

**UNIVERSITY OF PORT HARCOURT JOURNAL OF ACCOUNTING AND
BUSINESS**

**DEPARTMENT OF ACCOUNTING
UNIVERSITY OF PORT HARCOURT, CHOBA
PORT HARCOURT, RIVERS STATE
NIGERIA**

VOL. 9 NO. 1 MARCH 2022

**ECONOMIC DECISIONS AND SERVICE DELIVERY: A STUDY OF MICRO, SMALL AND MEDIUM
SIZE ENTERPRISES (MSMES) IN LAGOS STATE, NIGERIA**

A. O. AJAYI-OWOEYE

**Department of Accounting, Babcock University,
Ilishan-Remo, Nigeria**

F. F. ADEGBIE

**Department of Accounting, Babcock University,
Ilishan-Remo, Nigeria**

And

O. O. BAMISHE

**Research student at Department of Accounting, Babcock University,
Ilishan-Remo, Nigeria**

Abstract

Service quality is an important mechanism for business survival and growth and its measure of business' performance, helping an enterprise to face competitors with a sustainable competitive advantage. The paper investigates the effect of economic decisions on service delivery of Micro, Small and Medium Size Enterprises (MSMEs) in Lagos State, Nigeria. Economic decision was measured using four proxies such as access to finance, access to customer, infrastructure development, and fiscal policy. The study reviewed past studies related to economic decision, service delivery and MSMEs in across different sectors and fields of study. A survey research design and simple random sampling technique were adopted to distribute four hundred and thirty-eight (438) questionnaires among the MSMEs in Lagos State, Nigeria. The study conducted a pilot study on each proxy of economic decision and service delivery in Ogun State using Cronbach Alpha reliability test and the value obtained was greater than 0.7. Descriptive and inferential statistics were used in this study. In the findings, all proxies of economic decisions were found insignificant. Hence the study concluded that economic decisions do not have a significant effect on the service delivery of MSMEs in Lagos State, Nigeria. The study recommended that every MSMEs should take proper measures with stakeholders and the management as well as the decision-makers on how to improve the enterprises' supervisory decision and provide the schemes of service to the development of the businesses and increase in their targets.

Key Words: Economics decision, Non-Financial Performance, Service Delivery, Small and Medium scale Enterprises

Introduction

In every small and medium business, service quality is an important mechanism for business survival and growth. Service quality is known to be a measure of a business' performance, helping an enterprise to face competitors with a sustainable competitive advantage (Tseng & Wu, 2014; Wiid, Cant, & Prinsloo, 2015). For every business, clients have

specific expectations. If the service is below their expectations or expectations are exceeded, service quality is regarded as poor. Hence, service quality is known to be of poor quality, if the expectation is not met. On the other hand, it is regarded to be of good quality if the expectation of customers is met leading to a high level of satisfaction and increasing the effect of economic decisions of businesses (Wild et. al., 2015).

Meanwhile, different researchers have defined service delivery using different approaches. Their definitions are as thus: service delivery involves the values of individual interaction between a business and its customers (Obokoh & Goldman, 2016). Service delivery is the overall evaluation of a specific service rendered by MSMEs that result from comparing that MSMEs' performance with the customer's general expectations of how Micro, Small and Medium-size businesses should perform. Toni, Milan, Saciloto and Larentis, (2017) defined service quality as a measure of how well the service level delivered matches customer expectations. Service quality is the variation between customer perceptions of the service provided by a given organization and customer expectations of premium service within a particular industry.

In a nutshell, Service quality is the differences between customer expectations and perceptions of service. According to Ibrahim, Najwa and Nur (2020), service quality is the connectivity between what customers expect from a service to be rendered and what actual value of the service that were eventually rendered. Service quality is referred as the range, to which the service is matched with the beliefs of the customers. Aya (2018) defined service quality as the difference between customer's expectation for service performance prior to the service encounter and their perception of the service received. Service quality is how a customer evaluated service being rendered by an organization. Raucci, Lara, Daniela and Salvatore (2020) opined that service delivery involves the actual production or provision of goods and services to those who need them either the customers or the entire community. Bartik, Bertrand, Cullen, Glaeser, Luca and Stanton (2020) defined service delivery as the most motivated services often pressured by economic factors and by increasing expectations from citizens that have been enabled by the renewed sense of personal possibility.

