Determinants of Customer Satisfaction with Female Market Intermediaries

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Marketing function is incomplete if macro marketing role of the marketing system is excluded. Similarly, the productive system would be meaningless if there are no middlemen to distribute the products. Given the critical role of market intermediaries in the delivery of value, this study aimed at investigating the influence of marketing mix strategies on customer satisfaction with the services of female market intermediaries (FMIs) in Benin City, Nigeria. It also examined the relationship between buyers' demographic factors and customer satisfaction. Using convenience sampling technique, a sample of 376 consumers who bought from FMIs in Benin City were selected for this study. Collected data were analyzed by using mean, *t*-test, ANOVA, and regression analysis. The results revealed that the product strategy adopted by the FMIs had the highest impact on customer satisfaction followed by promotion, distribution and price, except for relationship marketing and after sales that were found to be statistically insignificant in explaining customer satisfaction with FMI services. Further findings, however, showed that only education amongst other demographic factors significantly influenced consumer satisfaction. For FMIs to remain competitive in the 21st century, they need to pay more attention to developing skills in product, pricing, promotion, and distribution strategies given their significance in achieving customer satisfaction.

Keywords: Consumer satisfaction, female market intermediaries (FMIs), marketing mix strategies, Nigeria, value chain

JEL: M13

The role of women as agents of poverty alleviation cannot be overemphasized because any meaningful growth and development must address the tenets of poverty alleviation (Agbionu *et al*., 2015). Welter *et al*. (2004) suggest that female–owned enterprises are of significant importance in transition economies because they tend to provide more employments to their fellow women than their male counterparts. By this act, female entrepreneurs help to minimize discriminative practices against women applicants in the labor market. By extension, the provision of jobs by Female Market Intermediaries (FMIs) for other women will help to fight women trafficking especially in Nigeria. In addition, Khyareh (2018) recognizes female entrepreneurship as important untapped source of economic growth because of women's unique ways of solving business problems and exploiting business opportunities. The need to encourage FMIs cannot be over–stated. The need for FMIs to excel in the delivery of value to customers provides them with almost unlimited freedom and sustainable opportunity for women to reduce identity threats, build confidence and organize their work and home lives seamlessly (Weidhaas, 2018).

Today, women are found virtually in all professions including marketing profession. Thus, identifying the characteristics of FMIs with a view to understanding the role of marketing mix strategies in satisfying customers' needs will help in policy direction, especially, in developing countries like Nigeria. The outcomes of this investigation will by no means help to unearth the areas of weaknesses and strengths of the FMIs with respect to marketing mix strategies in use. The current research's implication for social change and inclusion involves helping the FMIs to understand what consumers need in their value chain by evaluating the effectiveness of their marketing mix strategies. Following the study of Odia and Ibrahim (2017), we conceived FMIs to mean female wholesalers and retailers (resellers) who operate small and medium scale enterprises (SMEs).

Increasing attention has been given to the study of female entrepreneurs by researchers in recent times (Kariv 2013; Welter *et al*. 2004; Welter and Smallbone 2010). Lewis *et al*. (2015) observed that female business owners are often confronted with a unique set of challenges in developing their organizations in a society that is characterized by patriarchal values. Coulter (2003) acknowledges that women entrepreneurs suffer additional obstacles because of their gender. Coulter (2003) dispenses some of the barriers facing female entrepreneurs that include: access to capital, getting credit lines to start and grow business, conflict between work and family, managing business growth successfully, finding and keeping qualified employees, and keeping abreast with technology and other market place changes. Odia and Ibrahim (2017) conducted a comparative study of consumer perception of female and male market intermediaries' marketing mix strategies. Nevertheless, the study of Odia and Ibrahim (2017) failed to investigate the relationship between market mix elements and customer satisfaction with FMIs. Combing through the stream of current studies, much attention has not been given to the study of marketing mix elements as determinants of customer satisfaction with FMIs. Additionally, the influences of customers' demographics on satisfaction with FMI's services in Nigerian context appear to be invisible in the service literature. The above premise, therefore, underscores the relevance of this study.

This study seeks to contribute to the development of female entrepreneurship literature by examining the influence of marketing mix strategies (product, pricing, promotion, distribution, relationship marketing and after sales service) on customer satisfaction with the services of small and medium scale FMIs in Benin City, Nigeria. Another potential contribution of this study is the investigation of the impact of buyers' demographics on their satisfaction with FMI's services.

LITERATURE REVIEW

The Role of FMIs: A Nigerian Perspective

The participation of Nigerian women in the traditional modes of market intermediaries activities is pivotal (Akinyemi *et al.*, 2017; Agbebi and Fagbote, 2012; Babalola, 2011; Ebewore, 2013;) and has not only contributed to the growth of Nigerian economy but has also enhanced inter-communal support (Kareem-Ojo, 2010) The Nigerian FMIs' knowledge, skills and information about the various communal ecosystems have played a major role in making available natural resources (Anyebe, 2017). FMIs are also ardent in channeling fishery products to the citizens of Lagos Metropolis in Nigeria (Ayo-Olalusi *et al.*, 2010) and marketing of cassava in Benue State, Nigeria (Asogwa, Ezihe and Ater, 2013). In the bid to exercise their entrepreneurial role, Isiwu and Onwuka (2017) observed that Nigerian women are confronted with cultural prejudice, a typical African attitude towards women as being inferior, lack of formal education and lack of skills and the underestimation of women as catalytic agents in economic growth.

