

SERVICE QUALITY AND CUSTOMER SATISFACTION IN PUBLIC SECTOR
ORGANIZATIONS: A CASE STUDY OF THE COMMISSION ON HUMAN RIGHTS AND
ADMINISTRATIVE JUSTICE.

KNUST

BY

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DECLARATION

I hereby declare that this submission is my own work towards the CEMBA degree and that, to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

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DEDICATION

I dedicate this work to my dear and supportive wife, Mrs. Annie Amanfi and my two adorable daughters, Jessica Nana Ama Amanfi and Bettina Mame Araba Amanfi.

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ABSTRACT

Service quality has become ever more important to the achievement of customer satisfaction and competitive advantage and coupled with the increasing complexities of the need and expectation of customers, it is imperative to explore the relationship between service quality and customer satisfaction. Much of the studies done on this subject appear to have concentrated on the private sector. However, public sector organizations especially in developing countries such as Ghana play very dominant roles in service delivery. To this end this study was undertaken to explore the relationship between service quality and client satisfaction in the Commission on Human Rights and Administrative Justice (CHRAJ). The study assessed the relationship between service quality and customer satisfaction and how the dimensions of service quality impacts on customer satisfaction, with the ultimate aim of finding out how changes in the former can be made to trigger positive changes in the latter. The study also assessed the standard of service quality in CHRAJ. Accordingly, appropriate research questions and hypotheses were postulated to guide the research. The study adopted a purely descriptive approach. The SERVQUAL instrument was modified and incorporated into a detailed questionnaire to solicit information from clients. Interview guides were also designed to gather responses from some staff and management members. The results indicated that there is a positive relationship between service quality and customer satisfaction and that improvement in service quality can lead to the achievement of higher customer satisfaction while some are not. It was also found that CHRAJ has systems, processes and procedures to ensure high service quality delivery but these have to be improved upon. It was thus recommended that the Commission should concentrate on those service quality attributes which the clients considered most important. Finally, measures should be instituted to deal with those factors which tend to impact adversely on the Commission's attempt at ensuring the delivery of high quality of service and client satisfaction.

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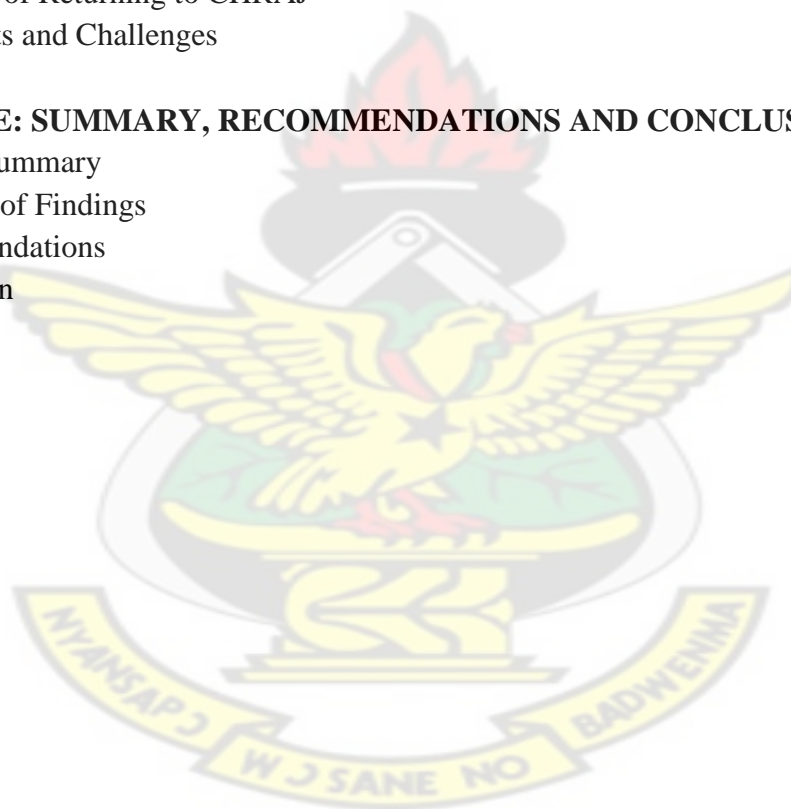
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LIST OF ABBREVIATIONS

CHRAJ - Commission on Human Rights and Administrative Justice

DANIDA - Danish International Development Agency

E-CMS - Electronic Case Management System

GOG - Government of Ghana

L/I - Legal and Investigations

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CHAPTER ONE

GENERAL INTRODUCTION

1.1 BACKGROUND OF THE STUDY

The world over, public sector organizations are responsible for providing essential goods and services for the benefit of the citizens of their countries.

The provision of such essentials are most often than not plagued with unsatisfactory quality in developing countries such as Ghana.

The services sector is an indispensable player of most contemporary economies. Service industry in both the private and public sector play very important roles. The private sector in most developing countries such as Ghana is expected to be the engine to “fire” growth while the public sector is to “service” the private sector (that is, the engine.)

However, the public sector of Ghana has over the years been faced with many daunting challenges in its quest to deliver quality services. Among these are excessive bureaucracy, political instability, political interference, corruption, nepotism, unattractive working conditions and poor work ethics.

Quality delivery of public services is not a privilege in a civilized and democratic society - it is a legitimate expectation. The public service will be evaluated based on one criterion – its effectiveness in delivering services which meet the basic needs of all citizens of the state.

The complexities, dynamism and competitiveness of today’s business environment request the delivery of quality services that will respond to the ever changing needs of customers and clients for quality, variety, customization, convenience and timeliness.

Meeting these calls for the institution of structure, systems and processes that will help achieve the ultimate – which is service quality and customer satisfaction.

No organization operating in any sector can avoid the increasingly competitive landscape. As Tantakasem et al (2008) observed, in the financial service industry, for example deregulation has increased competition due to the entrance of new global players including new banks, fund management companies, brokerage services and insurance firms.

He continued that in order to remain competitive, manufacturing firms made quality a focal point through initiatives launched in the past decades. Concepts such as zero defect, total quality management (TQM), quality functional deployment (QFD), six sigma and the like are some of the key methods that firms used in order to be able to deliver quality products.

According to him in recent decades the quality movement which swept the manufacturing sector in the past is becoming more and more prominent in organizations in the service sector including those in the public service (Piti Tantakasem et al 2008).

Since independence the public sector of Ghana has undergone a number of reforms in order to meet the needs and aspirations of the citizenry. The public sector has been under increasing pressure to improve upon service delivery and to demonstrate that it is customer-centric.

Service quality has therefore been defined as an overall judgement similar to attitudes towards the service and generally accepted as an antecedent of overall customer satisfaction (Zeithaml and Bitner, 1996).

Public sector organizations are responsible and accountable to the citizens and communities of their countries as well as to their customers or clients. According to Gowan et al (2001), service

provision is more complex in the public sector than in the private sector. This is because it is not simply a matter of meeting expressed needs but of finding out unexpressed needs, setting priorities, allocating resources and publicly justifying and accounting for what has been done.

It goes without saying that compared to the private sector, service quality and customer satisfaction in the public sector largely leaves much to be desired.

Also a lot of work has gone into studying service quality and customer (clients) satisfaction in the private sector. Though some work on the subject has been done in the public sector as well, it does not match the scale or volume of work done in the private sector.

Service quality is given high premium in the private sector as it holds the key to survival, competitiveness, customer satisfaction and customer loyalty.

Constrastingly, a lot of public sector organizations lack the culture, systems and processes to deliver high quality services.

It is against this backdrop that this study is being undertaken. It seeks to assess service quality delivery within the Commission On Human Rights and Administrative Justice (CHRAJ) and how this can impact on clients satisfaction.

1.2 PROBLEM STATEMENT

Public sector organizations exist to provide services to the citizens, the private sector and other institutions.

It is a well known fact that service quality delivery by public sector organizations is beset with a lot of challenges. As indicated earlier the quality services delivered by most public sector organizations

in Ghana leaves much to be desired. The public sector has been seen as lethargic and non-responsive to the needs of the citizens and the private sector.

Issues such as excessive bureaucracy, political interference, corruption, poor working conditions, poor work ethics, outdated and outmoded systems, procedures and practices among others, conspire to impact adversely on service quality delivery by public sector organizations.

