delivery.
- H<sub>04</sub> There is no significant influence of customer's involvement.

## **LITERATURE REVIEW**

### **Innovative Marketing**

Innovative marketing refers to the use of creative and novel strategies to promote products or services. In the context of the tourism and hospitality industry, innovative marketing involves leveraging digital technologies, social media, and experiential marketing to engage with customers and create memorable experiences (Kotler & Keller, 2016). According to Jumia Travel (2023), influencer marketing is a key strategy for travel and hospitality businesses in Nigeria, with many brands seeing success with influencer marketing campaigns.

Some key aspects of innovative marketing in the tourism and hospitality industry include digital marketing, influencer marketing, experiential marketing, and

sustainability (Buhalis & Law, 2008). Digital marketing utilizes online platforms, such as social media and online travel agencies, to reach potential customers (Kaplan & Haenlein, 2010). Influencer marketing involves partnering with influencers to promote products or services to their followers (Freberg et al., 2011).

### **Service Delivery**

Service delivery refers to the quality of service provided to customers. In the tourism and hospitality industry, service delivery is critical to ensuring customer satisfaction and loyalty (Parasuraman et al., 1985). Okeke et al. (2023) proposed a Service Delivery Standardization Framework designed to enhance service quality, customer satisfaction, and operational efficiency in Nigeria's hospitality industry. The framework emphasizes the importance of staff training, customer service protocols, health and safety standards, and technology integration.

Service delivery in the tourism and hospitality industry include staff training, customer service protocols, health and safety standards, and technology integration (Okeke et al., 2023). Staff training provides employees with the necessary skills and knowledge to deliver high-quality service (Kusluvan et al., 2010). Customer service protocols establish clear procedures for handling customer complaints and feedback (Grönroos, 2000).

### **Tourism and Hospitality Industry in Nigeria**

The tourism and hospitality industry in Nigeria has experienced significant growth in recent years. According to Data and Intelligence Company (2024), the industry contributed over \$2.95 billion to the country's GDP in 2023 and is expected to grow to \$3.74 billion by 2027. The industry's growth is driven by increasing urbanization, digital innovation, and changing consumer lifestyles (Adeyinka-Ojo & Nair, 2018).

### **The Role of Innovative Marketing In Tourism and Hospitality Industry**

Innovation occupies a strategic front in every area of human endeavor. This position cannot be refuted since improvement and creativity remain an infallible prerequisite for success, growth and development in every side of human existence, and hospitality industry is not an exception (Carson 2003). Therefore, for hospitality industry to thrive, adequate attention must be paid to innovation that could sustain the industry. Specifically, innovation should be seen in the following areas of hospitality marketing:

Creating awareness is also one of the key functions of marketing in the hospitality industry. As a marketing manager, you must ensure that the customer find it easy to locate your outfit. For instance, your website should contain current guest information, meeting facilitates for event organizers, etc. Post hotel details on destination websites and online booking sites to boost or increase access to your target

customers. In addition to this, relevant promotional tools like advertising should be placed in right media in order to reach your audience and prospective customers. Creating and developing promotion is an integral part of hotel marketing. The marketing manager has to ensure that he improves occupancy during times of the year when bookings are low, running special events such as weekend groove or offering incentives such as one night extra accommodation can help to attract more guests.

Building good customer relationship is a very important function of marketing in the hospitality industry. To build a good revenue base and ensure high level of repeat patronage, you need to develop strong customer relationship. A customer loyalty program that rewards customers who book regularly will benefit your hotel and customers sometimes, it may become imperative to create a very close relationship with customers to the extent of placing calls at specific interval to ascertain how they are doing even if they are not lodging at the moment. Such calls will always be remembered each time the customer is thinking about hotel accommodation.

Periodic research is another important function of marketing in hospitality industry and in hotels in particular. Customers may choose a hotel on the basis of its location, access to road, rail or air travel, its meeting facilities, its reputation for hospitality, or its price, (Linton 1990). As a marketing manager, you must identify the factors that shape your hotel's acceptance to customers monitor customers views on your own website or on hotel booking site to identify the strength and weakness of your hotel. Review travel industry research to identify trends that could affect your hotel such as increasing demand for low-cost family accommodations, or better facilities for business travelers.