Economic decisions are actions or inactions taken or made by organizations or agencies (including government) that are external to an MSME but crucial to the attainment of the goals of individuals, organizations (private or public), and enterprises. These external factors serve as the basis for alleviating the problems associated with performance of organizations within the socio-economic business environment in Nigeria. Basically, these decisions are Access to Finance, Access to Customers, Infrastructural Development and Fiscal Policy (including tax incentives) which are beyond the control of business owners and as such provide impetus to solving the challenges associated with Service Delivery of MSMEs in Nigeria.

Despite that many researches and studies have been undertaken to explore on various factors affecting the service delivery of the MSMEs as a sector, not many of such research were focused on how economic decisions affect service delivery of Micro, Small and Medium Size Enterprises in Nigeria. Known to the researcher, studies on the effect of economic decision on non-financial performance appears to be scanty and given the importance of the MSMEs businesses to the Nigerian economy, investigations are necessary in order to give insight to the areas that require improvement on the part of various researchers who had one time or the other partaken in a study on this sector This study seeks to empirically examine the effect of economic decisions on service delivery of Micro, Small and Medium Size Enterprises in Lagos State, Nigeria.

Literature Review

Theoretical Framework

The theory used for economic decision and service quality is the Agency theory and Stakeholder's theory. The two theories are considered relevant because of the non-alignment of interest of managers and owners of MSME in Lagos, Nigeria. Agency theory highlighted the challenges associated with alignment of objectives between the owners of MSMEs and their managers in Lagos, Nigeria. Relating agency theory to the service delivery of MSMEs in Nigeria, agency theory cannot be over-emphasized, the imperatives of understanding on the impact of residual losses arising from the agency relationship as it influences economic decision.

Stakeholder's theory was also considered appropriate theory because it is used to examine how service delivery of an MSME responds to behavior expressed by economic decision variables. Effective return on investment by stakeholders is driving by both financial performance and non-financial performance affecting the MSMEs. Hence, this research considered the achievement of the aspirations and expectation of various interested parties, especially the critical shareholders who are directly affected by the bottom line reports of the MSMEs.

Economic decision and Service Delivery

Studies have researched on different aspects of economic decisions and service delivery. For instance, Christopher and Everest, (2022) researched on decentralization and social service delivery in Uganda using descriptive statistics. Shimengah, (2018) investigated the effect of strategic leadership practices on service delivery using a literature review approach. Similarly, Koehler, (2018) conducted a study on the policy perceptions and responsibility of decision making on water service delivery in Kenya. Hussein and Wanyoike, (2015) also researched in Kenya on the challenges in service delivery with the procurement function. The study of Hussein and Wanyoike, (2015) identified political patronage, lack of community involvement and inadequate composition of procurement committees were the main challenges of service delivery.

Service delivery was considered digitally by Sitnikov, Dodonova, Dokov, Ivaschenko, and Efanov, (2022) which used structural equation to establish the functionality of public service delivery processes and improvement of business processes modeling notation by using verification and evaluation methods. Related study conducted by the same researchers in 2021 presented a solution for automated analysis and improvement of public service delivery processes on digital transformation (Sitnikov et. al., 2021).

Musa and Okwoli, (2021) used a structured questionnaire to assess online banking on online purchase delivery in Nigeria. The study was mainly on the effect of internet banking on online service delivery; effect of mobile banking on online service delivery, and effect of point of sales terminals on online service delivery.

Tanny and Zafarullah, (2022) worked on the performance values, service delivery, and customer satisfaction in Bangladesh using a theoretical framework. Other findings on the service delivery and internet banking were conducted by Kumar, Sachan and Kumar, (2020). In their study, service delivery was measured using customer perceived value and the study revealed the effect of service delivery on internet banking services.