Service quality particularly in the public sector organizations has become ever more important in improving customer satisfaction.

According to Mohammed Nor et al (2010), public sector organizations agree that customer service is one of the most important vital factors that contribute to the establishment of reputation and credibility among the public. They argue that the public complaint of long queues, poor service delivery and insufficient physical facilities may affect the image and level of service quality in the public sector.

The Commission on Human Rights and Administrative Justice (hereinafter referred to as the Commission or CHRAJ) is no exception. The CHRAJ which is one of the governance institutions established by the Fourth Republican (1992) Constitution of Ghana exist to promote, protect and enforce fundamental human rights and freedoms and administrative justice in Ghana (CHRAJ, 2008 Annual Report).

Though, as an institution the Commission has to some extent lived up to its mandate and has relatively endeared itself to the generality of the populace, service quality and client satisfaction cannot be described as excellent which then suggest that some things are not right and calls for investigation.

Some clients have made reports of uncourteous attitude of some staff, delay in having their cases heard, inability to enforce decisions, delays in investigating cases, unattractiveness of the Commission's offices, especially, at the district level.

Such clients tend to form negative impression about the Commission. These clients feel dissatisfied and often inform others of their unpleasant experience. The result has been a lowering public image.

This study is therefore to find how service quality can be improved at CHRAJ and how it can impact client satisfaction.

1.3 OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

General Objective:

The main objective is to assess the effect of service quality delivery on customer satisfaction in the public service of Ghana, with specific reference to CHRAJ.

Specific objectives: In specific terms the study intends:

1. To identify the relationship between service quality and customer satisfaction.
2. To evaluate the standards of service quality and customer satisfaction in CHRAJ.
3. To examine the processes and procedures which facilitate customer care delivery of quality services in CHRAJ.

1.4 RESEARCH QUESTIONS AND HYPOTHESES:

The key research questions to be probed into are:

1. What is the relationship between service quality and customer satisfaction?
2. What are the standard of customer satisfaction and service quality at CHRAJ?
3. What processes and procedures are in place at CHRAJ to facilitate quality customer care delivery of services?

In addition to the research questions stated above, the following hypotheses are also stated:

- H₁: There is a significant relationship between Tangibility and Customer satisfaction.
- H₂: There is a significant relationship between Reliability and customer satisfaction.
- H₃: There is a significant relationship between Responsiveness and customer satisfaction.
- H₄: There is a significant relationship between Assurance and customer satisfaction.
- H₅: There is a significant relationship between Empathy and customer satisfaction.

1.5 RELEVANCE OF THE STUDY

The study when successfully carried out is expected to add to the store of knowledge on the subject matter, particularly its relevance to public sector organizations in Ghana.

It is expected to expand the frontiers of knowledge with respect to how service quality influences or impacts on customer satisfaction, elements of service quality and other determinants of customer satisfaction.

It is also expected to find out how best practices in achieving customer satisfaction can be recommended for adoption by CHRAJ to suit its peculiar circumstances.

It is therefore in this regard expected to make concrete recommendations to CHRAJ to enable it satisfy its wide range of clients, to make it a preferred forum for seeking rights violation remedies and justices and above all to make it the centre of excellence as espoused by its medium-term strategic plan.

It is expected that the findings will be compelling enough to lead management to commit the necessary resources to improve the quality of the Commission's services.

1.6 SCOPE OF THE STUDY

The study was undertaken within a typical public sector governance institution which is non-profit making and subsists on the Consolidated Fund of Ghana.

Though the Commission has offices throughout the country, the study was restricted to the Western Region. The Western Region has twenty-two (22) - Metropolitan, Municipal and District administrative authorities (MMDAs) but the Commission has offices in ten (10) of these plus one regional office.

Due to time and other resource constraints the study was restricted to six (6) of these offices and the regional office (in all seven (7) offices). The offices are as follows: Western Regional Office

(Takoradi); Ahanta West District Office (Agona Nkwanta); Mpohor-Wassa-East District office (Daboase); Tarkwa-Nsuaem Municipal Office (Tarkwa); Nzema East District Office (Axim); Jomoro District Office (Half Assini) and Wassa Amenfi West (Asankragua) District Office.

The study was a survey which covered one hundred and thirty respondents drawn from the above-mentioned offices of the Commission. The respondents were clients who have visited and accessed the Commission's services between October, 2011 and March, 2012. The study also gathered responses from the Management and some selected staff members of the Commission.

The study covered quality dimensions and how they impact on client satisfaction; quality practices, processes and structures which either promote or hinder the delivery of quality services and client satisfaction. It also covered quality assurance measures and standards of service quality and customer care in CHRAJ. The study was conducted within a limited period of five (5) months.

1.7 LIMITATIONS

The study encountered a number of challenges. Key among them was the issue of funding. Activities such as transportation, printing of questionnaires, pretesting of questionnaires and other relevant documents proved financially burdensome.

Another limitation was the relatively short period (five months) within which the research was carried out. As a student who is also a full time worker, the researcher was constrained with time and this was quite challenging.

Another challenge was the difficulty in getting clients to respond to the questionnaires. Contacting past clients of the Commission was quite challenging. Even though the various offices have the contacts and addresses of these clients, it was still difficult getting them as some of them had

changed their telephone numbers and addresses and some have even travelled. The researcher was not oblivious of and was not overwhelmed by these challenges and took steps to as much as possible minimize the effects of these challenges on the study.

1.8 ORGANISATION OF THE STUDY

The study had been organized into five (5) chapters. Chapter one which is General Introduction presents the background of the study, problem statement, research objectives, research questions, scope of study, relevance and limitations of the study.

Chapter Two is a presentation of the relevant literature on the subject that was reviewed. It looks at concepts and theories as they relate to the research topic and research questions.

Chapter Three discusses the research methodology that was adopted. It outlines the research design, data collection techniques, sources of secondary data, the research instruments used and sampling technique. The target population, analytical and presentation tools that were used are also explained. A profile of CHRAJ with respect to its functions and mandate and organizational structure also follows.

Chapter Four is a detailed account of the findings and results of the study. It discusses the researcher's analysis of the responses to the issues that were investigated. An analysis of the profile of the clients was presented. This is followed by a discussion of the results of the regression and correlation tests conducted to find out the relationship between service quality and clients' satisfaction. The responses of clients, staff and management with regards to standard of service quality and clients care and their understanding of the concepts of service quality and customer satisfaction were also discussed. Systems, processes and procedures of ensuring service quality

were also discussed. Finally, a discussion of the constraints and the challenges CHRAJ faces in ensuring high standards of service delivery concludes the chapter.

Chapter Five, the final chapter is a presentation of the conclusions that were drawn from the findings and recommendations to enhance service quality and client satisfaction in the Commission.

CHAPTER TWO

REVIEW OF LITERATURE

INTRODUCTION:

This chapter is a comprehensive presentation of the relevant literature that was reviewed. It touches on the concepts of quality, service quality, dimensions of service quality and measurements, service quality gaps, relationship between service quality and customer satisfaction and the service interaction process. Finally, a presentation on the profile of CHRAJ with respect to the legislative framework establishing it, its mandate and functions and organizational structure concludes the chapter.

2.1 THE CONCEPT OF QUALITY

Quality has long come to be recognized as a strategic tool for attaining operational efficiency and improved organizational performance. (Anderson and Zeithaml 1984; Babakus and Boller 1992; Garvin 1983; Philips et al 1983). Generally, it is argued that the best definition of quality is that given by those who see the need for a particular product or service. A given product or service has many users, each with potentially different uses of the service or product and definitions of quality.

According to Garvin (1987), quality has been conceptualized as having eight dimensions. These are:

- *Performance - What a customer expect the product or service to do.
- *Features - Desirable characteristics
- *Reliability - Not malfunctioning or breakdown
- *Conformance - Meet specified standards
- *Durability - Ability to last, till the customer has no use for it.
- *Serviceability - Easy and cheap to repair
- *Aesthetics - Look good
- *Perceived - Value in the eyes of the beholder.

It must however be noted that quality is more than this. It is delivery performance, time-to-market, responsiveness to changes in the environment and the market place and most of all - at the lowest cost possible (Lovelock and Wirtz, 2004).

