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ENTREPRENEURIAL INTEGRITY AND CUSTOMERS SATISFACTION OF SMES IN PORT HARCOURT, NIGERIA

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Abstract

This study examined the relationship between Entrepreneurial Integrity and Customers Satisfaction of SMEs in Port Harcourt, Nigeria. The cross-sectional survey design was utilized and a total population of 1200 SMEs owners in Port Harcourt was covered. A sample size of 291 SME owners was drawn as the sample size of the study. Data were collected using copies of well-structured questionnaire and the simple random sampling technique was utilized in the study. The data was analyzed using the Spearman's Rank Order Correlation and Partial Correlation. The result of the analysis revealed that the dimensions of Entrepreneurial Integrity (honesty and trustworthiness) have a significant positive relationship with affective satisfaction and cognitive satisfaction. It was concluded that with improved entrepreneurial integrity in terms of honesty and trustworthiness there will be an improvement of Customers Satisfaction of SMEs in Port Harcourt. The study recommended amongst others that, to increase customer's satisfaction, it is necessary to provide training to improve entrepreneur integrity

Keywords: Entrepreneurial Integrity, Customers Satisfaction, Honesty and Trustworthiness, Affective Satisfaction, Cognitive Satisfaction

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Introduction

The success and growth of a business depends on its customer base. Therefore, it is clear that in order to compete successfully, businesses must offer customers something truly special and distinctive. Not only does this encompass emotions felt throughout the buying process, but also those felt prior to and after the actual completion of any transactions. Organisational growth is dependent on meeting the needs of customers in today's fiercely competitive business climate. In fact, paying close attention to consumer requirements and ideas would become even more crucial for survival, growth, and continuity of the organisation if environmental unpredictability and instability were to increase. Companies who can anticipate their consumers' desires and requirements before the competition, then deliver products that meet or surpass those demands, will come out on top (Pirayesh and Daneshvar, 2011). According to Taghizadeh (2012), a customer's level of satisfaction is determined by how well the service meets his or her expectations in terms of both performance and cost. Fornell et al. (1996) describe customer satisfaction as an evaluation based on the whole purchase and consuming experience with the item or service throughout time. Emotional reactions, attributions, and consumers' perceptions of honesty also play a role in determining their level of satisfaction (Zeithal & Bitner, 2003). Many ethical lapses may crop up when a business strives to maximise profits, and customers' needs will be put on the back burner. As one would expect from a for-profit organisation, a company would act in its own self-interest. However, businesses frequently lack foresight, as they prioritise their own short-term gains at the expense of the needs of their customers. "Draining the pond to get all the fish" is a common example of business practises that irritates customers (Anxin & Chich-Jen, 2019). In business, integrity is a capital or intangible asset that may improve productivity because it fosters trust between the many parties involved in a transaction. Businesses (actors) that want to operate with integrity must prioritise the needs of society as a whole or of individual members of the society (consumers) over their own needs. Integrity, as a company's social capital, is essential for breaking into new markets and preserving existing ties with those markets and with customers. In all interactions with workers, customers, shareholders, suppliers, and rivals, an entrepreneur with integrity should be forthright and ethical. To act in an ethical manner, one must also comply with all applicable corporate and government requirements. They should not provide misleading information, misrepresent themselves, manipulate systems for illegitimate personal advantage, participate in activities like "insider trading," or interact with competitors in ways that go beyond recognised competition behaviour. Several scholarly works has been done to improve on customers satisfaction. There is however a dearth in literature on how entrepreneurial integrity relates with customers satisfaction.

