EXPLORING THE RELATIONSHIP BETWEEN SERVICE QUALITY AND CUSTOMER SATISFACTION IN POSTAL FINANCIAL SERVICES

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Abstract

Service quality and customer satisfaction are related and are important factors for the success of service providers be it in the public or the private sector. This study aims to examine the relationship between service quality and customer satisfaction in the Malawian public postal service, specifically its banking division. A cross-sectional, quantitative and descriptive study was undertaken and data was collected from 400 customers using the SERVPERF model. A non-probability sampling approach was adopted and respondents were selected using convenience sampling. Reliability of the study was tested using Cronbach alpha. Correlation tests were conducted using Spearman's rho. The results show that all the five service quality dimensions, viz. tangibles, reliability, empathy, assurance and responsiveness, are significantly and positively correlated. There was also a significant correlation between the service quality dimensions and overall service quality, customer satisfaction and customer loyalty.

Keywords: Service Quality, Customer Satisfaction, Post Office, Financial Services

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1 Introduction

In Malawi, access to quality financial services has been a subject of debate. The government of Malawi is championing financial inclusion which is aimed at driving the financial services sector to open up access to financial services to its citizens. However, the challenge has been to convince financial players such as banks to invest in brick and mortar in rural areas. There is a perception that such investment will not be profitable in the short term due to low economic activity and also the fact that cash generating activities in these areas are largely seasonal (Bill and Melinda Gates Foundation, 2010; Aggarwal & Klapper, 2013). Dupas, Green, Keats and Robinson (2012) observe that whilst the financial services industry is channelling its efforts into increasing accessibility, it pays little attention to improving the quality of financial services. The financial services industry in Malawi is small and under developed and the market is saturated with a few dominant institutions. The problems in the sector emanate from loopholes in the regulatory and technological regime, high capital outlay requirements and inadequate computerised systems (Stone, Grossman, Breul, Carpio & Cabelo, 2009). The Finscope study (Finmark Trust, 2013) shows that 19% of adults use banking services, 7%

use legal or licensed financial services, 19% use informal services while 55% of the adult population are financially excluded. In addition, the statistics pertaining to financial services infrastructure shows that there are 0.93 branches per 1000 square kilometres, 1 branch per 100,000 adults, 2.5 ATMs per 1000 square kilometres and 8.52 point of sales per 100,000 adults. In terms of regional comparison in the Southern Africa Development Community (SADC) comprising 14 member states, Malawi is ranked number 13 on banking penetration which stands at 1 branch per 100,000 individuals.

The financial services sector in Malawi is currently attracting new entrants such as mobile phone companies who are technologically driven, customer centric and have come up with superior quality mobile money transfer solutions. Banks have also started to provide mobile banking facilities by sending mobile vans or pickup trucks to rural areas on designated days (Bill and Melinda Gates Foundation, 2010). The public postal operator in Malawi is one of the key financial services providers. According to Okibo & Shikanda (2011), the Post Office in Malawi enables the unbanked poor to have access to some form of financial services. However, the waiting period to access these services coupled with poor service delivery in general affect the quality and effectiveness

of the service (Finmark Trust, 2013). The problems of quality in the financial services sector largely emanate from the failure of financial services institutions to foster financial inclusion. Amidzic, Massara and Mialou (2014) observe that the three dimensions of financial inclusion are outreach, usage and quality of financial services. Limited physical access points in rural and urban areas affect quality and access to financial services. However, Suarez and Gonzalez (2010) found that a shortage of branches in rural areas is compounded by security concerns because financial services institutions do not want to operate in areas where they will be exposed to risks such as violent attacks.

The importance of service quality and customer satisfaction has been highlighted by various scholars. Ramachandran and Chidambaram (2012) have noted that successful businesses value quality of service and customer relationships to achieve competitiveness. They further observe that in financial services, customer satisfaction and business growth can only be achieved by offering superior quality service. Angelova & Zekiri (2011) believe that delivering superior service quality is an important business strategy if organisations are to be competitive and intend to generate profits. Bhatt & Sunil (2012) note that apart from driving profits, service quality helps service providers increase productivity through increased customer satisfaction. Research on service quality and customer satisfaction in financial services has largely been conducted in the mainstream banking sector with a dearth of research on postal financial services. As such, there is a gap in the literature as far as postal financial services quality is concerned. This paper therefore examines the relationship between service quality and customer satisfaction in the sector. It is envisaged that the findings of this study will assist the management of public postal operators in under-developed countries to better understand service quality as an antecedent to customer satisfaction. This paper is guided by the following hypotheses:

H1: There is no significant correlation amongst the service quality dimensions.