Deming (1982) also identified three types of quality essential for the production of goods and delivery of services which meet the needs of customers and clients. These are quality of design or redesign, quality of conformance and quality of performance. Quality of design, according to Deming, develops products and services from the perspective of the customer or client with the aim of delivering products or services which suits the needs of the market, at a given cost.

Quality of conformance is the ability of an organization to deliver goods and services with the same predictable level of uniformity and dependability at a reasonable cost, and which conforms to the quality characteristics determined in the quality of design studies. In sum, according to Deming, the

objective of quality of conformance is to reduce variability in products and services with respect to specifications. Quality of performance focuses on performance of the product or service in the marketplace. It returns as full circle to the customer or client. The objective is to assess how satisfied customers or clients are with the performance of the product or service in actual use.

Garvin (1988), in discussing the evolution of quality concept, identified five perspectives on quality -the transcendent view; the product based approach; the user based approach; the manufacturing based approach and the value based definition of quality.

The transcendent approach holds the view that quality can be defined or recognised only when the product is used or the service is experienced. “It argues that people learn to recognize quality only through the experience gained through repeated exposure” (Lovelock and Wirtz, 2004).

The product based approach holds the view that quality can be judged by the presence or absence of particular characteristics of the product or service itself. It sees quality as a precise and measurable variable.

However, Lovelock and Wirtz (2004), are of the view that, this approach though highly objective, it fails to account for differences in the tastes, needs and preferences of individual customers (or even entire market segments).

The manufacturing based approach states that quality exists if the product meets original specifications. It focuses on conformance to internally developed specifications, which are often driven by productivity and cost- containment goals (Lovelock and Wirtz, 2004). With this approach a failure to meet standards completely represents a lack of quality, posits Garvin.

The user based approach takes into consideration the customer's wants, expectations, needs and requirements and argues that they have to be met. It is based on the premise that quality lies in the eyes of the beholder and until the customer was completely satisfied, quality cannot be said to exist.

Finally, the value based perspective see quality as a trade-off between value and price. By considering the trade-off between performance (or conformance) and price, quality comes to be defined as “affordable excellence”. (Lovelock and Wirtz, 2004).

2.2 OVERVIEW OF SERVICE QUALITY

The service industry plays an indispensable role in the economy of any country. Both the private and public sectors play very useful roles in the service industry. The role of the public sector in the delivery of quality services is even more crucial in developing countries like Ghana.

Customer (clients) needs and expectations are changing when it comes to governmental services and their quality requirements. The complexity and difficulty associated with public sector services delivery is emphasized by Gowan and others. According to Gowan et al (2001), service provision is more complex in the public sector because it is not simply a matter of meeting expressed needs but of finding out unexpressed needs, setting priorities, allocating resources and publicly justifying and accounting for what has been done.

Public sector organizations have come under increasing pressure to deliver quality services (Randall and Senior, 1994) and improved efficiencies (Robinson, 2003).

It should be noted once again that service quality in most public sector organizations is to say the least unsatisfactory. According to Teicher et al (2002), service quality practices in public sector organizations is slow and is further exacerbated by difficulties in measuring outcomes, greater

scrutiny from the public and press, a lack of freedom to account in an arbitrary fashion and requirement for decisions to be based on law. From the viewpoint of Gowan et al and Teicher et al, public sector organizations are inherently constrained in the delivery of quality services and this is further made worse by systems, structures and processes which by all intents and purposes are meant to ensure accountability, transparency and efficiency.

Service quality has been identified and documented as one of the key driving forces for organizational survival, sustainability and is crucial for the firm's accomplishment. (Rust and Oliver, 1994). Service quality has been defined and conceptualized differently by different experts, researchers and practitioners. According to Zeithaml and Bitner (2008:85), "Service quality is a focused evaluation that reflects the customer's perceptions of specific dimensions of quality: reliability, responsiveness, assurance, empathy and tangible". It is a conceptual construct which centres on perceived quality defined as a customer's judgement about an entity's overall excellence or superiority (Zeithaml 1987).

According to Parasuraman et al (1985), service quality is the difference between customers' expectations of services and their perceived service. If the expectation is greater than the service performance, perceived quality is less than satisfactory and general dissatisfaction occurs.

In other words, service quality is the result of the comparison that customers make between their expectations about a service and their perception of the ways the service has been performed (Gronroos, 1984, Parasuraman et al 1985; 1988). Parasuraman et al, (1988) also add that service quality is the ability of the organization to meet or exceed customer expectation.

Zeithaml et al, 1990 further posit that it is the difference between customer expectations of service and perceived service. Perceived service quality results from comparisons by customers of

expectations with their perceptions of service delivered by suppliers. Thus both Zeithaml et al and Parasuraman et al conclude that service quality is conceptual and it is the gap between the customer's expectations and perceptions.

Other authors such as Lewis and Mitchell (1990), Dotchin and Oakland (1994), and Asubonteng et al (1996), define service quality as the extent to which a service meets customer's needs and expectations.

2.3 SERVICE QUALITY DIMENSIONS

In services marketing literature, service quality has been reported as a second order construct being composed of first order variables (Sachdev and Verma, 2004). Various authors have provided different conceptualizations over time.

They include Gronroos' (1984) three-component structure (technical quality, functional quality and reputational quality); Lehtinen and Lehtinen's (1982) three component conceptualization (interactive, physical and corporate quality); Hedvall and Paltschik's (1989) two dimension model (willingness and ability to serve; and physical and psychological access); Garvin's (1988) nine dimensional approach (performance, features, conformance, reliability, durability, serviceability, response, aesthetics and reputation); Oliver and Rust's (1994) functional quality, technical quality and environmental quality construct; Parasuraman, Zeithaml and Berry (PZB) (1988) conceptualization of five dimensions (tangibles (T), reliability (R), responsiveness (R), assurance (A) and empathy (E) which eventually led to the development of the SERVQUAL instrument.

However, the five dimensional construct of PZB (1988) happens to be the most universally accepted and most extensively used. Assurance has been defined as the “employees’ knowledge and courtesy and the service provider’s ability to inspire trust and confidence” (Zeithaml et al 2006, p.119).

According to Har (2008), this dimension may differ from one industry to the other. In some it may be very important, in others it may not.

Andaleeb and Conway (2006) observed that assurance may not be so important relative to other industries where the risk is higher and the outcome of using the service is uncertain. They concluded that in the health sector, for example, assurance is a very much important dimension to clients assessing a hospital or a surgeon for an operation. Empathy, according to Har (2008), is treating the customer as if he is unique and special. It is defined as the caring, individualized attention the firm provides its customers (Zeithaml et al, 2006 p.120). Like the other dimensions, the importance of this factor differs from industry to industry.

Empathy has been found to be more suitable and important in enhancing service quality in industries where building relationships with customers and clients ensures the firm’s survival as opposed to “transaction marketing”. (Andaleeb and Conway, 2006). Thus Har has argued that in quick service restaurant setting, the customer look for quick service and whether the queues at the counters are long and in that context empathy may not be so important. He however indicated that in fine dining restaurant, empathy may be important to ensure customer loyalty as the server knows how the customer likes his or her food prepared (Har, 2008).

Reliability is about the organization keeping its word. It is defined as “the ability to perform the promised service dependably and accurately” or delivering on its promises” (Zeithaml et al, 2006 p.117).

Responsiveness is the willingness to help customers and provide prompt services. This dimension is concerned with dealing with customer's requests, questions and complaints promptly and attentively.

A firm is known to be responsive if it takes time to communicate to its clients how long it would take to get answers or have their problems dealt with (Har, 2008). Tangibles is defined as the physical appearance of facilities, equipment, staff and written materials. Tangibles are used to convey images and to signal quality (Zeithaml et al 2006). Hayes (1997), states that some quality dimensions are generalized across many services, but some will apply only to specific type of services and it is necessary to understand quality dimensions to be able to develop measures to assess them.

2.4 SERVICE QUALITY MEASUREMENTS

Sachdev and Verma (2004), had stated that service quality by its very nature is an elusive, indistinct and abstract concept. Consumers do not easily articulate their requirement and also there are difficulties in delimiting and measuring the concept. As a result only a handful of researchers have operationalized the concept.