Statement of problem

Recognising and meeting the needs, expectations, and habits of consumers is challenging. Because customer behaviour is irrational, understanding them is not enough to ensure a business's success. There is no single, all-encompassing approach among those that may verify customer satisfaction with a product or service that would allow us to adequately articulate this concern. There are several interpretations of the term "customer satisfaction." Fundamental to it is the idea that one's wants may be met. Satisfaction is treated differently and measured in different ways depending on the theoretical framework used to analyse requirements and the accompanying emotions. There is no clear scientific definition or explanation of customer pleasure at this time. Numerous economic and noneconomic elements, such as demographic, sociological, or psychological considerations, influence consumer decisions. These include income, pricing, savings, loans, and the impact of marketing techniques. However, if the business is able to get more personal with its clientele,

it will have no trouble satisfying their wants and requirements for the foreseeable future. Entrepreneur with integrity amongst other will gain the trust of his/her customers which will make customers closer to the enterprise. Personal integrity is achieved when all aspects of one's identity work together in unity and wholeness (Lisa, 2015). Integrity is a characteristic of principle that relates to the activities, attitudes, techniques, measures, principles, and expectations of entrepreneurs, as defined by Cohen et al. (2010). According to Wijaya and Wijaya (2019), the word "integrity" may be used in at least two different ways, both of which are important when talking about honest business practises. This is a term for honesty and dependability. A successful entrepreneur also has to have the "selfishness" and personality integration to maintain their own brand of business ethics. Unfortunately, many breaches of integrity are likely to arise in the actions of a company as it seeks profits, and the interests of customers are likely to be overlooked. As one would expect from a for-profit organisation, a company would act in its own self-interest. However, businesses frequently lack foresight, as they prioritise their own short-term gains at the expense of the needs of their customers. "Draining the pond to get all the fish" is a common example of business practises that irritates customers (Anxin & Chich-Jen, 2019). The quest to satisfy customers is still proves difficult despite several attempt to solve it. Based on the foregoing, this study therefore seek to examine how entrepreneurial integrity relates with customers satisfaction.

Hypotheses

The null hypotheses were formulated as a tentative answer to the research questions;

Ho_1: There is no relationship between honesty and affective satisfaction of SMEs in Port Harcourt, Nigeria

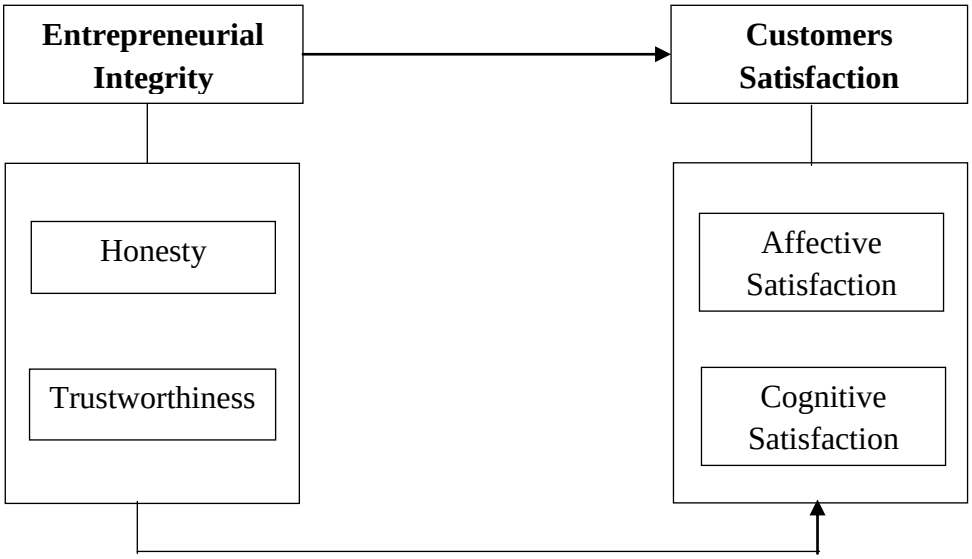
Ho_2: There is no relationship between honesty and cognitive satisfaction of SMEs in Port Harcourt, Nigeria

ho_3: There is no relationship between Trustworthiness and Affective Satisfaction of SMEs in Port Harcourt, Nigeria

Ho_4: There is no relationship between trustworthiness and cognitive satisfaction of SMEs in Port Harcourt, Nigeria

2.0 Literature Review

Conceptual Framework



Concept of Entrepreneurial Integrity.