H2: There is no significant correlation between the service quality dimensions and overall service quality.

H3: There is no significant correlation between the service quality dimensions and customer satisfaction.

H4: There is no significant correlation between the service quality dimensions and customer loyalty.

2 Literature review

2.1 Perceived service quality

Rahaman, Abdullah & Rahman (2011) believe that service quality revolves around the management of business processes that address customer satisfaction and competitiveness in the market. On the other hand,

Summers (2010) believes that quality means different things to different individuals and notes that quality can be defined based on three aspects viz. quality of design which signifies quality that addresses the specifications of a customer, quality of conformance which refers to the provision of quality based on the customer's perspective and quality of performance which means that the performance of the service must live up to the expectation of the customer. Culiberg & Rosjek (2010) advocate that perceived service quality is derived from the service environment, conceptualisation and delivery. Service conceptualisation means that quality of a service can be assessed based on features or attributes whereas service delivery meaning that the service experience or interaction between employees and customers or any other support mechanism has an impact on perceived service quality. Wirtz, Chew & Lovelock (2012) believe that the service environment is influential through shaping or undermining the service experience and this particular notion relates to ambience.

Gronroos (1984) posits that service quality hinges on perceived and expected service assessment. However, it is essential for service providers to understand the business environment in order to evaluate elements that are within and beyond the control of the organisation. In addition, quality has two dimensions, viz. technical and functional quality. Quality in technical terms is the outcome of a service interaction between the employee and the customer. Quality in functional terms is the approach used to render a service by the service provider and encompasses factors such as the conduct of employees both in terms of behaviour and job performance. What is important for service providers is to know that these two factors do not operate independent of each other. As such, a good outcome is not a sufficient measure of good quality if the process has certain flaws. Winer & Dhar (2011) identify a third dimension to quality, viz. image. Service quality is assessed based on the image of the organisation. The image of a service provider depends on the organisation's communication and its approach to addressing the needs of the customer. Customer expectation and image of the organisation are formed from the information customers get from the company or based on previous encounters and performance. Rao (2009) notes that customers may sometimes forgive organisations that enjoy a favourable image in the event of a minor mistake but if mistakes are repetitive, there is a danger of a service provider tarnishing its market image.

2.2 Measuring service quality

According to Solomon, Marshall & Stuart (2012), one of the methods used for measuring quality is the critical incident technique. This technique entails that organisations should assess service quality by scrutinising all service encounters where complaints

were registered and to come up with solutions. They further note that sometimes customers' expectations are far-fetched and cannot be met but the organisation can prevent dissatisfaction by explaining to the customer why they are unable to meet his or her request. Customers sometimes reduce their initial demands when a proper explanation is given. In addition to this, Parasuraman, Zeithaml & Berry (1988) proposed a "gaps model" for measuring service quality based on the following five gaps: Customer's expectations and management's perceptions gap, management's perceptions and service quality specifications gap, service quality specifications and service delivered gap, actual service delivered and external communication gap, and consumers' expectation and perception of service gap.

The SERVQUAL model has been criticised by a numbers of scholars and researchers. Martinez and Martinez (2010) suggest that service quality is multidimensional and cannot operate independently of its dimensions. The conceptualisation of the SERVQUAL model raises a lot of questions and according to Al-allak and Bekhet (2011), SERVQUAL has operational shortcomings and does not fit for all scenarios, countries and industries hence researchers should try to explore other tools for measuring quality that can be adapted to their study. Another school of thought is that it is not appropriate to measure expectation and perception together after a service experience. Palmer (2011) believes that the intention of measuring expectations is to understand what a customer thinks of a service before usage and not after consumption. However, this seems to be the practice among scholars and practitioners when measuring service quality. Cronin and Taylor (1992) proposed that the SERVPERF model be used as a tool to measure service quality based on perception only. Kalidos and Ravikumar (2014) reinforce this view by observing that the use of expectations in measuring service quality affects the reliability of quality evaluation and add that quality can also be measured based on service delivery or execution. SERVPERF is an excellent tool for evaluating quality of service. Vanpariya & Ganguly (2010) and Gica & Moisescu (2013) have noted that SERVPERF better explains the service quality variations than SERVQUAL.