In the literature two perspectives of service quality measurement have been identified - internal and external perspectives. The internal perspective is defined as zero defect - doing it right the first time, or conformance to requirements (Garvin, 1988). The external perspective sees service quality in terms of customer perception, customer expectation, customer satisfaction, customer attitude and customer delight (Sachdev and Verma, 2004). The external perspective has become important because of increasing customer awareness, changing consumer tastes and growing consumer expectations (Sachdev and Verma, 2004) and it is the concern of this study.

As Curry and Herbert put it, quality is generally transparent when it is present, but easily recognized when it is absent. If service quality is to be the cornerstone of any organisation's strategy, then there must be a means of measuring it (Curry and Herbert, 1998).

Many different methods exist to measure, control and improve quality in various fields. It would be helpful if quality was an easily defined and unambiguous concept. Unfortunately, quality is hard to define and often difficult if not impossible to measure.

Among the different definitions of service quality that measure the external perspective, the one given by PZB (1985) seems particularly useful (Sachdev and Verma, 2004). It has been widely adopted by researchers examining service quality issues. They (PZB) define service quality as the degree and direction of discrepancy between consumers' perceptions and expectations in terms of different but relatively important dimensions of service quality, which can affect their future behavior.

Its measurement has been described, as it exists along a continuum ranging from ideal quality to totally unacceptable quality with some point along the continuum representing satisfactory quality.

According to them, the position of a customer's perception of service quality on the continuum depends on the nature of the discrepancy between the expected service and service perceived by the client (Parasuraman et al 1985). When the expected is more than the actual, service quality is less than satisfactory. It will move towards totally unacceptable quality as the negative discrepancy between expected and perceived services increases. When expected is less than perceived, perceived service quality is more than satisfactory and will tend towards ideal quality with increased positive discrepancy between expected and perceived service. In the situation where expected is equal to perceived, service quality is satisfactory.

Service quality is thus operationalized as performance (P) – minus expectation (E). This is known as computed disconfirmation (Parasuraman et al 1985) and it provide a technology to service providers for assessing and managing their service quality levels by working on the two important parameters of clients' perception (P) and expectation (E) (Sachdev and Verma, 2004).

Thus by this perspective, the way to maximize quality is to maximize the difference between these measures, 'P' and 'E', in order words to exceed the customer's expectations.

Customer satisfaction literature apply the same 'P' and 'E' measurement technology and refers to it as the disconfirmation paradigm, though the two constructs - customer satisfaction and service quality are conceptually different. (Sachdev and Verma, 2004).

It has to be noted that, this measurement model as originally developed by Parasuraman, Ziethaml and Berry in 1985 (in their study of four different services - banking industry, credit card companies, motor repair shops and long distance telecommunications companies) had ten (10) dimensions - access; communication; competence; credibility; courtesy; reliability; responsiveness; security; tangibility and understanding the customer. In measuring or assessing these factors or dimensions (after they had been reduced to the popularly known five) Parasuraman et al proposed the SERVQUAL scale.

In 1992, Cronin et al also came out with four different measurement models which included SERVQUAL, SERVPERF, WEIGHTED SERVQUAL AND WEIGHTED SERVPERF. In their findings they concluded that the SERVPERF was the most superior.

Another measure of service quality was also proposed by Martilla et al (1997). They called it the Importance-Performance Analysis Grid. This approach sought to determine which factors or items needed urgent improvement or which resources were not properly allocated.

Furthermore, Sureshchandar et al (2002) identified five factors of service quality - core service or service product; human elements of service delivery; systematization of service delivery; tangibles of services; and social responsibility.

It has been empirically established that among all these measures, the model developed by PZB, is the most widely known and used because of its universal applicability to a wide range of services (Nyeck et al 2002).

2.5 THE SERVQUAL

The original conceptualization of service quality was a framework developed by Parasuraman et al (1985, 1988 and 1994). Their works led to the development of a 22-item scale, the SERVQUAL instrument which has been used extensively by most researchers.

The SERVQUAL instrument was originally measured on ten (10) aspects or dimensions of service quality: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding, and tangibles (Parasuraman et al 1985) as a means of measuring the gap between customer expectation and experience.

The original construct was found to be overly complex, subjective and statistically unreliable, and as a result it was simplified and modified to the five dimensional model which is measured on five (5) aspects, namely - reliability, assurance, tangibility, empathy and responsiveness (RATER). (McCabe et al, 2007). Service quality is therefore a function of pre -purchase customers'

expectations, perceived process quality and perceived output quality (McCabe et al, 2007). Parasuraman et al (1985), conceptualized service quality as the gap between customers' expectation and their perception of the service experience. Based on their conceptualization of service quality, the original instrument was made up of 22-items. The data on these items were grouped under the five dimensions of RATER (Nyeck et al, 2002).

A lot of studies have been undertaken using the SERVQUAL because of its generic service applicability. It has been used in hospitals (Babakus et al, 1992); hotels (Saleh and Rylan, 1991); travel and tourism (Fick and Ritchie, 1991; Armoo, 2000) a telecommunications company, two insurance companies and two banks (Parasuraman et al 1991).

In this study, the researcher incorporates a slightly modified SERVQUAL instrument in a comprehensive questionnaire in exploring the relationship between or impact of service quality on client satisfaction in a public sector organization which offers free services. The SERVQUAL has proved to be an invaluable tool for service organizations to better understand what their customers or clients value and how well they are meeting the needs and expectations of customers and clients. It provides a benchmark based on customer opinions of an excellent organization, on the ranking of key attributes and on comparison to what employees of service organizations believe customers feel.

The SERVQUAL has come under some criticisms. Francis Buttle has criticized the SERVQUAL on a number of theoretical and operational bases. He noted that the five dimensions of RATER are not universals and that the model fails to draw on established economic, statistical and psychological theory (Buttle, 1996). Luis Lages and Joana Fernandes (2005), in their critique of the SERVQUAL, suggest that consumer's final decisions are taken at a higher level of abstraction. Consequently, they proposed the Service Personal Values (SERPVAL) model. Similar to the SERVQUAL, the

SERPVAL is also a multidimensional construct. It presents three dimensions of service value to peaceful life, social recognition and social integration. All three SERPVAL dimensions are associated with customer or client satisfaction. While service value to social integration is related only with loyalty, service value to peaceful life is associated with both loyalty and repatronage intents (Lages and Fernandes, 2005). Some research studies do not support the five-factor structure of SERVQUAL put forward by Parasuraman et al (1988), and administering expectation items is also considered unnecessary (Carman, 1990; Babakus and Boller, 1992). In addition, Cronin and Taylor (1992) have developed their own performance-based measure, the SERVPERF. In fact, the SERVPERF scale is the unweighted perceptions components of SERVQUAL, which consists of 22 perception items thus excluding any consideration of expectations. In their empirical work in four industries, Cronin and Taylor (1992) found that unweighted SERVPERF measure (performance-only) performs better than any other measure of service quality, and that it has the ability to provide more accurate service quality score than SERVQUAL. They argue that current performance best reflects a customer's perception of service quality, and that expectations are not part of this concept. Despite the criticisms, SERVQUAL has been used to measure service quality in a variety of contexts, including hospitals (Bakar et al., 2008), universities (Galloway, 1998), police services (Donnelly et al., 2006), banks (Kangis and Passa, 1997), travel agencies (Luk, 1997) and public utilities (Babakus and Boller, 1992). The wide array of application of such an instrument as SERVQUAL spells confidence in its utilization as a technique for measuring service quality in various business sectors and service industries. Although some studies did fail to support its structure, Parasuraman et al (1993) defended the use of the different dimensions, based on conceptual and practical grounds. Parasuraman et al. (1988) noted that even if it may be necessary to reword or modify some of the items, yet the SERVQUAL scale is applicable in a wide range of

business services. However, Parasuraman et al. (1991) cautioned that the addition/deletion of items and/or dimensions may result in the loss of the scale's integrity.

In their arguments in support of the SERVQUAL, Nyeck et al (2002), posit that SERVQUAL remains the most complete attempt to conceptualize and measure service quality. They contend that its main benefit is the ability of researchers to examine numerous service industries such as healthcare, banking, financial services and education. The fact that SERVQUAL has critics does not render it moot. Rather the criticisms may well have to do with how researchers use the tool. According to them, “few researchers concern themselves with the validation of the measuring tool” (Nyeck et al, 2002, p.106).