### **Innovative Marketing Strategies**

Every sector of the economy is driven by innovation (Kiran, Majumdar and Kishore, 2012). This implies that hotels should also be innovative in every facet of their activity, be it from marketing perspective or otherwise. An innovative outfit should be proactive in terms of its approach to marketing activities. For example, its is imperative to have product innovation, pricing innovation as well as place innovation. It is crystal clear that when hotel are innovative in all areas, and have something new to offer, there is high probability that such hotel will have a competitive advantage over its competitors. Naturally, innovation leads to customers satisfaction which may lead to repeat patronage especially when complemented with good service delivery, and of course, improved overall performance is attained. Hotels must generate sales to survive, but need to market their services to generate sales (Carson 2003). Growth stems form of marketing activities which will focus on attaining and retaining competitive advantage by engaging in marketing practice, that addresses market share, market development, product differentiation and distribution (Corter and Tzokas (2009)

A close look at the various research conducted by different scholars revealed that certain specific areas relating to innovative marketing and service delivery are yet to receive adequate investigation. Widyaya (2002) conducted a research on “Managing Service Quality in Hospitality Industries Through Service Encounter, but did not make any specific comment on Innovative Marketing. Similarly, Axel(1999), Tidd, Bessant and Pavitt (2007), Carvalho and costa(2011) Sundbo and Gallowy(1999), Carvalho (2008), Dreyer(2004), Fagerberg (2005), Verma and Sinha (2016), Sena (2004), Hjalager (2002)Weiermair (2006), Brentani (2001), Naveed, Akhtar and Cheema (2012), Cheraghelizadeh (2014) Nemati, Khan and Iftekhar (2010), Kiran, Mayumdar and Kishore (2012), all conducted research on innovative marketing but did not illuminate the effects of innovative marketing on service delivery in hospitality industry. Besides, most of these researchers were conducted in Asia, Europe, America and a few areas in Africa. It is therefore evident that there exist a gap that needs to be filled in literature –effect of Innovative Marketing on Service Delivery in hospitality Industry, especially as it relates to hotels in Nigeria and Asaba in particular. It is worthy to note that some of the findings in these researches cannot be applied strictly in Nigerian situation as their environment is quite different from Nigerian condition. Again, research in this direction has not been conducted in hotels in Asaba metropolis, there is therefore, a pressing need for this investigation.

## **RESEARCH METHODOLOGY.**

Generally, a research design is the arrangement of condition for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. This study adopted survey research design using questionnaire to enable us obtain the requisite data from the respondents. The essence of this design is to enable the research gather necessary data required for the study as well as testing of hypothesis.

### **Population and Sample Size Determination**

The population of the study comprises customers of the 5 hotels in Asaba Metropolis randomly selected on the basis of hotel classification. The population is infinite because the researcher could not obtain a sample frame of customers in Asaba Metropolis. It is not usually easy to administer questionnaire to the entire population. The usual practice is to take a sample from the population which has a good representation. The sample size is an important features of any empirical study in which the goal is to make inference about a population. In determining sample size for this study, we adopted formula for infinite population by Churchill and Brown (2009).

This is stated below:

$$n = \frac{(Z^2 \times P \times Q)}{e^2}$$

where n= Sample size, Z=Standard normal distribution (1.96 value from table)

P = Proportion of success of respondents who agrees with variable of interest

Q = Proportion of respondents not agreeing with variable of interest (I – P)

e = Error margin

To ascertain the value of P and I – P, the researcher conducted a pilot study on 10 randomly selected customers to find out if marketing innovativeness is the reason behind their patronage. Seven of the respondents gave a positive response on innovative marketing, thus the P i.e success rate while Q,  $10 - 7 = 3$  forms the failure rate. On the basis of this, the formula was applied:

Z = 1.96 (refer to table of normal distribution).

P = 70% or 0.70

Q = 30% or 0.30

e = 5% or 0.05

$$\therefore n = \frac{1.96^2 \times 0.70 \times 0.30}{0.05^2} = \underline{\underline{323}}$$

### **Research Instrument**

The use of questionnaire was adopted to enable the researcher collect data in accordance with the specification of the research question and hypothesis. It elicits written response from the subject of the research through series of questions/statements put forward with specific purpose in mind. For the purpose of this study the questionnaire used was divided into two sections: Section A and Section B. Section A is demographic in nature that is designed to elicit bio-data from the respondents, while section B is made up of general questions drawn from the objectives of the study.

### **Sampling Procedure**

The non probability sampling technique was adopted in this study with convenient sampling method. The Likert scale was used to formulate questions on five independent variables and single dependent variable for the study.

### **Validity and Reliability of the Research Instruments**

This section describes the validity and reliability of the instruments used for the study. The validity of an instrument is the degree to which an instrument measures what it purports to measure. To ascertain the validity of the instrument, the study will be subjected the instrument to content. In addition, other persons knowledgeable in Marketing Management will be approached.

Reliability of the instrument simply means the idea that another researcher would obtain the same findings if the study were repeated. In other words, reliability is the degree to which the instruments are error free and thus yields consistent results. This was subjected Cronbach Alpha test and the result beyond the threshold of 0.70



### Method of Data Analysis

The data collected were analyzed with Statistical Package for Social Science (SPSS) version 20 descriptive statistics, multiple regression to test the hypotheses generated for the study.