Theoretical Perspective on Customer Satisfaction

Customer satisfaction as defined by Kotler and Armstrong (2013: 137) is "the set of controllable marketing variables that the firm blends to produce the response of wants in the target market." Customer satisfaction refers to a person's satisfaction with a good, a service or a supplier (Terpstra and Sijtsma, 2014). In the present context, customer satisfaction with FMIs is the degree to which customers' perception of FMI value delivery with respect to deployment of marketing mix strategies matches customer's expectations. Female entrepreneurs must learn to emphasize customer satisfaction because it is considered a cornerstone to customer loyalty/word of mouth (Timothy *et al.*, 2007; Umorok, 2009), less price sensitivity (Gan *et al.*, 2006), and firm performance (Cheng and Wu, 2011; Mansoora, 2017).

-Confirmation and Disconfirmation Theories of Customer Satisfaction

Many theories have been espoused to study the process consumers pass through in forming satisfaction. One of the foundational theories of customer satisfaction is the Oliver's (1977, 1980) expectation-disconfirmation paradigm (EDP) which is based on Helson's (1964) Adaptation level theory.

Disconfirmation theory postulates that satisfaction is connected to the magnitude (size) and direction of discrepancy between expectations and (actual product/service) performance (Oliver, 1980). The implication of this theory is that if product performance exceeds prior expectations, the customer is satisfied (positive disconfirmation) otherwise.

The extant literature shows that satisfaction leads to customer behavioral responses of word of mouth (WOM) and continued support for the service provider (Daniel, De Meyer-Heydenrych and Svensson, 2017; Schoefer and Diamantopoulos, 2008). In support, the studies of Crisafulli and Singh (2016), and Hume and Mort (2010) showed that there is a direct and positive relationship between satisfaction and

behavioral intention. Thus, it can be argued that a customer, who offers a positive WOM for a firm's service, is one who is satisfied with past service experience.

Authors like Koenig-Lewis and Palmer (2014), and Tzetzis, Alexandris and Kapsampeli (2014) have confirmed that customers with positive service encounter would almost always want a repetition of the experience again. Since customer satisfaction is a post-purchase feeling whereby consumers compare expectations to actual experience, it follows, therefore, that post-purchase behavior such as WOM and repeat purchase would be good judgment for customer satisfaction with firm's services. In this study, customers' willingness to repeat service encounter or recommend FMIs' services to others has been accepted as effective measures for customer satisfaction.

Applying the confirmation/disconfirmation theories to customer satisfaction with FMI implies that customers have prior expectation about FMIs and when their perception of FMIs marketing mix strategies result in positive disconfirmation, they are satisfied except otherwise. Based on the submission of Daniel *et al.* (2017), and Schoefer and Diamantopoulos (2008) if the customers of the FMIs continually or repeatedly patronize or offer word of mouth (WOM) for FMIs, it means they are satisfied. It has also been observed that consumers may engage in repeat patronage when services are monopolized or when they are manipulated to patronize certain service provider due to absence of better alternative. Borrowing from Helson (1964) adaption level theory, it can be argued that if the gap or discrepancies between expectation and performance is low, then consumers will continue to patronize and offer WOM for FMIs' services. Notwithstanding the drawbacks inherent in confirmation and disconfirmation theories, they continue to provide some systematic assessment of customer satisfaction with a product or service.

Marketing Mix Strategy

For Kotler and Armstrong (2013), marketing mix is a set of controllable, tactical marketing tools that the firm blends to produce the response it wants from the target market. To these authors, marketing mix consists of everything the firms can do to influence the demand for its products. Among the determinants of customer satisfaction, Yelkur (2000) noted that the critical elements in service marketing mix positively affect customer satisfaction. Since company's success depends largely on its ability to formulate the right mix of the key marketing variables, it is instructive to note that the effectiveness of any firm including FMIs would be predicated on customer satisfaction with their offerings. In studying the determinants of customer satisfaction, Awan, Bukhari and Iqbal (2011) used SERVQUAL, Mamoun (2012) explored 4Ps of marketing, and Mohammad (2015) employed 7Ps marketing mix. The varying approaches and the proliferation of marketing Ps in the study of customer satisfaction with service organizations are somewhat tailored towards contextual needs. The two critical elements, after sales services and relationship marketing, added to McCarthy's 4Ps in this study somehow capture the key elements in

some other Ps not evaluated in this study. After sales services and relationship marketing were considered critical to the services of resellers who sell consumer goods especially technically-oriented goods which may require different marketing efforts needed in the marketing of banking or insurance services. With the two additional marketing mix strategies, the model propounded by McCarthy in 1964 provides a theoretical framework for exploring the determinants of customer satisfaction with FMIs in the present study. Also, this study seeks to ascertain the influence of demographic variables on customer satisfaction with FMIs in Benin City, Nigeria. The selected marketing mix constructs are reviewed below.