Researches have been carried out among the small and medium enterprises in Nigeria. Example is the research by Yahaya, (2019) conducted in Zamfara State on management accounting practices (measured using cost, budgeting and performance evaluation, (MAP))

and financial performance. The study found that management accounting practices have a positive significant influence on financial performance.

Another research in Nigeria was carried out by Evbuomwan, Ikpi, Okoruwa and Akinyosoye (2013) on the sources of finances for MSMEs. Ilori and Ilori, (2015) revealed the critical assessment on small and medium scale enterprises financing and development. Nwosu and Ochu (2017) evaluated the direct implications of SME financing on the economic development.

Other findings on MSMEs in Nigeria are as follows: Fred, Omotayo, Maxwell, Adeshola, Augusta, and Stephen, (2018) explored the impact of financial assistance on the performance of SMEs across three states in Nigeria. Bassey, Amenawo and Enyeokpon (2017) found that financial inclusion positively and significantly impacts the operations and growth of MSMEs, while distance to financial services, access points and infrastructural deficiency were challenges to fast and effective access to financial services. Zhiri (2017) revealed that the microfinance services have significant impact on the level of entrepreneurship activities of SMEs in Zaria metropolis. Aliyu and Rosli (2014) also found a significant association between market orientations and business performance of SMEs. Terfa, (2018) research was on farming sector in the Northern part of Nigeria. The study was mainly on financial access and poor farmers which mainly focused on the improving credit services among farmers.

In banking industry, Ogunnaike (2010) found that service quality significantly affects the customer satisfaction. Also, Cherdchamdol and Sriboonjit (2017) concluded that physical facilities, staff service quality and value for money significantly affect customer satisfaction. Salami and Olannye, (2013) concluded that high service quality affects the customer perception of value and satisfaction and can lead to customer loyalty. Likewise, in the manufacturing companies, Femi, Temitope, Amamhe and Olaiya (2019) found that product packaging affects consumer patronage. Meanwhile a research on mobile telecommunication providers in Nigeria by Alabar, Ode and Gbande (2017) empirically measure how service quality/delivery impact customer satisfaction.

Methodology

For the purpose of this research, a survey research design was adopted and used to gather relevant information from the MSMEs in Lagos State, Nigeria. The structured questionnaire was designed on economic decisions and service delivery and about 438 sample size, calculated using Taro Yamane sample size determination from the target population of 72838, retrieved from National Bureau of Statistics, SMEDAN (NBS-SMEDAN, 2020) was distributed among the MSMEs. An indication of the sample calculation is expressed below.

$$n = \frac{N}{1+N(e^2)}$$

Where

n = appropriate sample size

N = population size

e = co-efficient or confidence margin or error unit

e = 5% pr 0.05

Thus, the sample size is calculated as;

$$n = \frac{72838}{1+72838(0.05^2)}$$

72838

n = _____

175

72838

n = _____

176

n = 397.72

n = 398

To this end therefore, 398 respondents would constitute the sample size for this research study.

An additional, 10% non-response was added to the sample size which will make a total sample size of $(398 + 40) = 438$. Hence, the total number of MSMEs interviewed was four hundred and thirty-eight (438). This indicated that 438 MSMEs were interviewed in Lagos State, Nigeria and responses were recorded accordingly. Hence, the sample size of 438 was adopted for the study to achieve greater precision and accuracy.

A pilot test of validity and reliability tested was conducted on the structured questionnaire. The pilot test was carried out to properly understand the research questions and adjust where necessary. In the process of the pilot test, 40 questionnaires were distributed among owners of Micro, Small and Medium Size Enterprises in Abeokuta, Ogun State, Nigeria. The pilot test was carried out to create feasibility for the study instrument as it was conducted in different location other than the study location of the study.

The justification for the pilot study in Abeokuta is due to the fact that location is nearness to Lagos which is selected for the main study and factors that could affect the growth and performance of MSMEs in Lagos State could likely be stretched to Abeokuta because both locations share the same southwest boundary. Abeokuta is a contagious economy to Lagos. Since, the reliability test was conducted in Abeokuta, Ogun State among owners of the small businesses or managers representing the owners of MSMEs.