Integrity is derived from a Latin term “integritas,” which means something in its complete state. This implies that for achieving integrity, something has to be in its complete state. Personal integrity is achieved when all aspects of one's identity work together in unity and wholeness (Lisa, 2015). Integrity is a characteristic of principle that relates to the activities, attitudes, techniques, measures, principles, and expectations of entrepreneurs, as defined by Cohen et al. (2010). According to Wijaya and Wijaya (2019), the word "integrity" may be used in at least two different ways, both of which are important when talking about honest business practises. This is a term for honesty and dependability. Furthermore, in the words of psychologists, an entrepreneur needs a certain kind of integrity that involves both "selfishness" and the integration of one's personality. In this context, integrity refers to the admirable quality of being unbroken or undivided. Having integrity is keeping everything together securely. The meaning of integrity in action, then, cannot be reduced to the concept of integrity as a condition of fullness.

Integrity is a word commonly used when describing the traits of a person, thing, or deed, as seen by phrases like "a person of integrity" and "the deeds of an integrity," to quote Banik (2010). Individuals make the decision to act with integrity when they make a firm and continuous commitment to upholding morality, trustworthiness, values, and business standards. A person's integrity may be shown in many different contexts. When applied to individuals, the word "entrepreneurial integrity" often carries over its original notions of "wholeness," "intactness," and "purity" of a firm. There are several facets of a person's life that are said to reflect their integrity. Cox et al. (2001) identified two characteristics of entrepreneurs with integrity: professionalism and intellectual curiosity. In addition, an entrepreneur's actions and words are a direct expression of his or her character, which is founded on the principle of integrity. An entrepreneur who cheats, for instance, may have norms of behaviour and behave consistently, but his or her behaviour lacks ethics and integrity as a businessperson. Integrity as an entrepreneur means being reliable, producing high-quality work, and making every effort to prevent mistakes. If an entrepreneur is careless

and consistently wrong, they lack competence and honesty as a businessperson (Schindler, 2011). An entrepreneur's moral integrity—their commitments, honesty, trustworthiness, and values—are all referred to when the phrase "entrepreneurial integrity" is used to them or their acts. Several researchers (Yusoff et al., 2016) came to this conclusion. Lisa (2015) says, "An entrepreneur with ethics will usually be dedicated to a "right" action, a "desirable" goal, or a "just" concept.

Honesty

Being honest means using appropriate language and acting in a way that complies with all laws and standards. These adherences turn into the truth in words and acts and the right way to carry out laws (Suud & Madjid, 2020). Lying is the polar opposite of being honest, since it involves covering up information or failing to take the appropriate action in social or professional settings. Entrepreneurs should always act ethically and with integrity. In this vein, Bok (1999) proposes a "principle of veracity" that upholds human worth by placing a focus on honesty and truthfulness as the bedrock of business ethics. She underlined that one's ability to make truthful assessments is foundational to making autonomous, well-informed decisions. Since maintaining a group that respects each member's inherent worth as a human being and encourages them to exercise their own free will is so important, open dialogue is crucial. However, dishonesty creates damage to a company, and this must be acknowledged. This is due to the fact that being caught lying can have serious repercussions for an entrepreneur's reputation (dellaPorta & Vannucci, 2012).

"Honest" is defined as "free of deceit; truthful and sincere" in the Oxford English Dictionary. An honest person is one who does not lie, tells the truth, and has integrity. Honesty is also seen as a key trait that impacts entrepreneurial administrative practise by Molina and McKeown (2012). On the other hand, it has been claimed that business owners' commitment to honesty might weaken when they are forced to deal with the realities of everyday events rather than theoretical ones (De Vries, 2002).