2.3 Customer satisfaction

In an environment of intense competition, several organisations have realised the importance of customer satisfaction. Customer satisfaction is regarded as a tool for organisation viability, competitiveness and for developing a sustainable bond with customers (Hanif, Hafeez & Riaz, 2010, Gupta & Gupta, 2012). Customer satisfaction is complex and has been understood and explained differently by researchers and as such, is deemed to be subjective (Santouridis & Trivellas, 2010). Customer satisfaction is based on the disconfirmation experience. This

notion compares service performance with customer expectations. Consequently, a mismatch between perception and expectation will result in either dissatisfaction or satisfaction (Johnston, Clark & Shulver, 2012). When customer expectation and perception meet, confirmation of initial expectation takes place whereas when the two do not meet, there is disconfirmation of expectations. Negative disconfirmation happens when perception is low compared to expectation and this scenario results in dissatisfaction and bad publicity. Positive disconfirmation takes place when perception is higher than expectation and this scenario results in contentment and favourable publicity (Bateson & Hoffman, 2011).

Customer satisfaction is an after-purchase phenomenon and is induced by the benefit derived from service performance. The implication is that customers who are dissatisfied defect to competitors and when they have no choice, they vent their anger and express their dissatisfaction (Harris, 2013). Furthermore, dissatisfied customers are bad messengers of the business and can affect the image of the organisation if not handled properly. The reality is that dissatisfied customers are mercenary customers and have ''ripple effects'' because they communicate to other customers about their poor service experience (Timm, 2011). In order to maintain satisfaction, organisations should continuously scrutinise elements that contribute to satisfaction or dissatisfaction and work towards improving these elements so that they are able to address customer needs (Dukic & Kijevcanin, 2012).

Customer satisfaction can be used as a tool for competitiveness and differentiating services from competition. Service providers with high satisfaction ratings do not experience competitive pressure in respect of price because customers are ready to pay more for a company that meets their needs than to defect to a company offering lower price because the risk of such action is not known (Bateson & Hoffman, 2011). It is therefore essential for financial services institutions to address areas and elements that affect customer satisfaction because the business environment has become increasingly competitive (Fararah & Al-Swid, 2013). Any service provider who has not made customer satisfaction as an overriding objective or focal point of the business is operating on the sympathy of customers. If businesses are to operate without a base of loyal and satisfied customers, other service providers will move in quickly to meet their needs. Consequently, the customer base will shrink as a result of rising customer attrition. In today's highly competitive world, offering personalised and differentiated services can be critical to an organisation such as the Post Office's success (Gupta & Gupta, 2012).

Organisations that provide good customer service are progressing, whereas poor service providers fumble and collapse. The reality is that most

organisations have strategies aimed at improving customer service. However, despite having these strategies, customer satisfaction levels remain persistently low, having a negative impact on the business (Timm, 2011). The real test for service providers is to know that provision of excellent customer service is a continuous struggle and never ends. Performance by employees must be frequently examined. It is therefore the responsibility of management to frequently evaluate customer satisfaction. Customers must be given a chance to point out areas that need improvement (Harris, 2013).

2.4 The relationship between service quality and customer satisfaction

There is a thin line of distinction between the concepts of service quality and customer satisfaction as both expectation and perception are used in determining quality of services and satisfaction of customers (Bateson & Hoffman, 2011). Customer satisfaction can be attained if service quality is good or high and vice versa. Munusamy, Chelliah & Mun (2010) believe that changes in quality can affect customer satisfaction regardless of the frequency the customer has patronised a service. As such, variations in service quality should be a matter of concern for businesses. When service quality meets the expectation of the customer, it reinforces the trust the customer has in the product, and when service quality fails to meet customer expectation, the customer is dissatisfied and may resort to trying competing brands (Malik, Ghafor & Iqbal, 2012).