Table 1: Reliability Test

Variables	N	Cronbach's Alpha	Numbers of Items
Service Delivery (SD)	40	0.768	4
Access to Finance (AF)	40	0.819	4
Access to Customers (AC)	40	0.771	4
Infrastructure Development (ID)	40	0.702	4
Fiscal Policy (FP)	40	0.799	4

Source: Researcher's Computation, (2022)

The stipulated scale for Cronbach alpha coefficient is usually set at a standard of above 0.70 for reliability test, however, since the reliability ratio for the construct of service delivery is 0.768 and that of economic decision (access to finance, access to customers, infrastructure development and fiscal policy) is greater than 0.700, it showed that all the research questions in the questionnaire are well measured and have internal consistency in solving distress problems. Thus, the instrument is reliable for the study.

However, both the descriptive statistics (frequency and percentage distribution) and inferential statistics (multiple linear regression) were adopted. Multiple regression was considered the most suitable analysis for this study since the variables are continuous variable and due to the involvement of space and time dimensions as it would enable the researcher

to predict whether there was a positive or negative relationship between the independent and dependent variables through its coefficient terms.

All these analyses were performed using Statistical Package for Social Sciences (SPSS) and statistical significance was accepted at 5% level of significance. Thus, the decision rule for this research state that if $p\text{-value} < 0.05$ (5% significance level), rejected the null hypothesis, otherwise, do not reject the null hypothesis. The study is expected to be significant and all proxies of economic decisions have a positive effect on service delivery (that is, $\beta > 0$). Thus, the conceptual relationship between the explanatory variable (economic decisions) and dependent variable (service delivery) is shown in Figure 1 below.

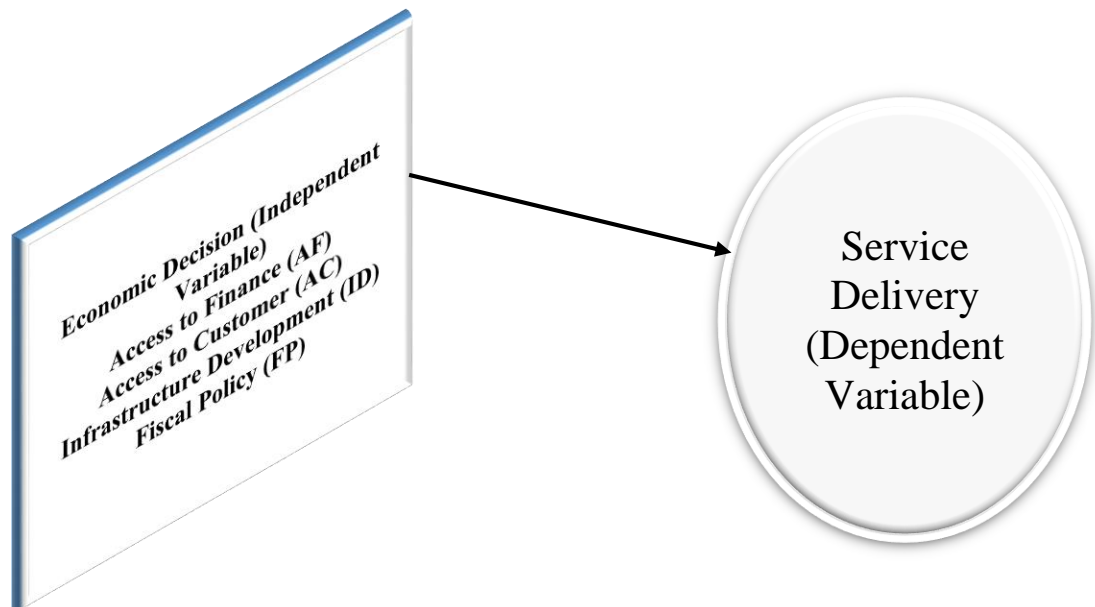


Figure 1: Researcher's Conceptual Model.

