

Research Article

# Latent Drivers of Customer Satisfaction in Trinidad and Tobago: Towards the Development of a National Customer Satisfaction Index

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## Abstract

**Objective:** People in Trinidad and Tobago frequently complain about the low customer satisfaction of service providers. This study examines and compares the latent determinants of customer satisfaction in three service sectors: ICT, tertiary education, and public utilities.

**Methodology:** The research employs quantitative, deductive, and positivist methodologies. The data was descriptively and inferentially analyzed. This multi-sector, multi-dimensional sample comprised 727 residential customers from three service sectors and seven enterprises. The sampling technique was based on practicality.

**Results:** This study discovered a robust positive correlation between eleven latent variables (consumer satisfaction factors). Then, to test how these hidden variables affected customer satisfaction theory, a conceptual model was made that combined them with a behavioral model. It was validated in Trinidad and Tobago and can be applied to analogous populations in developed and developing countries. It supports the notion that multiple factors can increase consumer satisfaction. Although more research is required to establish causality, leadership style, and labor unions impact consumer satisfaction.

**Conclusion:** This study concluded that eleven factors increase customer satisfaction in three service sectors: ICT, tertiary education, and public utilities.

**Keywords:** Customer Satisfaction, ICT, Public Utilities, Tertiary Education, Trinidad and Tobago.

## 1.0 Introduction

### 1.1 Background

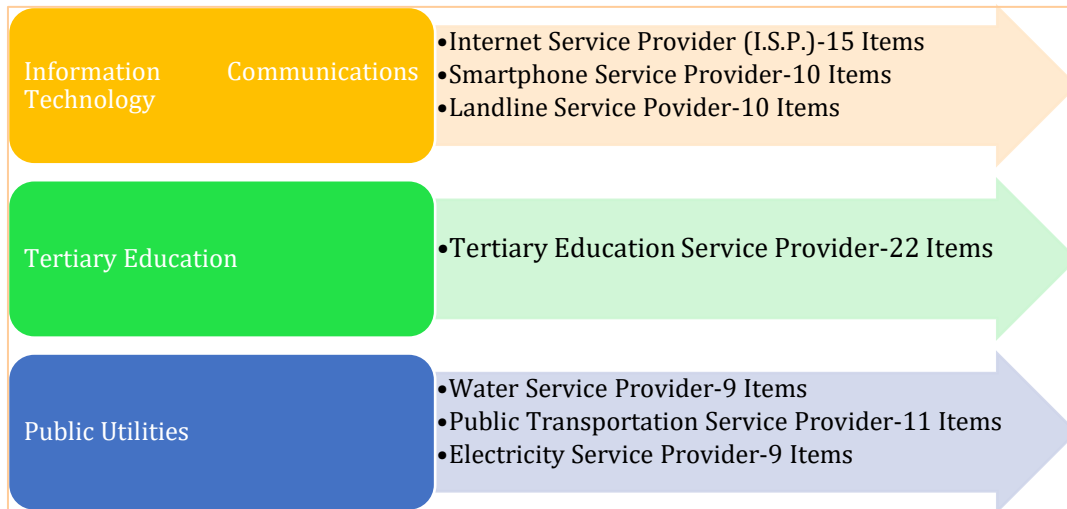
Due to rapid development, the business environment is dynamic and competitive, requiring non-financial methods like customer satisfaction for the company and national growth, especially in the service sector. Gilbert and Von Glinow (2015) examined organizational performance in public utilities, tertiary education, and information communication technology services. They established that commercial and public sector service quality measurements are significant indicators of national growth in Ghana, Kenya, Jamaica, and Trinidad and Tobago. This paper explores the concept of organizational performance as a complex social construct, aiming to redefine management based on it. It proposes a methodological framework for organizational performance in ICT, tertiary education, and public utilities. Since performance is the most significant factor in assessing companies, this research article revives the discussion on the meaning and measurement of organizational performance, focusing on measures employed as a dependent variable. Multiple organizational performance elements will be examined in this study.