2.6 SERVICE QUALITY GAP

According to Parasuraman et al (1988), customer expectations are what the customers think a service should offer rather than what might be on offer. In their work, Zeithaml et al (1990), identified four factors that influence customers' expectations. These are word-of-mouth communications; personal needs; past experience; and external communications. They contend that a gap is created when the perceptions of the delivered service does not match the expectation of the client. These conclusions were corroborated by Parasuraman et al (1985) and Lewis and Mitchell (1990) and they further concluded that where expectations exceed performance (perception of delivered service), then perceived quality is unsatisfactory and customer dissatisfaction occurs. Specifically, five gaps which organizations need to measure, manage and minimize have been identified in the literature. These are attributed to the works Zeithaml et al (1990) and are explained below:

Gap 1, is the distance between what customers expect and what managers think they expect – survey research is a way to narrow this gap.

Gap 2, is the distance between management perceptions and actual specifications of the customer's experience. Managers need to make sure the organization is defining the level of service they believe is needed.

Gap 3, is the distance from the experience specification to the delivery of the experience. Managers need to audit the customers' experience that their organization currently delivers in order to make it live up to the specification.

Gap 4, is the distance between the delivery of the customer experience and what is communicated to customers. All too often the organization exaggerate what will be provided to customers, or discuss the best case rather than the likely case raising customer expectations and harming customer perceptions.

Gap 5, the distance between the customer's perception of the experience and the customer's expectation of the service. Customers' expectations have been shaped by word-of-mouth, their personal needs and their own past experiences (Nyeck et al, 2002).

Below is a tabular presentation of the quality gaps as conceptualized, defined and explained by Zeithaml et al (1990).

TABLE 2.1 SERVICE QUALITY GAPS

GAP NO.	GAP NAME	EXPLANATION

1	Positioning Gap	Managers' perception of consumers' expectations and the relative importance consumers attach to the quality dimensions.
2	The Specification Gap	The difference between what management believes the consumer wants and what the consumers expect the organisation to provide.
3	The Delivery Gap	The difference between the service provided by the employee of the organization and the specifications set by management.
4	The Communication Gap	The promises communicated by the organization to the consumer or client do not match the consumers' expectations of those external promises.
5	The Perception Gap	The difference between the consumers' internal perception and expectation of the service.

SOURCE: Zeithaml, Valerie, Parasuraman and Berry (1990), Delivering Quality Service, The Free Press, New York, N.Y.

2.7 CUSTOMER (CLIENT) SATISFACTION

There is a general consensus among most researchers that satisfaction is an attitude or evaluation that is formed by the customer or client comparing their pre-purchase or pre-patronage expectations

of what they would receive from the product or service to their subjective perception of performance they actually did receive (Oliver, 1980).

Kotler (1996) has defined customer satisfaction as the level of a person's felt state resulting from comparing a product's perceived performance or outcome in violation to his or her own expectations. So as Wang et al puts it, "customer satisfaction could be considered a comparative behavior between inputs beforehand and post obtainments" (Wang et al 2006, p.197). In other words customer satisfaction measures how well an organization's product or service meets or exceeds customer expectations. These expectations often reflect many aspects of the firm's activities, including its products or services, physical environment, facilities, staff etc.

Kotler has further defined satisfaction as a person's feelings of pleasure or disappointment resulting from comparing a product or service perceived performance (or outcome) in relation to his or her expectations. (Kotler, 2000, p.36).

In line with this thinking, Yi (1990), also stated that customer satisfaction is a collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product or service. It is important to recognize the different types of satisfaction. Previous studies by Johnson et al, 2008, Omachonu et al, 2008; Garbarino and Johnson, 1999, have all clearly established the distinction between two types of satisfaction - overall satisfaction and encounter satisfaction.

Overall satisfaction can be explained as the totality of the experiences the customer or client goes through or receive throughout his or her interaction with the organization. Encounter satisfaction on the other hand, is about specific experience the customer receives at the various stages or points of the service delivery process. Depending on the nature of service industry, either of the two will be more dominant (Fatima and Razzaque, 2010). For example, in the banking industry, as the nature of

the service is of an ongoing nature, and long term, overall satisfaction will be more applicable rather than encounter satisfaction (Lovelock, 1983). It is therefore established that expectation plays a key role in customer satisfaction. The confirmation/disconfirmation theory (Churchill and Surprenant, 1982; Oliver, 1980) posits that satisfaction can be achieved through the fulfillment of expectations (Ndubisi and Wah, 2005).

According to Fatima and Razzaque, (2010) expectation is therefore the parameter of satisfaction and this may be the foremost reason for using the 'role theory' as a background theory in most of the customer interaction (service encounter) literatures. The role theory posits that the "study of a role – (cluster of social cues that guide and direct an individual's behaviour in a given setting) – is the study of the conduct associated with certain socially defined positions rather than of the particular individuals who occupy these positions. It is the study of the degree to which a particular part is acted appropriately (role enactment) as determined by the reactions of fellow actors and observers (the audience) (Solomon et al, 1985).

This implies that customers have role expectation from the employees of an organization – especially, frontline staff and that successful meeting of those expectations will reflect in their satisfaction.

Davidow and Uttal (1989) were of the view that customer expectations is formed by many uncontrollable forces which include previous experience with other organizations and their advertising, customers psychological condition at the time of service delivery, customer background and values and the images of the purchased product or service. Zeithaml et al (1990), added that customer service expectation is built on complex conditions, including their own pre-purchase beliefs and other people's opinions. Similarly, Miller (1977) stated that customers' or clients'

expectations related to different levels of satisfaction. It may be based on previous product or service experiences, learning from advertisements and word-of-mouth communication. In other words, expectation can be seen as a pre-consumption attitude before the next purchase, it may involve experience.

2.8 DISCONFIRMATION THEORY

A discussion on customer satisfaction and customer expectations cannot be complete without discussing the disconfirmation theory. The disconfirmation theory stands out as the primary foundation for satisfaction models in marketing literature (Churchill and Surprenant, 1982; Oliver, 1980).

According to this theory, satisfaction is determined or measured by the discrepancy between perceived performance and cognitive standards such as expectations and desires (Khalifa and Liu, 2003). Customers or clients expectations can be defined as customer's partial beliefs about a product or service (Mckinney et al, 2002).

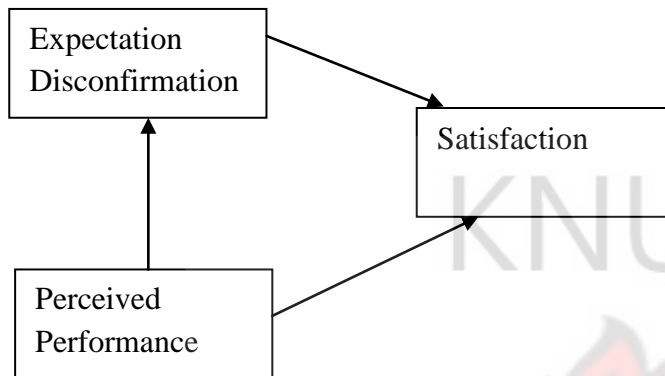
According to Zeithaml and Berry (1988), expectations can be viewed as predictions made by consumers about what is likely to happen during impending transaction or exchange.

Perceived performance on the other hand is customers' perception of how product or service performance fulfills their needs, wants and desire (Cadotte et al, 1987).

Perceived quality is the customer's judgement about an entity's overall excellence or superiority (Zeithaml, 1988). Disconfirmation is therefore defined as the customer's subjective judgements resulting from comparing their expectations and their perceptions of performance received (Mckinney et al, 2002; Spreng et al, 1996). The disconfirmation theory states that satisfaction is

affected by the intensity (or size) and direction (positive or negative) of the gap (disconfirmation) between expectations and perceived performance.

FIGURE 2.1 EXPECTATION DISCONFIRMATION THEORY



SOURCE: KHALIFA AND LIU (2003)

Expectation disconfirmation occurs in three forms:

1. Positive Disconfirmation - Occurs when perceived performance exceeds expectation.
2. Confirmation - Occurs when perceived performance meets (equals) expectations.
3. Negative Disconfirmation - Occurs when perceived performance does not meet or is less than expectation. (Khalifa and Liu, 2003).