Trustworthiness

To put it another way, trustworthiness is "the willingness of an entrepreneur (trustee) to be vulnerable to the actions of another party (stakeholders) based on the expectation that the entrepreneur will perform a particular action important to the stakeholders, irrespective of the ability to monitor and control the other party" (Mayer, Davis, & Schoorman, 1995). Abilities, kindness, and honesty are the three pillars upon which the structure rests. Mayer et al's (1995) article lays the groundwork for assessing whether or not an entrepreneur can generate sufficient trustworthiness to develop a model representing the cultivation of relationships characterised by low risk aversion on the part of the parties involved. Similarly, Virues et al. (2019) suggest that trust between an entrepreneur and his stakeholders develops progressively over time as a result of shared experiences and ongoing communication. From this vantage point, the entrepreneur is viewed as a non-aggressive actor who has earned stakeholder trust via their personal and professional interactions in the past (Droege & Anderson, 2003).

Furthermore, the efficacy and longevity of the connections that entrepreneurs maintain with their stakeholders determine the long-term performance of SMEs (Tang et al., 2014). For this reason, it is essential for entrepreneurs to network with a wide range of constituencies (Maxwell & Lévesque, 2014). When interacting with stakeholders, business owners must trust them, but they must also demonstrate their own reliability (McKnight, 2006; Möllering,

2015; & Cherry, 2015). One's opinion of a target's trustworthiness is grounded in the specifics of that knowledge.

Concept of Customers Satisfaction

Customers Satisfaction in simplified term refers to a judgment or an opinion made by a customer on a services or products rendered by an organization (Biesok & Wyród-Wróbel, 2011).The level of customer satisfaction is proportional to the size of the disparity between what was promised and what was really provided (Biesok & Wyród-Wróbel). If an entrepreneur gets closer to customers, the entrepreneur tends to easily fulfil their needs and desires for a long period of time (Biesok & Wyród-Wróbel, 2011). Satisfying customers is frequently equated with making them happy. Products and services that make buyers happy deliver the kind of value they are after, at least to some extent. According to Khadka & Soniya (2017), one of the major source to a business success are customers. As such, Entrepreneurs focus on having a huge number of customers, thereby putting up certain behaviour such as integrity, honesty, e.t.c., into businesses in order to meet up with customer's perception in terms of their satisfaction in relation to the products or services rendered by the entrepreneur.

Furthermore, according to Musafir (2017), customer satisfaction is defined as the level to which clients are content with the goods and services offered by a company. Customer satisfaction is achieved when the end result of using a product or service is positive relative to the individual's expectations, while customer dissatisfaction occurs when the end result or perceived performance of the product or service falls short of the individual's expectations. Customers' satisfaction entails a consumer's perception that a product or services has met the expected expectations fully, efficiently and promptly (Musafir, 2017). This implies that, Customers satisfaction is the summary of the opinion of a customer about a product or service rendered by any business organization.

Affective Satisfaction

Affective satisfaction was originally conceived of as "morale," or an individual's overall sentiments, in the early literature on satisfaction (Child, 1941). Satisfaction, according to Locke (1976), is "an emotional state resulting from the appraisal of an individual's experiences," whether it favourable or bad. Since individuals are satisfied or unsatisfied depending on the emotions (affect) created by their experiences, early literature definitions highlighted affective satisfaction as a conceptualised individual (consumer) satisfaction. The term "affective satisfaction" was coined by Mooreman (1993) to describe a customer's level of contentment based on his or her overarching positive or negative emotional evaluation of an organization's goods or services. How a client feels about the services provided by a small business owner is essential to this aspect of customer satisfaction. Therefore, questions concerning a customer's emotional state would be included in surveys that aim to gauge their level of satisfaction from an emotive perspective. This means that one's level of emotional satisfaction might be either high or low. In this case, high customer satisfaction would be indicated by good sentiments or a happy mood, whereas poor customer satisfaction would be indicated by negative feelings or a gloomy mood.

Positive affective satisfaction, as defined by Tekell (2008), is the degree to which a customer feels active, alert, or enthusiastic towards an organisation. Such customers are more likely to be satisfied with the organisation as a whole and sensitive to the frequency with which the organization's product/services are used. On the other hand, customers who report low levels of negative affective satisfaction have mixed feelings about the company and express these

feelings through a variety of expressions, including hostility, disgust, fear, contempt, and nervousness. Hence customers Satisfaction, therefore, contains an affective dimension without which customers experiences cannot be fully understood. This is because previous research confirms that customers have a tendency to return to a service provider where they had a pleasant and positive experience (Zauberman, Ratner & Kim, 2009).