Customer satisfaction as a proxy for organizational performance allows company, industry, and sector comparisons, according to Joseph and Kibera (2019). Public utilities must understand consumer satisfaction factors to promote efficiency, effectiveness, and profitability (Bhattacharya *et al.*, 2021). This report emphasizes the importance of customer satisfaction research in these three Trinidad and Tobago sectors. These companies can improve service, boost customer loyalty, and retain more customers by analyzing customer happiness. Customer satisfaction research is crucial for understanding ICT customers' perceptions of technology products and services. Companies must measure customer happiness to match their offers to client wants, such as product reliability, simplicity of use, and fast technical help. Tertiary education institutions must research consumer satisfaction to provide high-quality education, as satisfaction affects

students and institutions. The customer satisfaction scale measurement model was established by Exploratory Factor Analysis (EFA) using Maximum Likelihood (ML) methodology. It had good discriminant and convergent validity.

## 1.2 Conceptual Frameworks

Figure 1 below shows the schematic diagram for the study questionnaire.



**Figure 1.** Industry–company type schematic diagram of questionnaire customer satisfaction survey.

## 1.3 Problem Statement

Literature abounds with drivers of customer satisfaction, but multi-sector, multi-industry studies have yet to investigate the latent drivers of customer satisfaction in the population of Trinidad and Tobago. The study will compare customer satisfaction scores in three different sectors: public utilities (Thompson and Ruel, 2018), tertiary education (Ramcharan and Kissoon, 2017), and information, communications, and technology (ICT) (Khan and Ramroop, 2018). This approach will help us determine how culture affects performance in each sector.

## 1.4 Research Objectives

The objectives of this paper are:

- ✓ To explore the determinants of customer satisfaction and the extent of their influence on customer satisfaction.
- ✓ To compare customer satisfaction across three industries and twelve organizational types.

## 1.5 Research Question

What are the latent drivers of customer satisfaction in Trinidad and Tobago in public utilities?

## 1.6 Significance of the Study

This research article explores consumer satisfaction drivers in Trinidad and Tobago, a country with limited comparative studies on organizational culture and its impact on job and customer satisfaction (AlShehhi *et al.*, 2021). It aims to inform national performance decisions as the country implements vision 2030 (Ministry of Finance, 2021). The study also examines the impact of technology on organizational effectiveness and identifies areas for improvement in organizational performance studies (Gupta and Kumar, 2012). It serves as a starting point for new ideas on organizational culture and performance in Trinidad and Tobago organizations.

## 2.0 Literature Review

### 2.1 Organizational Performance and Effectiveness

Organizational performance is a complex concept with no universal definition. Lebars and Euske (2006) define it as a combination of financial and non-financial metrics indicating how well goals and results are met. Kaplan and Norton (1992) argue that performance is dynamic and requires judgment and interpretation. To define performance, understanding its fundamental characteristics and quantifying results is crucial for each area of responsibility. Organizational effectiveness and performance are often confused, but they are broader concepts. Organizational success includes financial performance, sales, market share,

and shareholder return (Richard *et al.*, 2009). Organizational effectiveness encompasses internal performance outcomes and external measures beyond economic valuation (Richard *et al.*, 2019). However, both are crucial for business growth and customer satisfaction, requiring differentiation.

## **2.2 Organizational Performance as a Variable**

Organizations use financial and non-financial indicators to measure their performance, particularly those in the manufacturing industry. Gavera *et al.*, (2011) developed a list of 20 financial and non-financial indicators to diagnose performance management practices (PMPs) in the manufacturing industry. They used a 1-5 Likert scale to assess the extent of these indicators being used to measure performance. The study found a positive correlation between PMP and business success, similar to Bourne *et al.*, (2005) study. Richard *et al.*, (2009) studied methodological best practices in management research, focusing on measuring organizational performance as a dependent variable. The researchers concluded that organizational performance is one of the most important constructs in management research. They called for further research on triangulation using multiple measures, longitudinal data, and alternative formulations to align research contexts with measuring organizational performance (Richard *et al.*, 2009). Validating these measurement approaches is crucial for future studies.