Result and Discussions

This research established and discussed mainly on the effect of economic decisions and service delivery of MSMEs in Lagos State, Nigeria. About 438 copies of questionnaires were distributed among the MSMEs in different locations of Lagos State, Nigeria, out of which 400 copies (91.3%) were filled corrected and appropriate for the research. The paper conducted a background check on the MSMEs in Lagos State, asking relevant information about the businesses and the respondents. The background information include gender, age of the respondents, educational status, position, and the business year(s) of operating as explained in Table 2.

Result of the analysis carried out in Table 2 reveals that majority of the manager/owners of the MSMEs are female while 177 (44.3%) of the total respondents are male with their age-group varying from 41 – 50 years; 31 – 40 years; 20 – 30years and the least response from the age group is < 20 years of age. The result of the age categories has shown that most of the respondents are majorly between the age group of 41 -50 years. On the education background of the managers/owners of MSMEs, it is revealed from the analysis that 131 (32.8%) of 400 have HND/BS educational qualification, followed by 122 (30.5%) of the respondents having others type of educational qualifications and few of the respondents only have PhD (which is the highest level) educational qualification.

As explained in Table 2, the position of the respondents of the MSMEs business are revealed and it was indicated that 307 (76.8%) of the respondents are managers while 93

ECONOMIC DECISIONS AND SERVICE DELIVERY: A STUDY OF MICRO, SMALL AND MEDIUM.....

(23.3%) of the total respondents are owners of MSMEs with majority of them revealing that their business has started since 5 – 10 years ago. Some of the managers also started that the MSMEs business started < 5years ago and only 55 (13.8%) said the MSMEs business are 11 years and above.

Table 2: Frequency and Percentage Distribution of Socio-demographic Characteristics.

Socio-demographic Characteristics	Frequency Distribution	Percentage Distribution
Gender		
Male	177	44.3
Female	223	55.8
Total	400	100
Age of the Respondents		
< 20 years	15	3.8
20 – 30 years	106	26.5
31 – 40 years	128	32.0
41 – 50 years	132	33.0
➤ 51 years and above	19	4.8
Total	400	100
Educational Qualification		
OND/NCE	84	21.0
HND/BSc	131	32.8
MSc/MBA	57	14.3
PhD	6	1.5
Others	122	30.5
Total	400	100
Position		
Owners of MSMEs	93	23.3
Manager	307	76.8
Total	400	100
Years of Operating MSMEs		
< 5 years	128	32.0
5 – 10 years	217	54.3
➤ 11 years	55	13.7
Total	400	100

Source: Researcher’s Computation, 2022.

Test of Hypothesis

The regression estimate of the model below shows that all proxies of Economic Decisions has a positive effect on Non-Financial Performance except for Infrastructural Development. This is indicated by the signs of the coefficients, which are $\beta > 0$ are $\beta < 0$ for ID. These results are consistent with a-priori expectations except for infrastructural development.

Table 3: Economic Decisions and Service Delivery

Dependent Variable: SD	Model			
	Coefficient	Std. Error	T Stats	Prob.
(Constant)	2.340	.246	9.503	.000
AF	.044	.045	.968	.334
AC	.059	.051	1.158	.247
ID	-.017	.046	-.382	.703
FP	.046	.045	1.022	.308
Adjusted R ²	0.006			
F-Stat	1.030 (0.391)			

Where AF indicates Access to finance; AC – Access to Customers, ID – Infrastructure development, FP – fiscal policy, and SD – Service delivery.

Source: Researcher’s Computation, 2022 @Chosen Significant level of 5%

$$SD_i = \beta_0 + \beta_1 AF_i + \beta_2 AC_i + \beta_3 ID_i + \beta_4 FP_i + \mu_i$$

$$SD_i = 2.340 + 0.044AF_i + 0.059AC_i - 0.017ID_i + 0.046FP_i$$

From Table 3, the sign of the coefficient of the independent variables shows that access to finance have a positive effect on service delivery, with a coefficient of 0.044. This positive effect is statistically not significant as the t-statistical significance level of 0.334 which is less than 0.05 significant levels chosen for this study. Access to customers also has a positive effect on service delivery, with a coefficient of 0.059. This positive effect is however not singularly significant as the t-statistical significance level shows 0.247 which is higher than 0.05. However, infrastructural development has a negative effect on service delivery, with a coefficient of -0.017. This negative effect is however not significant as the t-statistical significance level shows 0.703 which is higher than 0.05. Finally, fiscal policy has a positive effect on service delivery, with a coefficient of 0.046. This positive effect is also not statistically significant as the t-statistical significance level shows 0.308 which is more than 0.05.