2.9 SERVICE QUALITY AND CUSTOMER (CLIENT) SATISFACTION

Service quality and customer (client) satisfaction are important concepts to academic researchers studying consumer evaluations and to practitioners as a means of creating competitive advantage and consumer loyalty.

The academic literature postulates that customer satisfaction is a function of the discrepancy between a consumer's prior expectations and his or her perception regarding the patronage of the service. (Churchhill and Surprenant, 1982; Oliver, 1977; Tse and Wilton, 1988; Yi, 1990).

When an experience is better than expectation then a favourable customer evaluation is predicted (Iacobucci et al, 1995). Service quality is defined similarly as a comparative function between consumer expectations and actual service performance (Parasuraman et al, 1985).

In the customer satisfaction literature, this model is referred to as the Disconfirmation (Theory) Paradigm. In the service quality literature it is referred to as the Gap Model (Iacobucci et al, 1995).

The terms quality and satisfaction are sometimes used interchangeably, as if they are essentially one evaluative construct. From the definitions given above, one may conclude that the two are highly similar. However, several researchers are interested in how they differ (Dabholkar, 1993; Gotlieb et al, 1994).

Some service quality researchers describe satisfaction as a more specific, short-term evaluation (for example, evaluating a single service encounter) and quality as a more general and a long-term evaluation (Bitner and Hubbert, 1993, Parasuraman et al, 1985).

On the other hand some customer satisfaction researchers posit quality as the more specific judgement and a component of satisfaction the broader evaluation (Oliver, 1993). According to Iacobucci et al (1995), if these two concepts are distinct, then they are worthy of further separate pursuits, but if they are the same, then more efficient theoretical progress would be made if these concepts are studied via convergence in a shared literature.

In studying the concepts of service quality and customer satisfaction, Iacobucci et al (1995), found no difference between quality and satisfaction for disconfirmation, keeping promises, customization, empathy, friendliness or purchase intentions (Iacobucci D., Grayson K. and Ostrom A. 1995). They established that overall, the disconfirmation gap concept is a plausible antecedent for both quality and satisfaction and that purchase intentions are a plausible consequence for either.

Service quality has been described as a form of attitude related to but not equivalent to satisfaction that results from the comparison of expectations with performance (Bolton and Drew, 1991; Cronin Jnr. and Taylor, 1992; Shepherd, 1999).

According to Omachonu et al (2008), quality has a long term impact on the satisfaction of customers. Customer satisfaction and service quality are certainly interlinked and these create value for the customer or client and help him to make decisions as to whether the service justifies the cost.

The scale for service quality had been observed and critically evaluated as it uses gap scores, measurement of expectations, positively and negatively worded items, the generalizability of its dimensions and the defining of a baseline for good quality (Cronin and Taylor, 1992; Brown, Churchill and Peter 1992; Oliver, 1993).

Five specific dimensions of service quality have been identified – tangibles, reliability, responsiveness, assurance and empathy (Parasuraman et al, 1988). Cavana et al (2007), agreed that the dimensions of service quality are five but different in that they introduced a different dimension and dropped ‘tangibles’. According to them service quality dimensions are - assurance, responsiveness, empathy, reliability and convenience.

However, as earlier noted the dimensions as conceptualized by Parasuraman et al (1985, 1988) are the most universally acclaimed. Generally, two schools of thought have been espoused regarding the relationship between service quality and customer satisfaction (Ahmed et al, 2010). The first school argued that service quality is the ancestor of customer satisfaction (Antreas and Opoulos, 2003; Cronin and Taylor, 1992; Spreng and Mackey, 1996).

The other school is of the view that customer satisfaction helps to develop perception of high quality (Bolton and Drew, 1991). According to Deng et al (n.d.), among the contributions of customer satisfaction, perceived service quality is a significant determinant. Anderson et al (2004), stated that quality leads to satisfied customers or clients.

The research works on the relationship between customer satisfaction and service quality has also been extended to customer loyalty. (Ahmed et al, 2010). Coner and Gungor (2002), established that higher service quality will lead to more loyal customer. Lai (2004), also found that there is a positive relationship between service quality dimensions such as tangibles, empathy and assurance on one hand and customer satisfaction on the other. He further established a positive relationship between customer satisfaction and intentions of usage or patronage (retention) among satisfied customers. Barnes (1997), emphasized that a loyal client would keep recommending to others his experience. This obviously creates a positive image and draws more potential clients to the organization.

In a study by Ahmed et al (2010), in assessing the relationship between service quality and customer satisfaction among telephone subscribers, it was found that all the service quality dimensions had a significant relationship with customer satisfaction. Specifically, tangibles and assurance scored much higher than the other dimensions, with empathy scoring the lowest. Also the study showed

that with the exception of empathy, all the other four dimensions were positively related to customer satisfaction.

Regarding the relationship between customer satisfaction and service quality, Salazar et al (2004), also agree that there are two opposing views. Satisfaction is seen as an antecedent of service quality, when the last one is seen as a global perception (Bitner, 1990; Bolton and Drew, 1991). However, service quality has also been seen as a cause of customer satisfaction (Cronin and Taylor, 1992; Spreng and Mackey, 1996).

According to Salazar et al (2004), one of the main debates in the literature is about the similarities and differences between service quality and customer satisfaction constructs (Cronin and Taylor, 1992; Bolton and Drew, 1991; Oliver, 1993; Zeithmal et al 1993).

There is a great deal of consensus that satisfaction is a result of individual transactions and global service, whereas service quality is the general impression of the relative superiority or inferiority of the organization and its services (Bitner and Hubbert, 1994). In other words service quality is a general attitude before the service.

When measuring perceived quality, the comparison level is what the customer should expect. However, in the case of satisfaction, the appropriated standards is what the customer is probably expecting (Cronin and Taylor, 1992).

In a study by Sriyam (2010), he observed that generally service quality impact on customer satisfaction. He found out that, specifically, the assurance dimension raised the highest level of expectation, whereas tangibility fulfilled the highest level of perception. In assessing the service quality of front office staff by customers, these results were found. Overall mean score of perception

was higher than expectation in all dimensions, yielding a positive servqual gap. Hence customers were satisfied with all dimensions of service quality. The findings also identified tangibility as the most important dimension in determining customer satisfaction. (Sriyam A., 2010).

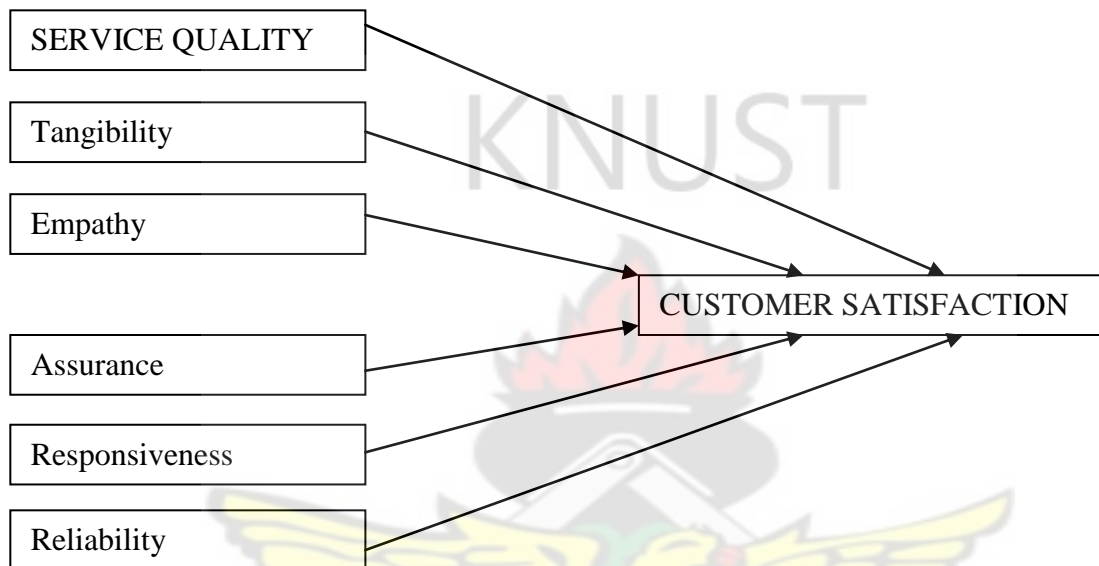
This was in contrast with a study of service quality in Mauritian hotels by Juwaheer and Ross (2003). The findings were that assurance and reliability were the two most important determinants of customer satisfaction. Thus by focusing on assurance and reliability, a hotel could achieve high levels of service quality and consequently customer or client satisfaction.