−Marketing Mix Elements and Customer Satisfaction

−**Product Strategy**. Ferrell and Hartline (2005) maintained that product is the central element of marketing mix strategy. Cruz (2015) and Susanti (2013) found positive relationship between product quality and consumer satisfaction. In the study of customer satisfaction with bank services in the Northern Nigeria, Mohammad (2015) found product to be the only significant traditional marketing mix element. Previously, Mamoun (2012) found that among others marketing mix elements, product significantly influenced customer satisfaction. In view of the above, the following hypothesis is proposed:

H_1: There is a significant relationship between customer satisfaction and the product strategy employed by FMIs.

−**Pricing Strategy.** Customers' choice of market intermediary is primarily driven by the price. According to Xia *et al*. (2004), price fairness refers to consumers' assessments of whether a seller's price is reasonable, acceptable or justifiable. As Dovaliene and Virvilait (2008), and Martin-Consuegra (2007) pointed out, price satisfaction is an important factor which influences buyer-seller relationships. In the same vein, Boniface *et al*. (2011) maintained that in business-to-consumer (B2C) relationships, price satisfaction plays a significant role in competitive strategies and ultimately in business profitability and sustainability. Campbell (1999) concluded that consumers are not willing to pay a price that is perceived unfair. On the impact of price on customer satisfaction, the work of Varki and Colgate (2012) succinctly revealed positive relationship between the two constructs. Thus, price fairness is an important marketing mix strategy for FMIs since it may lead to customer satisfaction. Therefore, following hypothesis has been proposed.

H_2: The pricing strategy adopted by FMIs has significant relationship with customer satisfaction.

−**Promotion Strategy.** According to Bearden, Ingram and LaForge (2007), promotion involves marketer's initiated techniques directed at target audience in an attempt to influence attitudes and behavior. The

studies of Khan (2012), and Omotayo (2011) found a significant relationship between promotion and consumer's brand choice, purchase time, and purchase quantity decision. Testing the impact of 4Ps on customer satisfaction, Bawa *et al.* (2015) found that only promotion and place were significant in explaining customer satisfaction. On the contrary, the study of Mohammad (2015) did not show evidence of relationship between promotion and customer satisfaction. On the bases of empirical evidence, the following hypothesis is formulated.

   H$_3$: The promotion strategy adopted by FMIs has significant effect on customer satisfaction.

—Place/Distribution Strategy. As conceptualized by Frazier and Lassar (1996), distribution mechanism is a vital marketing tool employed by intermediaries/firms to facilitate the sales of goods or services within given geographical regions. Given that consumers want to make purchases easily and conveniently, Jalal's (2017), and Kim and Hyun's (2011) works established a positive significant relationship between distribution intensity, and customer satisfaction and loyalty. The studies of Nmako, Gyumti and Wandaogou (2013) and Mwatsika (2014) showed that there is relationship between place and customer satisfaction. But in the case of Lenka, Suar and Mohapatra (2009), no evidence of relationship was found between the two constructs. Thus, a relationship between place and customer satisfaction is proposed below.

   H$_4$: The distribution strategy employed by FMIs significantly influences customer satisfaction.

—Relationship Marketing Strategy. Lindgreen and Wynstra (2005) stated that the intermediaries can be studied by either focusing on product and services values or value of buyer–seller relationships, networks, and interactions. Ravald and Grönroos (1996) maintained that effective relationship marketing requires providing value to the customer, establishing and maintaining mutual benefits. It focuses on developing long term relationship with existing customers, rather than acquiring new customers (Zeithaml and Bitner, 2000). Evidences in extant literature have shown that there is positive significant link between relationship marketing and customer satisfaction (Batt and Rexha 2000; Gyau and Spiller 2009). Shmiln (2017) observed that in the United Arab Emirates, female entrepreneurs have weak relationship networks for meeting and getting clients. Buttner (2001) remarked that female entrepreneurs' self–worth is gained by their ability to develop and build relationships. We therefore, proposed the following hypothesis:

   H$_5$: Customer satisfaction is significantly influenced by the relationship marketing strategy
       employed by FMIs.

—After Sales Services Strategy. After–sales services refer to services that are provided to the customer

after the products or services have been delivered (Vitasek, 2005). The studies of Fazlzadeh, Bagherzadeh and Mohamadi (2011), and Mwegerano *et al*. (2012) showed that after-sales service quality affects satisfaction and consumer behavioral intentions. Meanwhile, the study of Alexander *et al*. (2002) found that General Motors Corporation made more profit with its $9 billion after-sales than with its direct $150billion car sales. Similarly, McClusky (2002) found that AMR's after-sales service of 24 percent of revenue generated an astounding 45 percent of profit. Given the evidence in the existing literature, the following hypothesis is proposed.

H_6: The after sales services provided by FMIs have significant effects on customer satisfaction.