Cognitive Satisfaction

Cognitive satisfaction in a simplified term is defined as an individual's information processing or behaviour toward an organization (Neisser, 1967). According to Bechtel (2008), one's level of cognitive satisfaction may be thought of as a mental mechanism, or a series of operations performed by the mind when processing data. Organisms are thought to be able to give the physical world meaning thanks to the data supplied by these mental systems, which contributes to the individuals' sense of cognitive satisfaction. For instance, physical mechanisms. Contiguous causation, or the interaction of two or more mental states, is necessary for cognitive satisfaction. What this means is that one part of the system (say, a mental state) is triggered by another part of the mechanism (say, another mental condition), and so on.

A customer's level of pleasure is based on more than just their emotions; cognitive contentment is also crucial. Customers' cognitions may be defined as their "thoughts and beliefs about an attitude, object, or statement of fact," typically in relation to some kind of norm or expectation (Weiss, 2002). Dissatisfaction may arise, for instance, when a customer's expectations for content from a sole proprietor are not met because that person is subject to excessive micromanagement. That is why cognitive satisfaction takes into account not just the polarity (positive/negative) but also the size (relative relevance) of different satisfaction features, and how they stack up against the attributes of alternatives (Tekell, 2008). The results of meta-analyses have demonstrated that these sorts of models are quite good at predicting a wide range of individual intentions and the connections between intents and subsequent behaviour. Business owners may improve customer satisfaction as a function of available knowledge by learning as much as they can about their customers' thought processes (Tekell, 2008). Customer cognitive satisfaction may have a smaller part since it is somewhat less available than emotion (Tekell, 2008), but salient (easily accessible) information has the greatest influence in decision-making. Although affective happiness is not a predictor of behaviour, cognitive satisfaction is.

Empirical Review

Rutstrom, (2022) made an investigation on how online retailers create customer loyalty as a result of online customer satisfaction and trust in the context of the business ecosystem, by applying the case study of Amazon. The most suitable way of conducting this research was to collect quantitative data from Amazon customers who had shopped more than twice within the last two months from the time of participating in the self-completed survey. The questionnaire was distributed in different Facebook groups and was also shared with a number of participants via email. In order to answer the research questions and fulfill the study purpose, the data was analyzed using Statistical Package for Social Sciences, and correlation and regression analyses were conducted. The findings indicated that customer satisfaction and trust in the context of a business ecosystem are the key factors in establishing customer loyalty. In addition, trust in the context of a business ecosystem contributed more to predicting customer loyalty in comparison to customer satisfaction.

The investigation of Inelmen (2016) was designed to study the relationships between the variables of satisfaction with extrinsic rewards, organizational commitment and trust perceptions of employees, and these variables' impacts on an organizationally important outcome, that is, performance. The data for this investigation comes from 230 service employees of 34 randomly selected quality restaurants in Istanbul. The analyses revealed that for service recovery performance prediction, the affective facet of commitment and the extrinsic reward facet of satisfaction have sizable influences as expected. However, the present results indicated that the determining factor of these variables relative to service recovery performance was the frontline employees' trust in their supervisor. Taken as a whole, the findings provided support for the proposition that employees' affective commitment and extrinsic reward satisfaction are necessary, but not sufficient by themselves without the mediating role of trust in the supervisor for predicting the frontline staff's service recovery performance.

Grayson and Johnson (2019) examined the relative impact of service provider expertise, product performance, firm reputation, satisfaction, and similarity in influencing customer's perception of these dimensions of trust in a service provider. Using survey data from 349 customers of a firm of financial advisers in the United Kingdom, our results show that cognitive and affective dimensions of trust can be empirically distinguished and have both common and unique antecedents. The results also provide further clarification concerning the relationship between trust and sales effectiveness.