Tan et al (2010), also studied the relationship between service quality and knowledge sharing in a private educational institution in Malaysia. Using the SERVQUAL, they concluded that the assurance dimension has significant influence on knowledge in the students' perception of service quality rendered by the institution. The degree of students' response to knowledge sharing showed the positive link with trust and confidence. According to the study, this is particularly true when students believe that the knowledge and information received from lecturers are credible and trustworthy.

On the other hand, the study identified no significant relationship between responsiveness and knowledge sharing. The study identified a significant relationship with reliability and knowledge sharing in the students' perception of service quality rendered by the faculty. On the other hand, empathy and tangibles had no significant influence on knowledge sharing. With respect to empathy the findings observed that personal care and individualized attention to the students is not an important factor for understanding students' needs. Thus while establishing that service quality has influence on knowledge sharing, the study identified assurance and reliability as the most important determinants of a better knowledge sharing environment. On the basis of the above literature

concerning the relationship between service quality and customer satisfaction, the following theoretical framework can be drawn.

FIG. 2.2 THEORITICAL FRAMEWORK OF SERVICE QUALITY AND CUSTOMER SATISFACTION



SOURCE: Institute of Interdisciplinary Business Research (2010)

2.10 SERVICE QUALITY IN PUBLIC SECTOR ORGANISATIONS

The use of a variety of measures of service quality in the private sector as critical indicators of both organizational performance and general customer satisfaction is widely accepted and has given rise to considerable empirical research. Organisations operating in the public sector have also come to the realization that customer service and quality are critical strategic issues.

It has also been noted that public sector service dimensions are somewhat different from private sector as they are not threatened by competitors and hence lack in continuous improvement through competitive strategy. (Tahir Iqbal, Ahsan Rana, Nawar Khan and Shahzad Naeem Qureshi, 2011).

However, it is also widely recognized that public sector organizations, especially in developing countries like Ghana, face particular difficulties in measuring service quality. This is a matter of concern to the public since they are the taxpayers, and it is their taxes that are used to finance these public sector organizations, and therefore, they expect that good services are provided to them in return (Abdullah, 2006).

Moreover, profit is not the ultimate goal of these public organizations as they play different roles such as facilitator, pacesetter and socio-economic developer (Arawati, Baker and Kandampully, 2007).

Service quality is an important dimension of organizational performance in the public sector as the main output of most public sector organizations is services (Ilhaamie, 2010).

The study of service quality in public sector organizations has not received much attention compared to the extent of work it has received in the private sector. Brysland and Curry (2001) stated that the literature clearly supported the use of SERVQUAL in the public sector. According to Gowan et al. (2001), service provision is more complex in the public sector because it is not simply a matter of meeting expressed needs, but of finding out unexpressed needs, setting priorities, allocating resources and publicly justifying and accounting for what has been done. In addition, Caron and Giauque (2006) pointed out that public sector employees are currently confronted with new professional challenges arising from the introduction of new principles and tools inspired by the shift to new public management. Anderson (1995) measured the quality of service provided by a public university health clinic. Using 15 statements representing the five-dimensions of SERVQUAL (Parasuraman et al., 1988), she assessed the quality of service provided by the clinic at the University of Houston Health Center. Patients were found to be generally dissatisfied with the five

dimensions of SERVQUAL. The highest dissatisfaction was felt with assurance. On the other hand, tangibles and empathy exhibited the lowest levels of dissatisfaction. Using the SERVQUAL approach, Wisniewski (2001) carried out a study to assess customer satisfaction within the public sector across a range of Scottish Councils services. In the library service, the analysis of gap scores revealed that tangibles and reliability had negative gaps which indicate that customer expectations were not met.

On the other hand, responsiveness and assurance were positive implying that customer expectations were actually exceeded by the service provided. Furthermore, Donnelly et al. (2006) carried out a study to explore the application of SERVQUAL approach to assess the quality of service of Strathclyde Police in Scotland. The survey captures customers' expectations of an excellent police service and compares these with their perceptions of the service delivered by Strathclyde Police. The paper also reports on a parallel SERVQUAL survey of police officers in Strathclyde to examine how well the force understands its customers' expectations and how well its internal processes support the delivery of quality services in the police department. It was found that Strathclyde Police appears to have a good understanding of the service quality expectations of their customers as represented by the responses of elected councilors in the area covered by the force. There is room for improvement in service quality performance both from the viewpoint of the customer and through police force attention to the definition of, and compliance with, service quality standards. Agus et al. (2007) carried out a research to identify management and customer perceptions of service quality practices in the Malaysian Public sector. It is important to note that whereas the SERVQUAL model focused on identifying "gaps" between expectations and actual delivery, their dimensions identified by Parasuraman et al. (1985). Their study looked at the perceptions of management and customers, thereby excluding the views of Frontline Employees (FLE).

In another study, Mohamad Niza Nor et al (2009) assessed service quality and client satisfaction in a public sector department in Malaysia. They adopted the three components model of Rust and Oliver (service product, service delivery and service environment). They found that all three dimensions were positively related to customer satisfaction. However, service environment and service delivery were not significantly related to customer satisfaction. Service product on the other hand was significantly related, and as such a significant predictor of customer satisfaction.

Also in a study conducted by Aliah and Tarmize (1998) to assess service quality provided by an income tax payment department in Malaysia, they found that significant gaps existed between the expectations of the income taxpayers and the services they accepted such as reliability, responsiveness and empathy. These three were higher than the tangibles and assurance dimensions. However, overall service quality was found to be high indicating that the zone of tolerance exists as the taxpayers were willing to compromise with quality.

Furthermore, Ilhaamie in 2010, conducted a study in three hundred public organizations in Malaysia. Respondents were asked to allocate hundred points (100) to the five service quality dimensions. The results were as follows - tangibles (21.10); reliability (20.63); responsiveness (20.51); assurance (20.05) and empathy (18.11). The conclusions were that service quality impacted on customer satisfaction as indicated by the scores of the dimensions, but tangibles happened to be the most important determinant, with empathy being the least.

2.11 THE SERVICE INTERACTION

There is always invariably some level of interaction between the service provider and the customer or client. According to Powers (1995), services are performed by people (service providers) and for

people (customers/clients). For example, Airline passengers interact with check-in-crew and flight attendants and hotel guest interact with front office staff, bar tenders, room service personnel etc.

Similarly, within the context of CHRAJ, clients (be they complainants or respondents) interact with various categories of staff within the Commission. They may include frontline staff (such as receptionist, secretaries, bailiffs, registrars), investigators and lawyers.

This personal interaction is referred to as face-to-face interaction (Solomon et al, 1985); service encounter (Czepiel et al, 1985; Bitner, 1990); interface (Drummond, 1992); moment of truth (Carlzon 1989; Norman, 1994) and service experience (Powers, 1995).

According to Shostack (1985), service encounter encompasses all the period during which a client interacts directly with a service. The position of Shostack is an expanded view of Solomon et al (1985) as it includes the time factor.

Collier (1994), in agreeing with all those views and definitions, however contends that they all overlooked one important dimension - that is how the interaction takes place.

For example, he agrees with Carlzon that the interaction is an episode in which a customer comes into contact with any aspect of the organization, however remote, and thereby has an opportunity to form an impression (Carlzon, 1987).

Collier (1994), however distinguishes between moment of truth and service encounter and goes ahead to define service encounter as “one or more moments of truth”.

During the course of experiencing a service, a client/customer interact with various aspects of the service and each of these various interactions are very important as together it helps the client forms an opinion of the organization.

According to Bejou et al (1996), the interactions play an important role because it create positive impression. Gummesson (1998), observed that when the interaction is extremely intense and intimate it can either cement or prevent long lasting relationships.