–Demographics and Customer Satisfaction. More recent studies on demographics and customer satisfaction have shown that demographic factors such as age and level of education influence customer satisfaction (Mburu, 2014; Rashid *et al*., 2013; Serin *et al.,* 2013). Meanwhile, extant studies on satisfaction levels of men and women have produced contradictory findings (Zannie and Véronique, 2006). While some scholars and managers have reported no significant difference between men and women on the issue of satisfaction (Carmel, 1985; Ross *et al*., 1999), others acknowledged that women tend to experience higher levels of satisfaction than men (Belás, Chochoáková and Gabová, 2015), and still others found men to be more satisfied with a service than women over time (Lim and Envick, 2013). Despite the scholarly contributions to the customer satisfaction and demographic relationship, very little is studied on combined effect of demographics on customer satisfaction with FMI's service. We therefore, proposed the following hypothesis:

H_7: Demographic factors (income, education, age, marital status, employment status, religion, ethnicity and gender) have significant impact on customer satisfaction with FMIs.

Conceptual Framework

Based on the review of the selected marketing mix strategies' effects on customer satisfaction as well as demographic implications, we propose a conceptual framework modeling the relationship between some selected marketing mix strategies and customer satisfaction with the services of FMIs.

Figure 1 depicts the research model and the relationship among its constructs. It indicates that customer satisfaction with FMIs, as a dependent variable, could be influenced by the pricing, promotion, distribution, product, relationship marketing and after sales services as well as customer demographic factors namely income, education, age, marital status, employment status, religion, ethnicity and gender.
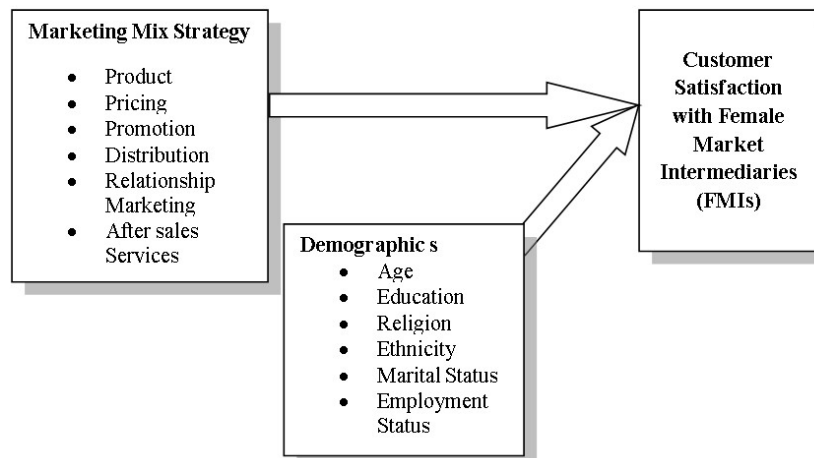
Source: Developed for this study

Figure 1. Determinants of Customer Satisfaction with FMIs

METHODOLOGY

-Research Design

The cross-sectional survey design was adopted in the present study. The study also employed quantitative and causal research approaches. According to Leary (2001), most surveys involve a cross-sectional design in which a single group of respondents – a "cross section" of the population – is surveyed. As Malhotra (1988) pointed out, it consists of asking structured questions to a supposedly representative cross section of the population at a single point in time.

-Sample and Procedure

The population of interest in this research encompasses customers of small and medium scale FMIs (middlemen) in Benin City, Nigeria. Only consumers who buy products for final use were surveyed in this study. As mentioned earlier in this paper, we conceived female market intermediaries (FMIs) to mean female wholesalers and retailers (resellers). The resellers in question are those who render services involving the sale of products to final consumers. The FMIs (female middlemen), who sell their wares in large quantity to sophisticated class of specialized stores, like Hallmalk in Benin City, Nigeria, and to individual merchants like the woman who sells baskets of tomatoes, onions, from open stall or Kiosk at home in the neighborhood, were evaluated by their customers for effective service delivery in the supply/value chain. In this paper, the definition of small and medium enterprises (SMEs)
is adapted after Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2012) where size of greater than forty-nine employees to less than 200 employees is treated as medium organization.

The size of less than fifty employees is treated as small organization.

The accurate sampling frame of all customers of small and medium scale female market intermediaries (FMIs) in Benin City, Nigeria is not known. Since there is no statistical documentation of the total number and location of desired respondents, a representative sample of three hundred and seventy (376) buyers were selected, based on convenience, to participate in the survey. The questionnaires were distributed to the respondents by means of a non-probability convenience sampling. Convenience sampling has been adjudged to be most appropriate for a population that is homogeneous in nature because of its low cost and time saving (Starmass, 2007).

-Sources of Data

This study made use of primary data. Primary data was sourced through questionnaires administered to customers of FMIs who volunteered to participate in the study. The secondary sources of data include review of previous published studies documented in journals, theses, conference proceedings, working papers etc. that were relevant to the phenomena under study.