The Adjusted R-square of the model showed 0.6%. This suggests that the independent variables only explain 0.6% variation in service delivery while the remaining 99.4% are attributable to other factors not included in the model

Decision: At a level of significance 0.05, the F-statistic is 1.030, while the p-value of the F-statistic is 0.391 which is greater than 0.05 adopted level of significance. Therefore, the study did not reject the null hypothesis, which means that economic decisions have no significant effect on significant effect on service delivery of Micro, Small and Medium Size Enterprises in Lagos State, Nigeria.

Discussion of Findings

The result of the analysis displayed in model of Table 1 revealed an insignificant effect between economic decision and service delivery. This shows that a null hypothesis was rejected, indicating that economic decision has no significant effect on service delivery. Findings also revealed that the proxies of the economic decision have insignificant effect on service delivery. Also, the study used adjusted r square as a means of goodness of fit for the model fitted. The value obtained for the adjusted r square revealed a positive value and it indicated a good goodness of fit for the model of economic decisions and service delivery of micro, small, and medium enterprises in Lagos State, Nigeria.

Different result from various scholar have revealed a significant positive effect between costing, budgeting and performance evaluation on financial performance of SMEs in Gusau metropolis of Zamfara State. A similar study by Ilori and Ilori, (2015) was not also consistent with the result of the analysis displayed on the economic decision and service delivery. The study as well as the proxies of economic decisions showed no significant effect with service quality. Nwosu and Ochu, (2017) showed a significant positive effect with the financial performance. The result of the analysis showed an insignificant effect with economic decision and service delivery, which is not significant at p-value > 0.05 (5% significance).

Another study was conducted by Ogunnaike, (2010) where they assessed the relationship between service quality and customer satisfaction using evidence from Nigeria banking industry. The study of Ogunnaike, (2010) was not in accordance with our study since the study found that service quality has a significant effect on customer satisfaction. Also, another finding used gender as an independent variable and discovered that gender has a significant effect on customer satisfaction. This finding is also not consistent with the findings of our research. Cherdchamdol and Sriboonit, (2017) found that satisfaction has a link with patronage and it is found to be insignificant with our findings.

ECONOMIC DECISIONS AND SERVICE DELIVERY: A STUDY OF MICRO, SMALL AND MEDIUM.....

Femi et. al., (2019) found a positive relationship between product packaging and consumer patronage of Cadbury Plc Nigeria. Their study was not in line with our findings since their study found a positive significant relationship with product packaging and consumer patronage. Alabar et al., (2017) found a significant impact between service quality/delivery and customer satisfaction using Mobile Telecommunication providers in Nigeria. The research of Salami and Olannye, (2013) found a significant effect between customer perception and service quality in the selected banks in Asaba Nigeria banks. Ibrahim and Muhammed, (2015) found that credit is a major determinant of employment generation of SMEs. All these findings are not in line with our findings.

The research of Bassey et. al., (2017) submitted that the operations and growth of MSMEs are significantly impacted by distance to financial services access points and that infrastructural deficiencies limited fast and effective access to financial services by MSMEs in Nigeria. Zhiri, (2017) concluded that the microfinance services have a significant impact on the level of entrepreneurship activities of SMEs in Zaria metropolis. Aliyu and Rosli, (2014) revealed a significant association between market orientations and business performance of SMEs.

All these findings are not consistent and are not in line with our findings since our findings revealed a non-significant effect between access to finance and service quality; an insignificant effect between access to customer and service quality; infrastructure development and service delivery, and fiscal policies and service quality has an insignificant effect with service delivery. In general, the result of the analysis showed that no significant effect occurs between economic decision and service delivery of micro, small, and medium enterprises in Lagos State, Nigeria.