## **2.3 Customer Satisfaction in ICT**

Any firm, especially in ICT, relies on customer satisfaction. Businesses in Trinidad and Tobago, a Caribbean twin-island republic, must comprehend and improve customer satisfaction to prosper economically. Khan and Ramroop (2018) discovered that customer satisfaction impacts loyalty, word-of-mouth, and business performance. Consumer satisfaction in Trinidad and Tobago is low due to inadequate service, responsiveness, personalization, and complaint handling (Khan and Ramroop, 2018). Thus, Trinidad and Tobago's customer happiness must be studied to increase ICT customer experiences and loyalty. Ratheeswari (2018) contends that Information and Communication Technology (ICT) services in Trinidad and Tobago, including smartphones, landlines, and internet providers, depend on customer happiness. Moreover, Individuals and organizations need trustworthy and effective ICT services in the digital age (Baloch and Huseynov, 2019). According to numerous studies, customer happiness affects customer loyalty, service utilization, and corporate performance in the ICT sector (Pratt, 2019). Therefore, firms must strive to meet industry customer satisfaction.

Khazaei *et al.*, (2014) found that customer happiness is associated with ICT service quality, accessibility, and provider response. However, according to the study, Trinidad and Tobago's ICT sector struggles to satisfy customers due to unstable internet connections, low network coverage, poor customer support, and confusing service plans (Khazaei *et al.*, 2014). Thus, Trinidad and Tobago's ICT sector must study customer satisfaction aspects and develop strategies to improve service quality, responsiveness, and customer experiences.

## **2.4 Customer Satisfaction in Public Utilities**

The Trinidad and Tobago public utilities industry, which includes power, water, and waste management, must satisfy customers. According to Mohammed *et al.*, (2016), the quality and reliability of these services affect people and companies daily. Furthermore, the study posits that consumer satisfaction affects consumer loyalty, trust, and service provider opinions in public utilities. In their study, Mohammed *et al.*, (2016) found that service reliability; responsiveness, cost, and complaint handling affect customer satisfaction. However, frequent power outages, water supply disruptions, exorbitant prices, and poor customer service plague Trinidad and Tobago's public utilities sector (Mohammed *et al.*, 2016). Thus, public utilities must study consumer satisfaction and develop methods to improve service quality, reliability, and customer experiences.

## **2.5 Customer Satisfaction in Tertiary Education**

Customer Satisfaction (CS) measures customers' happiness with a company's products, services, and capabilities (Sharma *et al.*, 2020). Customer satisfaction surveys and ratings can assist a company in improving its products and services (Times Higher Education, 2022). It has received substantial study interest recently. Customer satisfaction is crucial in Trinidad and Tobago's tertiary education sector since it affects education quality, student experiences, and reputation (Alleyne, 2014). Higher education institutions must adapt to student needs to succeed and compete.

Customer satisfaction is crucial to student retention, academic achievement, and positive word-of-mouth (Ramcharan and Kissoon, 2017). However, outmoded curricula, low resources, inadequate student support

services, and inefficient administrative processes make it difficult for Trinidad and Tobago's tertiary education sector to satisfy customers (Ramcharan and Kissoon, 2017). The elements that affect customer satisfaction in Trinidad and Tobago's tertiary education industry must be examined, and solutions developed to improve educational experiences and student happiness.

### **2.6 National Customer Satisfaction Index (NCSI)**

Research and business professionals say Trinidad and Tobago needs a customer satisfaction index for many reasons. A customer happiness index would help measure, monitor, and enhance customer satisfaction across sectors. A customer satisfaction index provides a standardized framework to analyse client experiences, identify areas for development, and benchmark performance against industry peers (Khan and Hosein, 2019). Therefore, a national customer satisfaction index (NCSI) aids companies in collecting accurate customer satisfaction data for evidence-based decision-making and targeted interventions.