Studies have shown a relationship between service quality and customer satisfaction. For instance, in a study of the banking industry in India, using SERVPERF, it was found that the attributes of quality have a positive association with satisfaction (Anand & Selvaraj, 2012). In Bangladesh, Siddiqi (2011) examined the association between the service quality dimensions, satisfaction and loyalty in the banking industry. The study findings show that all five dimensions of quality (tangibles, responsiveness, assurance, empathy and reliability) have a positive association with satisfaction. Furthermore, the banks performed very well on empathy and performed least well on tangibles. Similarly, Mukhtar, Iman, Ashiq, Amjad & Nasar (2014) in their study in Pakistan noted a positive association between quality and satisfaction among consumers in the banking industry. However, tangibility had a stronger impact compared to other dimensions whereas responsiveness ranked low in terms of correlation with customer satisfaction A study on quality and satisfaction in the banking sector in Pakistan found a significant relationship between service quality dimensions that were evaluated on satisfaction. Siddiquei, Awan and Bukhari (2012) contend that despite finding a positive relationship between quality and satisfaction with respect to services, it is consistent execution of quality that leads

to more satisfied customers. Offering quality service alone on a single encounter and failure to replicate the same in subsequent encounters is a recipe for customer dissatisfaction and business failure.

3 Methodology

The choice of research design for this study is descriptive because the objective is to measure and ascertain the relationships between variables (Hair, Celsi, Ortinau and Bush, 2013). The importance of descriptive research is that it underlines the magnitude of general problems and helps to trigger action that provides the foundation for policy intervention (De Vaus, 2014). In addition to being descriptive, the study was quantitative and cross-sectional in nature. According to Hair et al. (2013), quantitative studies are descriptive because numbers and statistics are often used to condense demographics, attitudes and behaviours. The target population of this study were all financial service customers in the Post Office. Data was collected from 400 customers using convenience sampling. In this study, the SERVPERF questionnaire was used to elicit responses from the study sample. Parasuraman et al., (1985) developed the service quality model (SERVQUAL) which is an instrument for assesing quality based on five dminensions, viz., tangibles, responsiveness, assurance, reliability and empathy. The SERVQUAL model was modified by Cronin and Taylor (1992) into a perfomance instrument known as SERVPERF. Several studies have used the 22 item instrument (SERVPERF) to evaluate service quality (Culiberg and Rojsek, 2010; Mwatsika, 2014; Ushantha, Wijerante and Samantha, 2014). A five-point Likert scale (strongly disagree – strongly agree) was used. Correlation tests were conducted to analyse data using Spearmans' rho by means of the SPSS statistical package. Spearman rho is a non-parametric test that was used to ascertain the relationship or association between variables. Wegner (2000) suggests that in order to determine correlation between two ordinal scale (ranked) random variables, spearman's rank correlations can be used. Reliability of the study was tested using Cronbach Alpha.

4 Results

4.1 Test for normality

The test for normality was conducted to ascertain if the data follows a normal distribution and whether parametric tests can be done. The findings reveal that the dimensions do not follow a normal distribution. Zikmund, Babin, Carr & Griffin (2010) suggest that non-parametric statistics are suitable if the dimensions or data do not follow a known or normal distribution.

4.2 Reliability

The overall reliability score for the study is 0.979 and this reflects a very high degree of inter-item consistency. According to Sekaran and Bougie (2013), ''reliability scores less than 0.60 are considered poor, those in the 0.70 range acceptable, and those over 0.80 good'

4.3 Measures of central tendency

Measure of central tendency such as mean are often used in research to indicate the suitability of responses to a question but also to compare variables whereas measures of dispersion such as standard deviation highlight how data is spread around measures of central tendency (Wiid & Diggines, 2013). Table 1

reflects the mean and standard deviation (SD) of the service quality dimensions.

The mean score for the tangibles dimension was 3.588, implying that customers of the Post Office rated this particular dimension highly and were satisfied with the physical facilities, dressing of employees and the materials were visually appealing. This was the highest ranked dimension. Armstrong and Kotler (2011) identify evidence management as critical to service quality. Service providers must give customers organised and honest evidence of their capabilities. The empathy dimension was ranked second highest with a mean score of 3.450 suggesting that customers believed that they were well assisted, given the necessary attention and have confidence in the public postal service.