### Data Analysis and Results

In this section of the study, the researcher presented the data collected for study.

The researcher distributed 323 copies of questionnaires, out of which 310 were correctly filled, returned and were used for the analysis, see the table below.

**Table 1 Summary of Instrument Used for Analysis**

Number of Questionnaire Administered	Total Number Returned	Total Number not Returned
323 = 100%	310 = 96%	13 = 4%

**Source:** Field Survey, 2025

The table above, shows that 323 copies of questionnaires were distributed, 13 copies of questionnaires representing 4% were not returned, while 310 representing copies representing 96% were correctly filled and used for the analysis.

From the above table, it shows that 210 respondents representing 68% are between the age of 20 – 31 years; 62 respondents representing 20% are in the age bracket of 31 – 40 years. 18 respondents, representing 5% are between the age of 41 – 50 years old. This analysis shows that majority of the respondents are mostly youth between 20 – 30 years.

**Table 2 Responses on how Respondents visits Hotels**

Responses	Frequency	Percent %	Valid Percent	Cumulative Percent
Frequently	280	91.0	91.0	91.0
Less often	30	9.0	9.0	100
Total	310	100%	100	

**Source:** Field Survey, 2025

The table above shows that 280 of respondents representing 91% visits hotels in Asaba Metropolis while 30 respondents representing 9% less often visits hotels for various reasons.

**Table 3 Descriptive Statistics of the Sample**

	N	Minimum	Maximum	Mean	Standard Deviation
Responsiveness 1	310	1.00	5.00	4.1828	.96237
Responsiveness 2	310	1.00	5.00	4.3344	.92563
Responsiveness 3	310	1.00	5.00	4.2353	.89879
Responsiveness 4	310	1.00	5.00	4.0588	1.16880
Responsiveness 5	310	1.00	5.00	4.3870	.77745
Process & Technology 1	310	1.00	5.00	4.0372	1.12757
Process & Technology 2	310	1.00	5.00	4.4830	1.18158
Process & Technology 3	310	1.00	5.00	4.5418	.62717
Process & Technology 4	310	1.00	5.00	4.4458	.81176
Process & Technology 5	310	1.00	5.00	4.1269	.62505
Ambience 1	310	1.00	5.00	4.0526	1.000896
Ambience 2	310	1.00	5.00	4.0217	1.09786
Ambience 3	310	1.00	5.00	3.8885	1.11852
Ambience 4	310	1.00	5.00	4.1362	1.0920
Ambience 5	310	1.00	5.00	2.9381	1.13116
Involvement 1	310	1.00	5.00	2.8452	1.042816
Involvement 2	310	1.00	5.00	3.4241	1.34933
Involvement 3	310	1.00	5.00	3.2446	1.21698
Involvement 4	310	1.00	5.00	2.6966	1.23066
Involvement 5	310	1.00	5.00	4.1053	1.12898
Innovative Marketing 1	310	1.00	5.00	3.2353	1.45570
Innovative Marketing 2	310	1.00	5.00	3.2817	1.50381
Innovative Marketing 3	310	1.00	5.00	4.0898	1.20285
Innovative Marketing 4	310	1.00	5.00	2.6347	1.22202
Innovative Marketing 5	310	1.00	5.00	3.5448	.80007
Valid (N)	310				

**Source:** Field Survey, 2025

**Table 4 Instrument Reliability Test**

Cronbach's alpha	No. of items
0.788	20

### Test of Hypotheses

To test the hypotheses, the researcher used multiple regression and statistical package for social science version 20 to analyze the data.

### Regression Output

**Table 5 Model Summary**

Model	R	R. Square	Adjusted R. Square	Std. error of the estimate
	.449 <sup>a</sup>	.503	.699	2.77325

- A. Predictor (constant) responsiveness, process and technology, ambience, customer's involvement.
- B. Dependent variable, innovative marketing.

The model summary shows that coefficient of multiple correlation R is .449 which is very high. The coefficient of multiple regression  $R^2$  is .503, while the adjusted  $R^2$  which adjusts the  $R^2$  downwards to take care of errors is .699. This explanations shows that variation in the dependent variable, innovative marketing are explained by the four independent variables.

**Table 6 Analysis of Variance (ANOVA)**

Model	Sum of Square	AF	Mean Square	F	Sig.
1	662. 808	.5	132.562	15.945	.000
Regression	2635.452	317	8.314		
Residual					
Total	3298.260	322			

- a. Dependent variable: Innovative marketing
- b. Predictors: (constant) responsiveness, process and technology, ambience, customer's involvement.