According to Thomas (2018), a customer satisfaction index would increase transparency and accountability by publishing satisfaction numbers (Thomas, 2018; Khan and Hosein, 2019). Transparency boosts competitiveness and steers corporations toward customer service, encouraging continuous development, increasing service quality, and promoting customer-centric practices across industries.

### **3.0 Research Methodology**

An exploratory quantitative methodology was selected because quantitative and mixed methods are relevant for quantifying causal relationships and analysing numbers (Yin, 1989). The literature review is exploratory and explanatory, consistent with a unified approach to this research study. In line with Allwood's (2012) assertion, the study adopted a positivist research paradigm philosophy since empirical evidence is used to derive conclusions about the research questions. The study used two-multidimensional survey instruments to collect the data that was required. This study incorporates exploratory (EFA) and confirmatory (CFA) factor analyses. A questionnaire was designed to collect information on the factors that influence customer satisfaction and the extent of their influence.

#### **3.1 Sampling Design**

The sampling strategy employed was convenience sampling. The convenience sampling technique was chosen because the population members were easy, quick, and inexpensive. However, the degree of generalizability is questionable. Israel (1992) suggests a sample size of (n) 400 for precision (e) where the confidence level is 95% and  $P = 0.5$  to ensure representativeness for a population  $> 100,000$ .

#### **3.2 Reliability Analysis**

Reliability analysis was conducted on all scales in the survey. Each scale's reliability was assessed using Cronbach's alpha. Cronbach's alpha measures a scale's internal consistency, how well all items measure the same concept, and measurement error.

#### **3.3 Factor Analysis**

Exploratory factor analysis was conducted to elucidate the latent themes of determinants of customer satisfaction in the T&T sample. Eleven latent variables were extracted from the service offerings of the three service industries: information communication technology, tertiary education, and public utilities. Maximum likelihood analysis was used to extract latent factors from the dataset. Varimax rotation was applied to produce orthogonal factors that are uncorrelated to each other and facilitate ease of interpretation. Factor scores and factor solutions were saved. The goodness of fit for the factor solution was estimated by examination of the Kaiser Meyer Olkin (KMO) value, which indicates whether or not the sample is adequate for factor analysis and the results of Bartlett's test for sphericity ( $p < 0.05$ ), which indicates if factor analysis is suitable for the data. Only factors with eigenvalues greater than or equal to 1.0 were included in the factor solution. Factor names were subjective and based on the variables that loaded substantially on a factor. Factor loadings greater than or equal to 0.5 were considered substantial.

#### **3.4 Instrument Validation**

Straub *et al.*, (2004) assert that validating an instrument is critical before testing a conceptual model. The instrument validity process followed DeVellis' (1991) eight steps: i) Understanding what you want to measure ii) Creating the item pool iii) Choosing a measurement format iv) Reviewing the initial items with a panel of experts v) Considering validated items vi) Administer items to a development sample vii) Evaluate the items and viii) Optimize scale length. Data was analysed using IBM SPSS for Windows 23.0. The research was conducted in Trinidad and Tobago, and data was collected during September 2019–December 2019.

### **3.5 Research Hypothesis–(RH)**

The independent variables are all latent variables derived from Exploratory Factor Analysis (EFA) utilizing the maximum likelihood method and Varimax rotation. In this case, the dependent variable is customer satisfaction (Y). Customer satisfaction is affected by the independent variables customer service (X1), price (X2), content reliability (X3), competence (X4), academic experience (X5), university facilities (X6), billing and payment (X7), ease of payment (X8), waiting time (X9), courtesy (X10), and community investment (X11). So, this study's hypotheses are: These 11 variables can be summed into a single research hypothesis.

**H<sub>1</sub>:** Customer satisfaction is affected by customer service, price, content reliability, competence, academic experience, university facilities, billing and payment, payment ease, waiting time, courtesy, and community investment.