The purpose of Awaludin et al. (2016) study was to describe and analyze the effect of Job Satisfaction, Integrity and Motivation on Performance. Design of this study used research associative with data collection used questionnaire. The populations of this study are all health workers in the government hospital in the City of Kendari. Numbers of population in this study are 84 health workers in the government Hospital in the City of Kendari. The sampling method used the census method that total sampling took all the members of the population to become members of the sample. Method of Data Analysis used Multiple Regression Analysis. The results of this study showed that ; 1) simultaneously, job satisfaction, Integrity and motivation of health workers has significant effect on performance of health workers, 2) job satisfaction have positive and significant impact on the performance of health workers in the government Hospital in the City of Kendari, 3) Integrity have positive and significant impact on the performance of health workers in the government Hospital in the City of Kendari, 4) motivation have positive and significant impact on the performance of health workers in the government Hospital in the City of Kendari.

Franky and Budiman (2021)aims to analyze the distribution of teachers in Kupang based on their loyalty, analyze the distribution of teachers in Kupang based on their general satisfaction, the distribution of teachers in Kupang based on their integrity, and the effect of integrity and satisfaction on teacher loyalty in Kupang. This research was conducted based on 141 teachers in Kupang who were selected by purposive sampling. The method used for data analysis is Partial Least Square (PLS) and Distribution Table. The data analysis found that 39% of respondents had low loyalty, and 61% had high loyalty; 48.2% of respondents had low general satisfaction and 51.8% had high satisfaction, 44% had low integrity, and 56% had high integrity. Variables that influence loyalty are integrity, satisfaction with salary, school rules, and co-workers. The higher the integrity and satisfaction component of salaries, regulations, and co-workers, the higher the loyalty of teachers in Kupang.

3.0 Methodology

This study used a cross-sectional survey and the target population was 1200 owners of SMEs in Port Harcourt. The sample size was determined using the Krejcie and Morgan (1970) formula for sample size determination. As a result, 291 questionnaires were distributed to owners of the firms chosen. In this study, a simple random sampling technique was used. This method was chosen because it provides a true representation of the entire population and reduces the possibility of researcher bias in the sample case selection. Entrepreneurial Integrity (independent variable) was measured using Honesty and Trustworthiness. 5 items were used in measuring Honesty (e.g. employees in my organization act with utmost honesty.) and 5 items were used in measuring Trustworthiness (e. g. there is high level of trust among the employees in my organization). Customers Satisfaction (dependent variable) was measured using Affective Satisfaction and Cognitive Satisfaction. Affective Satisfaction was measured using 5 items (e.g. employees are happy about the organization) and 5 items was used in measuring Cognitive Satisfaction (e.g. I perceive a high sense of satisfaction in my organization). Items were rated on a 4-point Likert scale, with 1 indicating strong disagreement, 2 indicating disagreement, 3 indicating agreement, and 4 indicating strong agreement. Statistical Package for Social Sciences (SPSS) version 21 aided the analyses of the bivariate hypotheses using the Spearman Rank Order Correlation Coefficient statistical tool.

4.0 Result

A total of 291 questionnaires were distributed to respondent, however, only 265 (91%) copies were returned and used for the study. The hypotheses test was undertaken at a 95% confidence interval implying a 0.05 level of significance. The decision rule is set at a critical region of $p > 0.05$ for acceptance of the null hypothesis and $p < 0.05$ for rejection of the null hypothesis.

Table 1: Honesty and Affective Satisfaction

Correlations				
			Honesty	Affective Satisfaction
Spearman's rho	Honesty	Correlation Coefficient	1.000	.801**
		Sig. (2-tailed)	.	.000
		N	265	265
	Affective Satisfaction	Correlation Coefficient	.801**	1.000
		Sig. (2-tailed)	.000	.
		N	265	265
**. Correlation is significant at the 0.01 level (2-tailed).				