Conclusion and Recommendations

The study used multiple linear regression to investigate the effect of economic decisions on service delivery of MSMEs in Lagos State, Nigeria. The decision of the study was at 5% level of significance, and the null hypothesis was rejected at $p\text{-value} < 0.05$, indicating a significant effect. The study found that all proxies of economic decisions is found insignificant with service delivery. Hence, economic decision is not statistically significant with service delivery of MSMEs in Lagos State, Nigeria.

Therefore, the study recommended that every MSMEs should take proper measure with stakeholders and the management as well as the decision makers on how to improve the enterprises supervisory decision and provide the schemes of service to the development of the businesses and increase in their targets. The study also contributed to the existing literature as well as assisting the MSMEs in making decisions on the effect of economic decisions on service delivery of MSMEs in Nigeria by providing relevant to guide the MSMEs as well as researchers.

References

- Alabar, T. T., Ode, E., & Gbande, I. R. (2017).Service quality and customer satisfaction in Nigerian mobile telephony.*British Journal of Marketing Studies*, 5(1), 37-49.
- Aliyu, M. S., & Rosli, M. (2014). The relationship between market orientation and business performance of Nigerian SMEs: The role of organizational culture. *International Journal of Business and Social Science*, 9(1), 12-19

- Aya, Y. S. (2018). Factors affecting growth of youth led small and medium enterprises in Kenya: a case study. *The Strategic Journal of Business and Change Management*, 5(3), 885-897.
- Bartik, A. W., Bertrand, M., Cullen, Z. B., Glaeser, E. L., Luca, M., & Stanton, C. T. (2020). *How are small businesses adjusting to COVID-19? Early evidence from a survey* (Working paper 26989). National Bureau of Economic Research.
- Bartik, A., Bertrand, M., Cullen, Z. O., Glaeser, E. L. Luca, M., & Stanton, C. (2020). The impact of COVID-19 on small business outcomes and expectations. Working Paper 20-102.
- Bassey, I. I., Amenawo, I. O., & Enyeokpon, S. M. (2017). Financial inclusion and performance of micro, small and medium scale enterprises in Nigeria. *International Journal of Research*, 5(3), 1-19.
- Cherdchamadol, P., & Sriboonjit, J. (2017). The factors influencing customer satisfaction with chain budget hotels in Bangkok by each traveler segment. *International Journal of Information, Business and Management*, 9(1), 214.
- Christopher, F., & Everest, K. Decentralization and Social Service Delivery in Uganda a Case Study of Bulopa Sub County, Kamuli District. *International Journal of Academic and Applied Research*, 6(3), 1 – 10.
- Evbuomwan, G. O., Ikpi, A. E., Okoruwa, V. O., & Akinyosoye, V. O. (2013). Sources of finance for Micro, Small and Medium enterprises in Nigeria. 19th International Farm Management Congress, SGGW, Warsaw, Poland, 1(1), 1-17.
- Femi, S. B., Temitope, A., Amamhe, C. A., & Olaiya, H. A. (2019). Products packaging and its effects on consumer patronage of cadbury Plc Nigeria. *International Journal of Academic Research in Business and Social Sciences*, 9(7), 590-613.
- Fred, O. P., Omotayo, A., Maxwell, A. O., Adeshola, O. P., Augusta, B. A., & Stephen, A. I. (2018). Government financial support and financial performance of SMEs. *Academy of Strategic Management Journal*, 17(3), 1-10.
- Hussein, F. H., & Wanyoike, D. (2015). Challenges in service delivery within the procurement function of county governments in Kenya: A case of Nakuru Sub-County, Kenya. *International Journal of Research in Business Management*, 3(11), 1-14.
- Ibrahim, H. A., & Muhammad, M. Y. (2015). Analysis of impact of credit on the performance of SMEs in Sokoto Metropolis of Sokoto State of Nigeria. *International Journal of Small Business and Entrepreneurship Research*, 3(4), 22-31
- Ilori, D. B., & Ilori, M. A. (2015). Small and medium scale enterprises financing and development in Nigeria: A critical assessment. *Journal of Finance and Bank Management*, 3(1), 190-198.
- Koehler, J. (2018). Exploring policy perceptions and responsibility of devolved decision-making for water service delivery in Kenya's 47 county governments. *Geoforum*, 92, 68-80.
- Kumar, R., Sachan, A., & Kumar, R. (2020). The impact of service delivery system process and moderating effect of perceived value in internet banking adoption. *Australasian Journal of Information Systems*, 24.