Table 1. Mean and standard deviation of the service quality dimensions

	n	*Min.*	*Max.*	*Mean*	*SD*
Tangibles	400	1.00	5.00	3.588	.907
Reliability	400	1.00	5.00	3.428	1.100
Empathy	400	1.00	5.00	3.450	1.141
Assurance	400	1.00	5.00	3.411	1.127
Responsiveness	400	1.00	5.00	3.398	1.170

The reliability dimension was ranked third with a mean score of 3.428. Customers of the Post Office ranked this particular dimension generally well and were satisfied with the delivery of services as per the company's promises. Customers expect service providers to stick to their promises because if the organisation does not provide the core service customers think they are buying, it will be seen as failing them (Berndt & Tait, 2012). The assurance dimension was ranked fourth with a mean score of 3.412, also suggesting that there was overall satisfaction that the conduct of employees generally instilled confidence and trust among customers. This can enhance customers' perception of service quality and also lead to a positive image of the organisation (Bose & Gupta, 2013). Although the responsiveness dimension was the lowest ranked, the rating of 3.398 suggested that respondents were of the perception that the Post Office generally understood their specific needs and gave them personalised service or attention. A study on service quality in the Vietnam banking sector revealed that service quality dimensions mean scores were also generally satisfactory. In addition, the responsiveness dimension also registered the lowest mean score (Dinh & Pickler, 2012).

The standard deviations of the service quality dimensions range from 0.907 to 1.170. In terms of responses, variability was significant as demonstrated by the lowest response (minimum) which was 1 and the highest response (maximum) which was 5 thereby signifying that opinions ranged across the response categories by participants (Burns & Bush, 2014).

4.4 Correlation amongst the service quality dimensions

It emerged that all the service quality dimensions have varying degrees of correlation. The correlation coefficients range from 0.528 to 0.844. As shown in Table 2, all correlations between the dimensions of service quality are significant at the 0.01 level (2-tailed). There is a significant correlation between tangibles and: reliability ($r = .634$; $p < 0.01$), empathy ($r = .528$; $p < 0.01$), assurance ($r = .560$; $p < 0.01$) and responsiveness ($r = .554$; $p < 0.01$).

The results also indicate that reliability has a positive and significant correlation with: empathy ($r=0.772$, $p<0.01$), assurance ($r=0.740$, $p<0.01$), responsiveness ($r=0.737$, $p<0.01$) and tangibles ($r=0.634$, $p<0.01$), i.e. reliability has the strongest correlation with empathy and the weakest with tangibles.

As depicted in Table 2, empathy has a positive and significant correlation with: reliability ($r=0.772$, $p<0.01$) assurance ($r=0.737$, $p<0.01$), responsiveness ($r=0.728$, $p<0.01$), and tangibles ($r=0.528$; $p<0.01$). The strongest correlation is between empathy and reliability and the weakest is with tangibles. The assurance dimension has a positive and significant correlation with: responsiveness ($r=0.844$, $p<0.01$), reliability ($r=0.740$, $p<0.01$), empathy ($r=0.737$, $p<0.01$) and tangibles ($r=0.560$, $p<0.01$). It emerges that assurance has the strongest correlation with responsiveness and the weakest with tangibles.

Table 2. Correlation amongst the service quality dimensions

	Spearman's rho (r)			Assurance	Responsiveness
	Tangibles	Reliability	Empathy		
Tangibles	1.000	.634[**]	.528[**]	.560[**]	.554[**]
Reliability	.634[**]	1.000	.772[**]	.740[**]	.737[**]
Empathy	.528[**]	.772[**]	1.000	.737[**]	.728[**]
Assurance	.560[**]	.740[**]	.737[**]	1.000	.844[**]
Responsiveness	.554[**]	.737[**]	.728[**]	.844[**]	1.000

Note: ** p≤ 0.01

The findings further indicate that responsiveness has a positive and significant correlation with: assurance (r=0.844, p<0.01) reliability (r=0.737, p<0.01), empathy (r=0.728, p<0.01) and tangibles (r=0.554, p<0.01). The correlation between responsiveness and assurance is the strongest whereas the correlation between responsiveness and tangibles is the weakest. This study confirms the findings of a study in the Vietnam banking sector which found that there was a significant and positive correlation between the service quality dimensions (Dinh & Pickler, 2012).