Source: SPSS Output, 2023

Ho_1: There is no significant relationship between Honesty and Affective Satisfaction of SMEs in Port Harcourt

The result of the analysis in Table 1 shows a significant level $p < 0.05$ ($0.000 < 0.05$), rho = 0.801 between Honesty and Affective Satisfaction. This means that there is a significant relationship between Honesty and Affective Satisfaction. The null

hypothesis is rejected, and we restate that *there is a significant relationship between Honesty and Affective Satisfaction.*

Table 2: Honesty and Cognitive Satisfaction

Correlations				
			Honesty	Cognitive Satisfaction
Spearman's rho	Honesty	Correlation Coefficient	1.000	.751**
		Sig. (2-tailed)	.	.000
		N	265	265
	Cognitive Satisfaction	Correlation Coefficient	.751**	1.000
		Sig. (2-tailed)	.000	.
		N	265	265
**. Correlation is significant at the 0.01 level (2-tailed).				

Source: SPSS Output, 2023

Ho_2: There is no significant relationship between Honesty and Cognitive Satisfaction of SMEs in Port Harcourt

The result of the analysis in Table 1 shows a significant level $p< 0.05$ (0.000< 0.05), rho = 0.751 between Honesty and Cognitive Satisfaction. This means that there is a significant relationship between Honesty and Cognitive Satisfaction. The null hypothesis is rejected, and we restate that *there is a significant relationship between Honesty and Cognitive Satisfaction.*

Table 3: Trustworthiness and Affective Satisfaction

Correlations				
			Trustworthiness	Affective Satisfaction
Spearman's rho	Trustworthiness	Correlation Coefficient	1.000	.781**
		Sig. (2-tailed)	.	.000
		N	265	265
	Affective Satisfaction	Correlation Coefficient	.781**	1.000
		Sig. (2-tailed)	.000	.
		N	265	265
**. Correlation is significant at the 0.01 level (2-tailed).				

Source: SPSS Output, 2023

Ho_3: There is no significant relationship between Trustworthiness and Affective Satisfaction of SMEs in Port Harcourt

The result of the analysis in Table 1 shows a significant level $p< 0.05$ (0.000< 0.05), rho = 0.781 between Trustworthiness and affective satisfaction. This means that there is a significant relationship between Trustworthiness and Affective Satisfaction. The null hypothesis is rejected, and we restate that *there is a significant relationship between Trustworthinessand Affective Satisfaction.*

Table 4: Trustworthiness and Cognitive Satisfaction

Correlations				
			Trustworthiness	Cognitive Satisfaction
Spearman's rho	Trustworthiness	Correlation Coefficient	1.000	.760**
		Sig. (2-tailed)	.	.000
		N	265	265
	Cognitive Satisfaction	Correlation Coefficient	.760**	1.000
		Sig. (2-tailed)	.000	.
		N	265	265
**. Correlation is significant at the 0.01 level (2-tailed).				

Source: SPSS Output, 2023

Ho_4: There is no significant relationship between Trustworthiness and Cognitive Satisfaction of SMEs in Port Harcourt

The result of the analysis in Table 1 shows a significant level $p< 0.05$ (0.000< 0.05), rho = 0.801 between Trustworthinessand Cognitive Satisfaction. This means that there is a significant relationship between Trustworthinessand Cognitive Satisfaction. The null hypothesis is rejected, and we restate that *there is a significant relationship between Trustworthinessand Cognitive Satisfaction.*

5.0 Discussion of Findings

Honesty and Affective Satisfaction

The bivariate hypotheses between honesty and affective satisfaction reveal a remarkable relationship between the two variables. The spearman correlation coefficient reveal that the p-value of 0.000 was less than 0.05 (p=0.000<0.05) which implies that Honesty has a significant relationship with Affective Satisfaction. Thus the null hypothesis was rejected and the alternate hypothesis was accepted. The result of the correlation coefficient (r) is 0.801. This thus reveals Honesty accounts for up to 80.1% level of Affective Satisfaction. Therefore increasing Honesty will enable the increase of affective satisfaction. The first goal of the study was met, which was to see if there is a correlation between being honest and feeling content. This conclusion is consistent with that of Inelmen (2016), who argues that it takes years for a company to earn the confidence of its target audience, and that honesty is essential to this process.