### **4.0 Data Collection**

#### **4.1 Measurement Instruments (Scale)–Level of Measure (LOM)**

**Scale-**Young scale is a ratio scale (Has an absolute 0, equidistant, no negative numbers)

#### **4.2 Variables**

**(Y) Dependent (DV)**–Customer satisfaction (Organizational performance).

**(X) Independent (IV)**–To be determined by exploratory factor analysis.

#### **4.3 Sampling (Size)**

The population in this study was the residential service users. Sampling was carried out with consideration of the limitations that do not allow the entire population to be studied. To determine the sample size required, the following formula was utilized in accordance with (Israel, 1992).

$$N = Z/4 (\text{Moe})^2 \quad (1)$$

#### **Note:**

N = total sample

Z = the normal distribution level is at a significant level 5% = 1.692

33 d/f

Moe = Margin of error maximal errors that can be corrected, set at 5% or 0.5.

Using Moe at 5%, it was determined that the minimum total sample that could be taken is 96 respondents. To ensure representativeness, Israel (1992) suggests that for a population > 100,000, a sample size of (n) 400 is required for precision (e ) where the confidence level is 95% and P = 0.5. The researchers took a sample of 727 people to complete and refine this research.

#### **4.4 Sampling (Method)**

The convenience sampling method was chosen because the population members were easy, quick, and inexpensive to sample. However, the degree of generalizability is questionable.

##### **4.4.1 Sample**

Convenience sampling method was used to collect data from 727 Trinidad and Tobago residential customers in ICT, tertiary education, and public utilities. 12 service institutions from public and private sectors were contrasted. These institutions include Telecommunication Service for Trinidad and Tobago (TSTT), FLOW, and DIGICEL. School of Business and Computer Science (SBCS), The Arthur Lok Jack Global School of Business (ALJ-GSB), School of Accounting and Management (SAMS-TT), CTS College of Business and Computer Science Ltd (CTS-CBS) (Leaders in Tertiary Education). Public utilities Water and Sewerage Authority (WASA), The Trinidad and Tobago Electricity Commission (T & TEC), and The Public Transport Service Corporation (PTSC). For data reliability and validity, a structural questionnaire was created. Seven hundred twenty-seven questionnaires were selected for a detailed study. The response rate was 100%, so useable questionnaires were too.

### **5.0 Results and Interpretation**

Statistical Package for Social Sciences (SPSS) was used to analyse the data. The data was analysed in two stages. In the first stage, I was to examine the demographic profiles of the respondents, mean, standard deviation, and reliability of all the variables used in the study. In the second stage, Pearson correlations and regressions were run to test the relationships among the variables as hypothesized. Before running the

regressions, the assumptions of multiple regressions were also tested for the dependent variable regressed on independent variables.

**5.1 Descriptive Statistics**

**5.1.1 Demographic Information**

Diverse demographic information was revealed in the study, as presented in Table 1. From the table, there were 727 responses. Respondents were 59% female and 41% male. The most responses were aged 18-30, and the fewest were 61 and older. Regarding age, 42.5% of employees were 18-30, 38.9% were 31-40, 6.3% were 41-50, 12% were 51-60, and .3% were beyond 61. Single participants dominated (50.6%).

Regarding education, 35.2% had secondary O-Levels, 39.2% had secondary A-Levels, 17.6% had bachelor's degrees, 7.8% had master's degrees, and .3% had doctorates. Thus, most workers had secondary A-levels. Most residents lived in Chaguanas (29.4%) and San Juan/Laventille (12.8%). Most respondents (86.8%) were employed, 57.4% in the public sector and 33.5% in the private sector.

Digicel users dominated the internet service provider (ISP) category at 44.8%. Smartphone respondents were mostly mobile (54.1%), and landline users favoured TSTT (52.8%). CTSCBS had the highest response rate in tertiary education (20.1%), followed by University of the West Indies (UWI) and University of Trinidad and Tobago (UTT) (17.5% each). Since each public utilities service provider was a monopoly, they were ranked by region service provision rather than organization.

**5.2 Mean and Standard Deviation per Industry Service Provider Total Satisfaction Score**

Table 1 shows that the mean score for the initial components ranged from 23.80 for water supply service providers to 55.74 for internet service providers, with a standard deviation of 6.31 for electricity supply and 12.63 for tertiary education services.