Research Instrument

A structured questionnaire comprising of demographic profile and twenty-five-item statements developed by Odia and Ibrahim (2017) was adapted in measuring the six marketing mix strategies (product strategy, price strategy, distribution strategy, promotion strategy, relationship marketing skills and after sales services) and customer satisfaction with the services of FMIs. The items on the scale are scored on a five- point Likert scale ranging from strongly disagree (1) to strongly agree (5). For instance, under product strategy, the items measured FMI's tendency to sell fake products, give warranties, compensate for failed services and defective goods and stock the right assortment of goods. For price strategy, items were related to allowance to negotiate prices, profiteering behavior, and offering discount and credit sales. Items raised under promotion, were issues bothering on salesmanship skills, use of discounts and free gifts to attract sales and faithfulness to promotional promises. Under distribution, items focused on attractive product display, responsiveness and timeliness in meeting customers' needs. Issues raised under relationship marketing relate to desire for repeat patronage, customer post purchase feeling and service recovery strategy. For aftersales services, items measured provision of after sales services, installation and spare parts. Issues measured under customer satisfaction include: satisfaction level, loyalty and word of mouth. Furthermore, the original developers of the instrument, Odia and Ibrahim (2017) recounted standard Cronbach's alpha reliability coefficients across all the constructs as above the questionable alpha value of 0.60 (George and Mallery, 2003). The results from the reliability analysis are shown in Table 1 below:

Dimension of Value Delivery	Female Market Intermediary
Product	0.734
Pricing	0.701
Promotion	0.700
Distribution	0.729
Relationship marketing	0.749
Aftersales services	0.811
Customer satisfaction/preference	0.798

Source: Calculated for this study

Table 1. Instruments and Reliability

Field Survey

Two trained research assistants fielded the questionnaires at different survey sites i.e., shopping complexes, open air markets, business-residential areas etc. For convenience and improvement in response rate, some respondents were approached in their workplaces since commercial areas were crowded. Most of the respondents approached after shopping were not in the mood of completing the questionnaire as many appeared to be worn-out and were also in a hurry to go home. The low response rate may be related to the lack of financial incentive; only oral appeal was employed to encourage respondents' cooperation. It was considered improper for buyers to effectively rate their service providers while the transaction was in progress. To reduce biases, the respondents were not fielded in the stores of the middlemen but after purchase transaction. The questionnaires were self-administered. Self-administration of questionnaire was chosen because it gives respondent privacy, and freedom for objective disclosure of their true feelings and perceptions (Cooper and Schindler, 2011).

Method of Data Analysis

The data collected were analyzed by using frequency distribution, mean, ANOVA, and regression analysis. The following mathematical model was tested:

$$CS (FMI) = \alpha + \beta_1 PRI + \beta_2 PROM + \beta_3 PROD + \beta_4 DIS + \beta_5 RELM + \beta_6 AFTS + e \cdots\cdots\cdots (Eq. 1)$$

Where CS (FMIs) = Customer satisfaction with FMIs (Dependent variable).

α = Intercept

PRI, PROM, PROD, DIST, RELM and AFTS = Price, Promotion, Product, Distribution, Relationship marketing and After sales services strategies respectively (Independent variables).

$\beta_1, \beta_2, \beta_3, \cdots \beta_6$ = Coefficients of the six independent variables (marketing mix strategies)

e = Error term.

RESULTS

−Demographics

A total of 376 questionnaires were given out, 354 were received back, and 11 questionnaires were ill-completed. 343 were found useful and valid for data analysis. The background and demographic information on the sample respondents are presented in Table 2 (see Appendix−I).

From the data shown in Table 2, it can be observed that 115 persons representing 34 percent of the respondents were male while 218 (66%) were female. Table 2 also shows us that about 24 percent of respondents were less than 20 years of age, whereas about 50 percent were between the ages of 20-30 years, 16 percent fell between the ages of 31-40 years, while the remaining 10 percent fell within the ages of 41 and above. On marital status, 74 percent of respondents were single, 23 percent married and only 3 percent were divorced. The Data on respondents' education, show that 33 percent either had secondary school certificate or below, 7 percent had Ordinary National Diploma (OND)/National Certificate of Education (NCE), 42 percent had Higher National Diploma (HND)/Bachelor of Science degree (B.Sc). while the remaining 17 percent had M.Sc./Ph.D. Employment status figures showed that 10 percent of respondents were unemployed, 18 percent employed, 6 percent self-employed, whilst the remaining 65 percent were students. Income data indicate that 70 (31%) of the respondents had income of below N20,000; 52 (22%) had income between N20,000 and N50,000; other details income religion and ethnicity are mentioned in Table 2. With reference to the religion of the respondents, analysis shows that there were 298 Christians accounting for over 87 percent of total respondents, while 32 (9%) persons were Muslims, and 3.2 percent were of the traditional religion. Lastly, Table 2 shows that, 43 respondents (13%) were of the Yoruba ethnic group of Nigeria, 78 were Ibos, 5 were Hausas while a significant 213 respondents accounting for about 63 percent of the sample belong to the minority ethnic groups.

On product strategy, the FMIs were perceived with a mean index of 3.61 each on product assortment and ability of the product to meet consumers' need. Still on product strategy, respondents rated FMIs' service recovery for failed products/services as the weakest with a mean of 3.14 (see Table 3 − Appendix−II). The FMIs earned their overall mean of 3.31 on product strategy.

The most outstanding performance for the FMIs on distribution was a mean of 4.23 on product display, while their least performance was responsiveness/attending to customers' requests. A good mean of 3.72 was recorded by the FMIs on distribution strategy. Under pricing strategy, the FMIs were rated to be most efficient in terms of selling on credit with a mean of 3.21 and perceived poorest in the area of charging fair prices (2.64). Overall mean on price performance was 3.02 which could be interpreted as moderately fair. Regarding promotional strategy, the FMIs value delivery system was perceived to be best in the area of salesmanship that is personal selling skills (3.51) and weakest in

terms of allowing discount to attract buyers (2.44). Their general performance on promotion (3.13) was fair.