Based on the results, the null hypothesis is not accepted. It can therefore be concluded that there is a significant correlation amongst the service quality dimensions.

4.5 Correlation between the service quality dimensions and overall service quality, customer satisfaction and customer loyalty

4.5.1 The service quality dimensions and overall service quality

The results, as presented in Table 3, indicate that all the service quality dimensions were significantly correlated to overall service quality with tangibles being moderately correlated (r=.474) and responsiveness being very strongly correlated to overall service quality (r=.804). The null hypothesis is therefore not accepted. It can be concluded that there is a significant correlation between the service quality dimensions and overall service quality.

Table 3. Correlation between the service quality dimensions and overall service quality,
customer satisfaction and customer loyalty

	Spearman's rho (r)			Assurance	Responsiveness
	Tangibles	Reliability	Empathy		
Overall service quality	.474[**]	.689[**]	.712[**]	.745[**]	.804[**]
Customer satisfaction	.444[**]	.645[**]	.679[**]	.739[**]	.786[**]
Customer loyalty	.453[**]	.657[**]	.688[**]	.761[**]	.782[**]

Note: P ≤ 0.01

4.5.2 The service quality dimensions and customer satisfaction

As depicted in Table 3, the tangibles dimension exhibited a weak correlation (r=.444) and responsiveness, a very strong correlation (r=.786) with customer satisfaction. All four service quality dimensions are significantly correlated to customer satisfaction. This is consistent with the findings of Ravichandran, Man, Kumar & Prabhakaran (2010) in a study on service quality and satisfaction at private banks of India, that found a positive correlation of all the five service quality attributes on customer satisfaction. It also emerged that responsiveness had the strongest correlation with customer satisfaction.

Based on the results, the null hypothesis is not accepted. It can therefore be concluded that there is a significant correlation between the service quality dimensions and customer satisfaction.

4.5.3 The service quality dimensions and customer loyalty

It emerged that the tangibles dimension exhibited a moderate correlation (r=.453) and responsiveness, a very strong correlation (r=.782) with customer satisfaction. All four service quality dimensions are significantly correlated to customer satisfaction. The null hypothesis is therefore not accepted. It can be concluded that there is a significant correlation between the service quality dimensions and customer loyalty.

5 Conclusion

The study examined the relationship between service quality dimensions (tangibles, reliability, empathy, assurance and responsiveness), overall service quality, customer satisfaction and customer loyalty. The tangibles dimension reflected the highest mean score whereas the responsiveness dimension reflected the

lowest mean score. It emerged that there is a significant correlation among the five service quality dimensions. The findings also indicate a significant correlation between the service quality dimensions and overall service quality, customer satisfaction and customer loyalty. The results highlight the need to foster the spirit of continuous improvement in all aspects of the business. The fact that a dimension has been rated highly in the present study does not guarantee future satisfaction if efforts are not made to improve on service quality, by focusing on the dimensions. As such, improvements and monitoring of the dimensions should be ongoing. In addition, the assessment of service quality dimensions and their impact on customer satisfaction was significant and responsiveness had the strongest correlation with customer satisfaction. This study provides the management of the Post Office with an opportunity to review its business strategy and channel resources appropriately to areas that need intervention, particularly the responsiveness dimension. In addition, customer service employees should be equipped with tools to be able to understand customer specific needs, give customers personalised attention and have their welfare at heart. Furthermore, In order to achieve customer satisfaction, management of the Post Office should inculcate a service quality culture across the organisation. The service quality objective should be explicit and communicated to every employee and the responsibility not left to the front desk alone. The management of the Post Office should devise key performance indicators and communicate them to all members of staff in order to enhance reliability of the service. These standards should serve as a reminder to members of staff of the minimum tolerable deviations and the framework within which they are expected to deliver service quality to customers. Lastly, customer feedback should be collected on regular basis to evaluate customer satisfaction and the performance of service quality predictors.

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