**Table 1.** Mean and standard deviation per service provider total satisfaction score.

		Satisfaction totals for internet service provider	Satisfaction totals for landline service provider	Satisfaction totals for smartphone service provider	Satisfaction totals for tertiary education service provider	Satisfaction totals for water supply provider	Satisfaction totals for public transportation service provider	Satisfaction totals for electricity supply provider
N	Valid	679	363	695	105	699	149	702
	Missing	48	364	32	622	28	578	25
Mean		55.7437	39.9725	37.8906	83.0857	23.8011	38.5101	32.5442
SD		8.93812	7.76729	8.25212	12.62180	10.30963	7.43768	6.30763

**5.3 Drivers of Customer Satisfaction in the ICT Industry**

Table 2 answers the research hypothesis per the extracted factors on customer satisfaction in the Information and communications technology (ICT) sector. The two show the overall mean and standard deviations for the variables.

**Table 2.** Descriptive statistics for measurement model.

Company type	Variables	Mean	SD	N
	Customer satisfaction	3.6087	.33969	34
Internet service provider	Customer service	.1457535	.94012226	34
Internet Service provider	Price	.0489402	.81782060	34
Smartphone service provider	Content reliability	-9.6662788E-2	.94641091	34
Fixed land line service provider	Competence	-5.1124455E-1	.97561386	34
Tertiary service provider	Academic experience	.2848398	.67094345	34
Tertiary service provider	University facilities	.2698476	.63855991	34
Water supply provider	Billing and payment	.2309912	.97335226	34
Public transportation service provider	Ease of payment	-2.3424097E-1	.63304617	34
Public transportation service provider	Waiting time	-2.3957075E-1	.65264771	34
Electricity service provider	Courtesy	.3305005	.93063958	34
Electricity service provider	Community investment	-3.2694313E-1	1.29909034	34

The customer satisfaction scale measurement model's reliability was 0.939 for 86 items, with CFA assessing discriminant and convergent validity. Standardized factor loadings, factor reliability, and Average Variance Extracted (AVE) were used to assess convergent validity. The model explained over 50% of underlying

construct variances, ensuring discriminant validity. The CFA results provided acceptable discriminant and convergent validity for the questionnaire's construct scales.

5.4 Inferential Statistics

Table 3. Regression analysis.

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.	95% confidence interval for B		Correlations			Collinearity statistics		
	B	SE	Beta			Lower bound	Upper bound	Zero order	Partial	Part	Tolerance	VIF	
1	(Constant)	3.519	.017		208.865	0.000	3.483	3.554					
	Customer service (factor score)	.067	.030	.192	2.219	.041	.003	.130	.281	.485	.051	.070	14.294
	Price (factor score)	.079	.023	.209	3.378	.004	.029	.129	.221	.645	.077	.136	7.344
	Content reliability (factor score)	.131	.010	.410	12.636	.000	.109	.153	.212	.953	.289	.497	2.014
	Competence (factor score)	.134	.012	.406	11.309	.000	.109	.159	.458	.943	.258	.405	2.470
	Academic experience (factor score)	.033	.038	.063	.867	.399	-.047	.113	.059	.212	.020	.099	10.096
	University facilities (factor score)	.133	.057	.216	2.336	.033	.012	.253	.474	.504	.053	.061	16.408
	Billing and payment (factor score)	.172	.009	.589	19.365	.000	.153	.191	.433	.979	.443	.565	1.770
	Ease of Payment (factor score)	.101	.032	.210	3.190	.006	.034	.168	.258	.623	.073	.121	8.273
	Waiting time (factor score)	.007	.041	.017	.178	.861	-.080	.095	.502	.044	.004	.060	16.709
	Courtesy (factor score)	.100	.015	.303	6.785	.000	.069	.131	.023	.861	.155	.262	3.817
	Community investment (factor score)	.064	.011	.293	6.105	.000	.042	.086	.643	.836	.140	.228	4.395