Of the six marketing mix strategies, the FMIs had their second best rating (3.61) on relationship marketing skills. The top performance on this parameter may be ascribed to the top and equal performance on developing relationship with customers (3.81) and desire for repeat or future patronage (3.81). The poorest index was on giving apology for failed service. Overall index on relationship marketing was 3.61 indicating positive performance. The best individual mean score (3.23) on after sales service strategy, was harvested on provision of spare parts and their least score on this strategy was 3.02 on maintenance and repair services. The overall rating on this strategy was a neutral mean of 3.09.

The comparative analysis of the six marketing mix strategies showed that the FMIs performed best on distribution (3.72), followed by (3.61), promotion (3.13), product (3.31), after sales (3.09), and lastly pricing (3.00). The major reason for top performance on distribution was their perceived skills in attractive product display. Under relationship marketing, FMIs' strengths derive from ability to build relationship and drive for future patronage. On the other hand, findings show that the FMIs performed poorest on pricing because of their perceived profiteering behavior. Analysis of customer satisfaction index reveals that FMI's best mean rating was 3.52 on two dimensions: satisfaction index and willingness to recommend or offer word of mouth. The overall mean satisfaction index indicates positive disconfirmation value of 3.54.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Decision
	B	Std. Error	Beta			
(Constant)	.847	.300		2.827	.005	-
Pricing strategies	.107	.048	.114	2.221	.027	Significant
Promotional strategies	.211	.050	.216	4.259	.001	Significant
Product strategies	.240	.050	.254	4.828	.001	Significant
Distribution strategies	.177	.046	.193	3.810	.001	Significant
Relationship marketing	.022	.042	.030	.531	.596	Not Significant
After sales strategies	-.006	.062	-.006	-.104	.917	Not Significant

Source: Calculated for this study
Dependent Variable: Consumer satisfaction with female middlemen' service delivery
R-Square = .308, Adjusted R Square = .296, f = 25.483, p = .001, Durbin-Watson = 2.074

Table 4. Marketing Mix and Consumer Satisfaction with the FMIs' Service Delivery

From the regression output (Table 4), a moderate R-square of 0.308 was obtained denoting a fairly moderate predictability of customer satisfaction by the six marketing mix strategies adopted by the FMIs. This simply means that only 30.80 percent of the variations in customer satisfaction are jointly explained

by the following FMIs' marketing mix strategies: pricing, promotion, product, distribution, relationship marketing and aftersales services practices. All the independent variables included in the regression model were significant in predicting customer satisfaction with the FMI's service delivery except relationship marketing and after sales services. This can be inferred from the following t–statistic and p–value in the regression results: t–statistic = 2.221, p–value = 0.027 for price strategy; t– statistic = 4.259, p–value = 0.001 for promotion strategy; t– statistic = 4.828, p–value = 0.001 for product strategy; t–statistic = 3.810, p–value = 0.001 for distribution strategy, t– statistic = 0.331, p–value = 0.596 for relationship marketing strategy, and t– statistic = −.104, p–value = .917 for after sales services strategy. All the a priori signs were as expected except for aftersales services that showed negative insignificant relationship with customer satisfaction. The output model from the regression analysis is represented in the following mathematical equation:

$$CS = .847 + .11\ PRI + .21\ PROM + .24PROD + .18DIST + .02RELM − .01AFTS \cdots\cdots\cdots\cdots\cdots (Eq.\ 2)$$

In increasing order of importance, for every one unit enhancement in product strategy, improvement in promotion strategies, distribution strategy, increase in price, relationship marketing and aftersales services, there will be a corresponding increase by .24 units, .21 units, .18 units, .11 units, .02 units and decrease by .01 units, respectively.

Table 5 shows (see Appendix–III) the results of the relationship between respondent demographics and customer satisfaction with the services of FMIs. All the variables tested were insignificant in explaining customer satisfaction with FMI except education factor with an f–statistic of 3.180 and p–value of 0.024. Judging from the mean satisfaction level, the respondents who either possess M.Sc. or Ph.D. degrees were least satisfied while the one with OND/NCE were the most satisfied.

DISCUSSION

The inability of the FMIs to price their products competitively may not be unconnected to the usual financial constraint Naidu and Krishna (2008), and Coulter (2003) observed as a perennial problem bedeviling the female owned SMEs in the developing countries. Lack of finance can inhibit the FMI's power to operate on a large scale or limit their ability to take advantage of bulk purchase which often translates into cost effectiveness and competitive pricing. This finding supports Martin–Consuegra's (2007), and Perreault and McCarthy's (1999) view that price fairness is a strong factor in customer satisfaction. On the influences of product strategy, this work is somewhat in line with the findings of Cruz (2015), and Susanti (2013). They found that a significant statistical relationship exists between product quality and customer satisfaction. The finding on the non–influence of after sales on customer

satisfaction seems to contradict the earlier report of Fazlzadeh *et al*. (2011) that after sales services have significant effects on customers' satisfaction, repurchase intention, and word of mouth communication among customers.