Honesty and Cognitive Satisfaction

The bivariate hypotheses between Honesty and Cognitive Satisfaction reveal a remarkable relationship between the two variables. The spearman correlation coefficient reveal that the p-value of 0.000 was less than 0.05 (p=0.000<0.05) which implies that Honesty has a significant relationship with Cognitive Satisfaction. Thus the null hypothesis was rejected and the alternate hypothesis was accepted. The result of the correlation coefficient (r) is 0.751. This thus reveals Honesty accounts for up to 75.1% level of Cognitive Satisfaction. Therefore increasing Honesty will enable the increase of Cognitive satisfaction. The second objective of the study which sought to examine if honesty relates with cognitive satisfaction was achieved. This result is consistent with the argument made by Franky and Budiman (2021), that it is

extremely difficult for an organisation to earn confidence if transparency is not a central tenet of the way it operates. Integrity in business is not limited to acting morally; it also includes communicating the core beliefs on which a firm was established. When taken as a whole, these factors leave the client feeling satisfied with the company.

Trustworthiness and Affective Satisfaction

The bivariate hypotheses between trustworthiness and affective satisfaction reveal a remarkable relationship between the two variables. The spearman correlation coefficient reveal that the p-value of 0.000 was less than 0.05 ($p=0.000<0.05$) which implies that trustworthiness has a significant relationship with affective satisfaction. Thus the null hypothesis was rejected and the alternate hypothesis was accepted. The result of the correlation coefficient (r) is 0.781. This thus reveals trustworthiness accounts for up to 78.1% level of affective satisfaction. Therefore increasing trustworthiness will enable the increase of affective satisfaction. The third objective of the study which sought to examine if trustworthiness relates with affective satisfaction was achieved. This result is consistent with the findings of Doney and Cannon (2014), who demonstrated that consumer trust was influenced by customer satisfaction. Customers will not join a loyalty programme unless they have faith in the company, as pointed out by Ahmed et al. (2014).

Trustworthiness and Cognitive Satisfaction

The bivariate hypotheses between trustworthiness and cognitive satisfaction reveal a remarkable relationship between the two variables. The spearman correlation coefficient reveal that the p-value of 0.000 was less than 0.05 ($p=0.000<0.05$) which implies that trustworthiness has a significant relationship with cognitive satisfaction. Thus the null hypothesis was rejected and the alternate hypothesis was accepted. The result of the correlation coefficient (r) is 0.760. This thus reveals trustworthiness accounts for up to 76.0% level of cognitive satisfaction. Therefore increasing trustworthiness will enable the increase of cognitive satisfaction. The fourth objective of the study which sought to examine if trustworthiness relates with cognitive satisfaction was achieved. This conclusion is in line with the theory put forward by Awaludin et al. (2016), which defines integrity as "having moral principles and acting in accordance with those principles and values." Customers are happier when they perceive this quality in a business owner. According to Leninkumar (2017), customer happiness is an indicator of future loyalty. He contends that pleased consumers are more likely to have faith in a company.

6.0 Conclusion and Recommendations

Furious competition among firms has induced entrepreneur of SMEs to find out ways to ensure the sustainability in the market and to gain competitive advantage even among competitors. Thus attention on customer’s satisfaction has increased more than ever before. In the business world today, integrity is what hope to be found in companies that customers interact with. Integrity is everything good following thoughts, actions, and behavior with something used as a way of life. This characteristics comes through in the way they firms entrepreneurs and employees treat their customers. In conclusion, enhancing Entrepreneurial Integrity in terms of honesty and trustworthiness, tend to improve the customers satisfaction of SMEs. Drawing from the findings and conclusion, the following recommendations are proffered;

i. To increase customer's satisfaction, it is necessary to provide training to improve entrepreneur integrity.
ii. Trustworthiness should develop when small and medium enterprise understand that customers view credibility and integrity as the key drivers of trust.
iii. Entrepreneurs should also focus on the honest and reliability of their services, which means that promises made should be kept.
iv. Businesses need to pay close attention to what their customers are saying about their products and services, since this information will go a long way towards establishing consumer confidence.

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