ECONOMIC DECISIONS AND SERVICE DELIVERY: A STUDY OF MICRO, SMALL AND MEDIUM.....

- Musa, K. A., & Okwoli, A. A. (2021). Assessment of Online Banking on Online Purchase Service Delivery in Nigeria. *International Journal of Innovation Science and Research Technology*, 6(11), 1114 – 1118.
- Nwosu, C. P., & Ochu, E. R. (2017). Small and medium enterprise financing in Nigeria: Benefits, challenges and way forward. *Journal of Economics and Sustainable Development*, 8(20), 1-12.
- Obokoh, L. O., & Goldman, G. (2016). Infrastructure deficiency and the performance of small- and medium-sized enterprises in Nigeria's Liberalised Economy. *Acta Commercii*, 16(1), 1-10.
- Ogunnaiké, O. O. (2010). Assessing the relationship between service quality and customer satisfaction; Evidence from Nigerian banking industry. *Global Journal of Management and Business Research*, 10(4), 1-4.
- Salami, C. G. E., & Olannye, A. P. (2013). Customer perception about the service quality in selected Banks in Asaba. *Journal of Research in International Business and Management*, 3(3), 119-127.
- Raucci, D., Lara, T., Daniela, R., & Salvatore, L. (2020). Non-Financial Performance Indicators: The Power of Measures to Operationalize the Law. In *Sustainability and Law*. Cham: Springer International Publishing, 275–91
- Shimengah, M. M. (2018). Influence of strategic leadership practices on service delivery within county governments in Kenya: A literature review. *Journal of Strategic Management*, 3(1), 1-13.
- Sitnikov, P., Dodonova, E., Dokov, E., Ivaschenko, A., & Efanov, I. (2022). Digital Transformation of Public Service Delivery Processes Based of Content Management System. In *Proceedings of Third International Conference on Sustainable Computing* (pp. 289-296). Springer, Singapore.
- Sitnikov, P., Dodonova, E., Dokov, E., Ivaschenko, A., & Efanov, I. (2021, September). Digital Transformation of Public Service Delivery Processes in a Smart City. In *Proceedings of SAI Intelligent Systems Conference* (pp. 332-343). Springer, Cham.
- Tanny, T. F., & Zafarullah, H. (2022). Performance Values, Service Delivery and Citizen Satisfaction: A Study of Institutional Trust in Bangladesh. *Public Organization Review*, 1-20.
- Terfa, W. A. (2018). Estimating the effects of financial access on poor farmers in rural northern Nigeria. *Abraham Financial Innovation*, 4(2), 1-20.
- Tseng, S. and Wu, P. (2014), "The impact of customer knowledge and customer relationship management on service quality", *International Journal of Quality and Service Sciences*, 6(1):77-96. [Online] Available from: <http://www.emeraldinsight.com/doi/pdfplus/10.1108/TQM-12-2012-0107> [Accessed: 2022/05/30].
- Wiid, J. A., Cant, M. C., & Prinsloo, C. (2015). Customer Expectations And Service Delivery: Are Sme's Aware of The Service Quality Standards Gap?. *Corporate Ownership & Control*, 12(4), 175 – 184.

- Yahaya, O. A. (2019). Effects of Management Accounting Practices on Financial Performance of Small and Medium Enterprises in Gusau Metropolis of Zamfara State, Nigeria. *International Journal of Management and Commerce Innovations*, 2(2): 31-67.
- Zhiri, D. D. (2017). Impact of microfinance services on performance of Small and Medium Scale Enterprises (SMEs) in Zaria Metropolis. *International Journal of Scientific Research in Social Sciences & Management Studies*, 2(1), 2579-2928.