The positive significant influence of the 4 Ps that is, product, promotion, distribution and price on customer satisfaction with FMIs is supported by the findings of Belás *et al*. (2015) and Mansoora, (2017). Furthermore, we can claim that the traditional marketing mix strategy model has provided evidence in understanding the customer satisfaction with FMI. The non-relevance of after sales and relationship marketing in explaining customer satisfaction with FMIs may be hinged on the fact that this study was only restricted to consumers goods which may not require much of after sales services when compared to the counterpart industrial goods (Vardot, 2010). Furthermore, the availability of social media, relationship marketing and after sales services may require the FMIs to visit the opposite sex outside the business premises. Given the cultural and social limitations on women entrepreneurs in African countries (Coulter, 2003; Cheng, 2006), suspicious husbands and men generally at women sending SMSs or meeting the opposite sex outside the business and work places. Apart from the already mentioned reason, another probable and remote cause of women's weak social networking could be due to the tripled demand placed on the women's time to serve as wife or mother or a woman (sister). Finally, with respect to demographic factors and customer satisfaction with the services of FMIs in Nigeria, we observed that only educational factor significantly influenced consumer satisfaction with FMIs' services. This finding is supported by the empirical studies conducted by Mburu (2014), Serin *et al*. (2013), and Rashid *et al*. (2013). They found the level of education is an influencer of customer satisfaction. In fact, FMIs understanding the level of their customers' educational backgrounds in Nigeria has the potential to increase their customer satisfaction level. The previous empirical studies on customer satisfaction exhibited that women and men do not differ significantly, regarding to their level of satisfaction (Carmel, 1985; Ross *et al*., 1999), are supported by the present study.

CONCLUSION

The study was aimed at investigating the influence of marketing mix strategies on customer satisfaction with the services of FMIs within the context of SMEs in Benin City, Nigeria. In addition, it also examined the relationship between demographic factors and customer satisfaction with the services of FMIs. From the findings, four out of six marketing variables were found to have positive impact on customer satisfaction while only educational factor amongst demographic variables in this study significantly explain consumers satisfaction with the services the FMIs in Benin City, Nigeria.

IMPLICATIONS

The findings from the present study have serious economic and practical implications for the FMIs, the government, and the consumers. The non-significance of the demographic variable in explaining customer satisfaction implied that the following undifferentiated marketing mix formula and strategies is designed for all categories of customers except those with different educational backgrounds. For effective delivery of services, FMIs need to improve their service delivery skills on all the six marketing mix strategies. Specifically, they need to pay more attention to developing skills in product, pricing, promotion, and distribution strategies given their significance in achieving customer satisfaction. To remain relevant and competitive, the FMIs must learn to stock non-imitative goods in right assortments with effective warranties and service recovery system to meet the needs of their customers. FMIs who are interested in winning loyal customers must be ardent in setting fair prices through effective negotiation, offering attractive discounts and credit facilities to deserving customers. Good salesmanship skills and faithfulness to promises would help FMIs to gain more market shares. Attractive product display, responsiveness to customer needs with zero-tolerance for stock out would help the FMIs in the market competitive landscape.

Considering the enormous role of women in economic development, the Nigerian government should specifically support the FMIs with the necessary finance and infrastructures to enable them excel in their entrepreneurial endeavor. Women owned businesses should be given special financial incentive to boost their scale of operation and pricing confidence. There should be government and societal support for women to own landed property that would help them secure bank loan easily. Financial institutions must of priority provide financial assistance to FMIs by easing the procedure for obtaining loan.

This study has practical implication for consumers especially those of the FMIs, because improvement in their value delivery system has profound impact particularly on the individual consumer's welfare and standard of living and the general economy at large. Through effective consumerism, the desired social change can be initiated by the consumers themselves. Consumers who are dissatisfied with the FMI's product quality or service could meet the respective intermediary personally or on group platform to discuss the issues or seek redress through constituted monitoring agency. Any such intervention would in large measure help to alert the FMIs if imminent brand switch or loss of market.

LIMITATIONS AND FUTURE DIRECTIONS

This is limited in some ways first; the study only examined customer perception of female market intermediaries' marketing mix strategies without considering effects on the male counterparts. There may be more marketing mix variables may prove to be significant, but this paper only explored the influence of six marketing mix strategies as determinants of customer satisfaction. The study appears too generic and not tied to the sellers of a specific product category. The focus of this paper was limited

to final consumers only and not industrial buyers. The sample size, sample selection and geographical coverage are slightly limited.

This study only examined customer perception of FMI's marketing mix strategies and their relationship with customer satisfaction, hence future studies could be done to investigate impacts on customer satisfaction with the male market intermediaries' value delivery system. This paper only explored the influence of six marketing mix strategies, other works in this area should verify the impact of other marketing mix variables on customer satisfaction. In addition, a more specific research could be conducted to investigate customer satisfaction with market intermediaries on some specific product category. Given that the present study only focused on the buyers of consumer goods, it would be beneficial for future researchers to examine the impact of market intermediaries marketing mix strategies on the satisfaction of industrial buyers. Future studies may improve on the sample size, respondent selection and geographical coverage as these may have different implications for policy formulation.