From the result of regression analysis, the regression equation obtained is as follows:

$$Y = 3.519 + .067 (X_1) + .079 (X_2) + .131 (X_3) + .134 (X_4) + .033 (X_5) + .133(X_6) + .172 (X_7) + .101 (X_8) + .007 (X_9) + .100 (X_{10}) + .064 (X_{11})$$

The constant ( $\alpha$ ) is 3.581 when customer service ( $X_1$ ), price ( $X_2$ ), content reliability ( $X_3$ ), competence ( $X_4$ ), university facilities ( $X_6$ ), billing and payment ( $X_7$ ), ease of payment ( $X_8$ ), courtesy ( $X_{10}$ ), and community investment ( $X_{11}$ ) values are 1. Table 3 shows significant p values ( $0.000 < 0.05$ ) for variables affecting

customer satisfaction, except for academic experience (.399) and waiting time (.861). Except for H<sub>5</sub> and H<sub>9</sub>, alternative hypotheses H<sub>1</sub>–H<sub>11</sub> were accepted.

**Table 4.** Coefficient of determination for measurement model (correlation).

Model	Model Summary									
	R	R square	Adjusted R square	SE of the estimate	Change Statistics					
					R square change	F change	df1	df2	Sig. F change	Durbin-Watson
1	.998 <sup>a</sup>	.997	.995	.02371	.997	613.755	11	22	.000	2.542

a. Predictors: (Constant) community investment, content reliability, academic experience, ease of payment, price, courtesy, billing and payment, competence, customer service, waiting time, university facilities.  
b. Dependent variable: Mean of 11 customer satisfaction factors.

According to Table 4, R<sup>2</sup> = 0.995, or 99.5%. It means that independent variables (customer service, price, content reliability, competence, academic experience, university facilities, billing and payment, ease of payment, waiting time, courtesy, and community investment) explain 99.5% of customer satisfaction, while the remaining .5% shows other free variations not observed in this study. Hair *et al.*, (2014) suggest that the model can predict Trinidad and Tobago customer satisfaction.

## 6.0 Discussion

### 6.1 The Influence of Customer Service on Customer Satisfaction

The study confirms the H<sub>1</sub> hypothesis, indicating a positive and significant impact of customer service on customer satisfaction. The results align with previous research in Turkey Kursunluoglu (2011) and other studies (Tek and Orel, 2006; Pettigrew, 2008).

### 6.2 The Influence of Price on Customer Satisfaction

The H<sub>2</sub> hypothesis suggests that price significantly impacts customer satisfaction, as customers compare services with similar ones. This aligns with previous research (Sethuraman and Cole, 1999; Surip *et al.*, 2017), which also suggests that the value traded by consumers is worth the benefits of owning or using the product or service (Armstrong, 2004; Mosahab *et al.*, 2010; Al-Tit, 2015).

### 6.3 The Influence of Content Reliability on Customer Satisfaction

The H<sub>3</sub> hypothesis suggests that content reliability positively impacts customer satisfaction. The results from the study confirmed hypothesis 3. This finding suggests that customers perceive service providers' reliability in line with their perception (Choi *et al.*, 2008). Ling *et al.*, (2016) study proves that website design and content were strongly associated with customer satisfaction in Malaysia. Parasuraman *et al.*, (1985) research confirms this correlation.

### 6.4 The Influence of Competence on Customer Satisfaction

The H<sub>4</sub> hypothesis states that staff competence positively impacts customer satisfaction in Trinidad and Tobago. The result supports the idea that increased staff competence through learning, training, and development programs can boost customer satisfaction levels. Prior research by Parasuraman *et al.*, (1985) and Al-Tit (2015) confirms competence as a driver of customer satisfaction.

### 6.5 The Influence of University Facilities on Customer Satisfaction

The H<sub>5</sub> hypothesis states that university facilities positively and significantly impact customer satisfaction in Trinidad and Tobago. Therefore, Hypothesis 6 is accepted. This finding means customers consider the quality of university facilities as a critical factor influencing customer satisfaction (Zakaria *et al.*, 2009). Therefore, if the quality of the university facilities is increased, there will be a proportional increase in customer satisfaction.