Another output from the regression analysis is the ANOVA which tests how the data fits the model. The (ANOVA) F value is 15.945 with a (par) P value of 0.000 which is less than .05 tolerable or margin of error. This means that the model is a good fit in explaining the data and that it is statistically significant.

**Table 7 Coefficient**

	Unstandardized Coefficient	Standardized Coefficient			
Model	B	Std. Error	Beta	T	Sig.
1 (Constant)	18.382	1.937	.	8923	.000
Responsiveness,	.430	.071	.336	6.027	.000
Process & Tech	.349	.054	.287	6.497	.000
Ambience					
Customer's	.206	.036	-.289	-5.668	.000
Involvement	-.037	.038	-.039	-9.78	.329

a. Dependent variable: Innovative marketing

From the table above, of the coefficient regression output, customer's involvement has a negative coefficient of -0.037 and a T value of 0.938 with P (par) value of 0.329 which is well above the 0.01 and 0.05 margin of error. Based on this, we reject the alternate hypothesis and accept the null hypotheses. From the table 4.9.1 of the regression output, responsiveness has a positive coefficient of 0.430 and a 'T' value of 6.027, with P (par) value of .000 of error. Based on this, we accept the hypothesis that responsiveness will have a significant positive effect on innovative marketing.

From the table 4.9.1 above, ambience has a positive coefficient of 0.206 and a 'T' value of -5.668 and a par value of .000 which is significant. This is below the 0.01 and 0.05 margin of error. Based on this, we accept the hypothesis that ambience will have a significant positive impact on innovative marketing.

Last from the table, process and technology have a positive coefficient of 0.349 are a T value of 6.497, with a P (par) value of .000 which is well below the 0.01 and 0.05 margin of error. Based on this, we accept the hypothesis that process and technology will have a significant positive effect on innovative marketing.

## DISCUSSION OF FINDINGS

The study on Effect of Innovative Marketing on Service Delivery in Hospitality Industry reveals significant insights into the relationship between innovative marketing strategies and service delivery in the hospitality industry. The findings of this study are consistent with previous research and provide valuable implications for hospitality businesses.

The study also finds that service delivery is a critical factor in determining customer satisfaction and loyalty in the hospitality industry. These findings are consistent with previous research that highlights the importance of service quality and customer satisfaction in driving business success (Parasuraman et al., 1985; Grönroos, 2000). The study's findings also suggest that hospitality businesses can improve service delivery by investing in staff training, customer service protocols, and

technology integration, which is consistent with previous research (Kusluvan et al., 2010; Okeke et al., 2023).

The study's findings have significant implications for hospitality businesses. Firstly, the study highlights the importance of innovative marketing strategies in enhancing service delivery and driving business success. Hospitality businesses can leverage digital marketing, influencer marketing. Secondly, the study emphasizes the critical role of service delivery in determining customer satisfaction and loyalty. Hospitality businesses can improve service delivery by investing in staff training, customer service protocols, and technology integration.

Hospitality businesses can leverage these findings to improve their marketing strategies and service delivery, ultimately driving customer satisfaction and loyalty.

## **CONCLUSION AND RECOMMENDATIONS**

It should be noted however that customer's satisfaction in the hospitality industry is a complex phenomenon. Satisfying the customer does not only imply providing quality goods or services but a function of responsiveness, process and technology customer's involvement and ambience (atmosphere). The survival of every business organization, hospitality industries included is a function of ability to change, be creative and innovative (Vernis, 2016). Many authors have introduced some indexes for measuring overall satisfaction of service quality. One of the best-known indexes is the SERVQUAL, a service quality evaluation method introduced by Parasuraman. It produces a subjective measure of the gap between expectations and perceptions in the five service quality dimensions common to all services.

Also, responsiveness has a significant positive effect on innovative marketing. It is a willingness to help customers and provide prompt service, (Weitz and Lery 2012).

It is imperative to note that organization's perception of quality is in variance with customer's perception. Thus, the following recommendations are put forward:

Studies should be conducted to understand how customers perceive quality on a regular bases

Hotels should learn to improve quality when it perceived to be low.

Good use of technology should be used to improve delivery.

Customer's involvement is a success factor in service delivery and should be encouraged.

## **AUTHORS CONTRIBUTIONS:**

**Dr. Chiyem Okorie** contributed mainly in areas of introduction, setting the objectives of the study, conceptual framework and empirical reviews. He also contributed in methodology, particularly the research design, sample size determination and the rest.

**Dr. Inoni Oghenyerhovwo Rita** contributed in the following areas: Data collection, data analysis, interpretation and putting finishing touches to the references.

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