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Demographics	Categories	Frequency	Percent
Gender	Male	115	34.5
	Female	218	65.5
Age	Below 20 years	82	23.9
	20 - 30 years	171	49.9
	31 - 40 years	54	15.7
	41 years and above	36	10.5
Education	O'level and Below	110	32.9
	OND/NCE	23	6.9
	HND/Bachelors	139	41.6
	Postgraduate degree	62	18.6
Marital status	Single	247	73.7
	Married	78	23.3
	Divorced	10	3.0
Employment status	Unemployed	34	10.4
	Employed	60	18.4
	Self employed	21	6.4
	Student	211	64.7
Income	Below #20,000	71	30.7
	#20,001 - #50,000	52	22.5
	#50,001 - #100,000	25	10.8
	#100,001 - #200,000	67	29.0
	OVER #200,000	16	6.9
Religion	Christianity	298	87.4
	Islam	32	9.4
	Others	11	3.2
Ethnicity	Yoruba	43	12.7
	Ibo	78	23.0
	Hausa	5	1.5
	Others	213	62.8

Source: Calculated for this study

Table 2. Demographic Profile of Respondents

SN.	Marketing Mix Strategies	Index
	Product Strategy	
1	The FMIs have a lesser probability of selling imitative/fake products	3.24
2	The products generally offered to me by a FMIs usually meet my personal needs	3.61
3	The FMIs are more likely to sell her product with warranties	3.33
4	The FMIs carry the right of varieties or assortment of goods	3.63
5	The FMIs offer more compensation for service failure	3.14
	Average Mean	3.31
	Price Strategy	
1	With a female market intermediary, I have more opportunity to price the products well	3.14
2	The FMIs are more likely to charge an excessively higher price	2.64
3	The FMIs are more likely to give discounts and price rebates	3.04
4	The FMIs are more likely to sell on credit	3.21
	Average Mean	3.02
	Promotion Strategy	
1	The FMIs possess better skilled in salesmanship	3.51
2	The FMIs tend to offer more discount to promote and encourage patronage	2.44
3	The FMIs tend to give more free gifts after patronage	3.02
4	The FMIs tend to be more faithful to their promises	3.31
	Average Mean	3.13
	Place/Distribution Strategy	
1	The FMIs tend to display her goods and wares in a very attractive manner that stimulates patronage	4.23
2	The female marketer ensures that she has the right type of goods at the right time to meet my demand	3.71
3	The FMIs tend to be faster in attending to customers	3.33
	Average Mean	3.72
	Relationship Marketing	
1	FMIs are more interested in building relationship with their customers	3.81
2	The FMIs tend to be more interested in buyers repeat purchases	3.81
3	The FMIs tend to be more interested in post purchase feeling/ welfare of the customer	3.53
4	The FMIs tend to be more apologetic for failed services	3.34
	Average Mean	3.61
	After Sales Services	
1	The FMIs are more likely to be concerned with providing transportation and safe delivery of products	3.12
2	The FMIs are more likely to provide installation for products purchased	3.03
3	The FMIs usually ensure availability of necessary spare parts and accessories of the main product	3.23
4	The FMIs are more likely to make provisions for maintenance and repairs of product bought	3.02
5	The FMIs extend more after sales services	3.22
	Average Mean	3.09
	Customer Satisfaction with FMIs' Services	
1	I tend to be more satisfied when I buy from a female market intermediary	3.52
2	I tend to be more loyal to a female market intermediary and patronize them often	3.41
3	I am very likely to recommend the services of the FMIs to family members and friends	3.52
	Average Mean	3.54

Source: Calculated for this study

Table 3. Evaluation of FMIs' Marketing Mix Strategies

Income	Less than ₦20,000	₦20,001 - ₦50,000	₦50001 - ₦100,000	₦100,001 - ₦200,000	₦200,000 & Above	*f*-value	*p*-value
	3.53	3.46	3.48	3.73	3.94	1.780	.134
Education	**Pri and Sec**	**OND/NCE**	**HND/B.Sc**	**M.Sc/Ph.D**			
	3.56	3.83	3.64	3.33		3.180	.024
Age	**Below 20 Years**	**20 – 30 Years**	**31 – 40 Years**	**41years and above**			
	3.68	3.59	3.47	3.42		1.292	.277
Marital Status	**Single** 3.62	**Married** 3.49	**Divorced** 3.50			.847	.430
Employment Status	**Student** 3.58	**Unemployed** 3.58	**Self Employed** 3.52	**Employee** 3.59		.040	.989
Religion	**Islam** 3.45	**Christianity** 3.60	**Others** 3.27			1.321	.268
Ethnicity	**Hausa** 3.40	**Yoruba** 3.47	**Ibo** 3.50	**Others** 3.60		.412	.745
Gender	**Male** 3.61	**Female** 3.58	***t*-value** .301	***p*-value** .763			

Source: Calculated for this study

OND =Ordinary National Diploma, NCE = National Certificate of Education

Table 5. Demographics and Customer Satisfaction with FMIs' Services