### 6.6 The Influence of Billing and Payment on Customer Satisfaction

The H<sub>6</sub> hypothesis states that billing and payment positively and significantly impact customer satisfaction. The study results suggest that bill and payment simplicity and multiple payment options directly impact customer satisfaction. This outcome aligns with JD's (2018) Global Benchmarks and the American Customer Satisfaction Index, indicating a positive impact on customer satisfaction.

### 6.7 The Influence of Ease of Payment on Customer Satisfaction

The H<sub>7</sub> hypothesis states that content reliability positively and significantly impacts customer satisfaction. The result suggests that content reliability positively impacts customer satisfaction. Imam's (2014) study in



Jordan confirmed a strong correlation between ease of payment and satisfaction, suggesting faster payment methods can boost customer satisfaction in Trinidad and Tobago.

### **6.8 The Influence of Waiting Time on Customer Satisfaction**

The H<sub>8</sub> hypothesis states that waiting time positively and significantly impacts customer satisfaction. The findings suggest that waiting time positively impacts customer satisfaction, with employees' time satisfaction inversely proportional to customer satisfaction. A 2013 study by del Castillo and Benitez confirmed this, highlighting the importance of shortened waiting times.

### **6.9 The Influence of Courtesy on Customer Satisfaction**

The H<sub>9</sub> hypothesis states that courtesy positively and significantly impacts customer satisfaction. The results assert that courtesy significantly impacts customer satisfaction, confirming that staff courtesy is a key factor influencing satisfaction levels. This result is supported by studies by Parasuraman *et al.*, (1985) and Zhu *et al.*, (2016).

### **6.10 The Influence of Community Investment on Customer Satisfaction**

The H<sub>10</sub> hypothesis states that community investment positively and significantly impacts customer satisfaction. The study results suggest that community investment positively impacts customer satisfaction, with Disney as an excellent benchmark (Culler, 2010), as increased community investment leads to higher satisfaction.

### **6.11 The Effect of Customer Service, Price, Content Reliability, Competence, University Facilities, Billing and Payment, Ease of Payment, Waiting Time, Courtesy, and Community Investment on Customer Satisfaction**

H<sub>11</sub> states that customer service, price, content reliability, competence, university facilities, billing and payment, ease of payment, waiting time, courtesy, and community investment simultaneously affect customer satisfaction in Trinidad and Tobago. The study reveals that all ten variables have a positive and significant effect on customer satisfaction in Trinidad and Tobago.

## **7.0 Implications of Research Findings**

This study explores the impact of customer service, price, content reliability, competence, university facilities, billing and payment, ease of payment, waiting time, courtesy, and community investment on customer satisfaction in Trinidad and Tobago. It identifies specific drivers that increase satisfaction and suggests a model for future research.

The study emphasizes the importance of data-driven causal relationships in understanding citizens' quality of life and confidence in state institutions. It suggests the need for a robust national customer satisfaction index based on confirmatory factor analysis and structural equation modelling. The study also suggests adopting people-driven initiatives with equal input from citizens and governments.

## **8.0 Conclusion**

The research analysed latent drivers of customer satisfaction in Trinidad and Tobago, resulting in a conceptual model integrating these variables into a behavioural-related model. Survey data from 727 residential customers showed that academic experience positively influences tertiary education customer satisfaction. However, not significantly ( $p=.054$ )  $p>.05$ . To increase customer satisfaction scores, both business institutions and the government should focus on key drivers of customer satisfaction, including customer service, price, content reliability, competence, university facilities, billing, payment, ease of payment, waiting time, courtesy, and community investment. Finally, future research should investigate the direct impact of customer satisfaction on citizens of Trinidad and Tobago across all industries and the development of a regional, Caribbean Customer Satisfaction Index (CCSI).

## **Declarations**

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**Conflict of Interest:** The author declares no conflict of interest.

**Consent to Publish:** The author agrees to publish the paper in International Journal of Recent Innovations in Academic Research.

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