The effect of pleasant or unpleasant experience or encounter service cannot be overemphasized - it just has to be gotten right at each stage. However, in a very cautious tone, Peters (1996), opined that service providers and systems used are not infallible and so are liable to mistakes - everyone should therefore be responsible for promoting quality service. Citing Donald Porter, Albrecht and Zemeke (1985) said if a service provider gets his/her service wrong at his/her point in the customer's chain of experiences, he/she is very likely erasing from the customer's mind memories of the good treatment the customer may have had. On the other hand, if quality service is provided then a good opportunity has been utilized to right the wrong that may have happened during earlier service encounters. Perception of both the service providers and clients of the service encounter is that of paramount importance in assessing the service quality of any service organization. (Bitner, 1990; Shostack, 1985).

2.11.1 - Perception

The concepts of service quality and customer service are perceptual constructs that is – they are greatly influenced by perception. To properly do any discussion on perception it is logical to first discuss the concept of sensation. Sensation is the process whereby the stimulation of receptor cells (in the eyes, nose, ears and surface of the skin) send nerve impulses to the brain, where they

register as touch, sound, taste or splash of colour and so on (Wortman et al (1992) or simply the stimulation of these organs (Weiten, 1994).

Perception is the process whereby the brain interprets sensation it receives, giving them order or meaning (Wortman et al 1992). Gibson (1979), put it simply as how we obtain information about the world around us.

According to Robert Blake et al 1951, it is generally agreed that an experience usually occasioned by a stimulus is influenced not only by the immediate stimulus but also by the reinstatement of the effects of previous stimuli.

2.11.2 - How Perception Occurs

Gibson (1979), observed that what human beings perceive are presented by the sensory data received by the perceptual organs (eye, tongue, nose, ear and body) and transmitted to the brain. The brain, the central processing unit of the human body automatically pools all the information and transforms it into perceptual experiences and structures it into a perceivable whole.

Acrodolo and Hake, 1982, further adds that information gained from one sense informs the others about what to expect and how to interpret it.

Therefore, the slightest defect in any of the sensory perceptual organs can adversely affect the brain's ability to transmit accurate information to the entire body and thus affect a person's ability or otherwise to perceive accurately.

2.11.3 - Other Factors Affecting Perception

It is important to note that apart from the effects of the sensory organs on perception, there are other elements contributing to how perception is formed. They include expectations, motivation, personality and attitude.

(i) Expectation

Wortman et al 1992 posit that learning and experience help mould our expectations and our expectations established by perceptual sets, influence the way we perceive. He further opines that “what we know and remember help us make sense of what we see and hear. At the same time what we see and / or hear becomes essential building blocks for acquiring more knowledge of the world” (Wortman et al, 1992:130).

(ii) Motivation

Motivation has been defined as those factors that give impetus to behaviour by arousing, sustaining and directing it toward the attainment of goals (Maslow, 1954). Maslow 1954, studied the concept of motivation and needs and constructed a hierarchy of needs. The theory as propounded by Maslow “emphasizes people’s positive striving towards intimacy, joy, love, sense of belonging, self esteem and fulfillment of their potential” (Ettinger et al, 1954:557).

(iii) Expectancy Value Models

Related to the theory of motivation is the expectancy – value models. These models explain motivation by taking into account both the expectancy of achieving a particular goal and the value placed on it. Thus a service provider will be motivated to provide quality service depending on

his/her expectations concerning what he/she wants to achieve and the value he/she places on it. (Armoo, 2000).

(iv) Personality

Personality consists of all the relatively stable and distinctive styles of thought, patterned behaviour and emotional responses that characterize an individual's adaptation to surrounding circumstances (Mischel, 1986, Wortman et al, 1992).

Personality is also characterized by traits and as defined by Guilford, 1959, a trait is any relative enduring way in which one individual differs from the other. It therefore suggests that the concept of personality is closely related to that of individual differences. Four types of personality have been identified by - Sanguine, Phlegmatic, Choleric and Melancholy Another classification is the one between introvert and extroverts (Eysenck, 1962).

(v) Attitude

Fishbein and Ajzen (1995), defined attitudes as learned relatively enduring dispositions to respond in consistently favourable or unfavourable ways to certain people, groups, ideas or situations. Psychologists believe that an individual's interpretation of social events and how he/she reacts to them are influenced by his/her attitude (Zimbardo and Leippe, 1991) and also first impressions and opinions tend to influence attitudes. So if a client is greeted very nicely by the receptionist and assisted, that may set the tone for a pleasant and fruitful interaction. Since the first impression was good it might influence his perception of the Commission and its services, if no critical failure occurs.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter discusses the research methods adopted. It explains the research design, describes the target population and its size, the sample size, the procedure and techniques used in selecting the sample.

It also discusses the data collection techniques, types of data used for the study and the research or survey instruments used. Finally, it discusses how the data was analysed and presented.

3.2 RESEARCH DESIGN

The study adopted a purely descriptive research approach as it sought to establish the relationship between variables (ie service quality and client satisfaction in CHRAJ).

According to Gay (1992), descriptive research involves collecting data in order to test hypotheses or answer research questions concerning the current status of the subject of the study. Thus this approach was adopted because it sought to describe the situation as it was with regards to service quality and customer satisfaction, how the former impacts on the latter and finally the standards of service quality and customer care practices in the Commission.

3.3 PILOT SURVEY (PRE-TESTING)

A pretesting of the questionnaires was done at the Aowin (Enchi) district office since it was not part of the scope of the study. This was done between 14th to 31st May, 2012.

Originally, the study intended to administer the questionnaires to clients as and when they come to the offices of the Commission, irrespective of whether they are new, old or existing clients. However, the pretesting proved that this approach was inappropriate because the expected numbers may not be secured. Also there was no definite population size.

Also some of the questions and how they were to be asked proved not to be clear and respondent had difficulty answering them. These questions had to be revised and also the SERVQUAL model was incorporated because it had very clear and straight forward statements (questions).

From the pretest the study thus decided to use past clients who have accessed and experienced the services of the Commission. This is because one, it offered a definite population and its size and two, they will be the best candidates to offer any meaningful assessment of the service quality and service interactions.

3.4 TARGET POPULATION

The population of the study was the total number of clients who had accessed the Commission's services in the selected offices between the last quarter of 2011 and the first quarter of 2012 (ie October to December, 2011 and January to March, 2012).

These are the Western Regional Office: Mpohor-Wassa-East; Ahanta West; Tarkwa –Nsuaem Municipal office; Nzema East Municipal office; Jomoro district office; and Wassa Amenfi West district office. The total population was three hundred and seventy (370). The selection of these offices was based primarily on convenience considerations given the time and other resource constraints faced by the researcher.

The choice of past clients was informed by the fact that service quality can properly be assessed after one has fully or to a greater extent experienced the service.

However, care was taken not to select very old or past clients as one, it was going to be difficult contacting them and two, their memories of their experiences might have faded. Therefore, the

timeframe of clients who were recorded between October to December, 2011 and January to March, 2012 was adopted for these reasons.

The other target population was the selected staff of the Commission. These were staff who come into direct contact and therefore interact with the clients on daily routine basis. These were the Registrars, Receptionist, Secretaries, Investigators and Bailiffs. The total population of these selected staff was thirty-two (32). Another category of target population was the Management of CHRAJ at the Head Office in Accra. Management staff specifically contacted were the Deputy Commissioner (Legal and Investigation) and Director of Administration. Purposive sampling technique was used to select them because of their schedules and that they will be best persons to respond to the questions that will yield the desired responses.

3.5 SAMPLE SIZE, SAMPLING PROCEDURE AND TECHNIQUE

CHRAJ had offices throughout the country in all the regions and in ninety-six districts. However, the study was restricted to the Western Region and within the Western Region the Commission has eleven (11) offices. Seven (7) of these offices were selected using convenience sampling technique. These offices were used based on their nearness to Takoradi (the Regional capital) where the researcher resides.

The total numbers of clients from these offices were three hundred and seventy (370). A sample of thirty-five percent (35%) was used as the population was not too large. This was to achieve a greater degree of representativeness of the views of the clients and to achieve a high degree of reliability and validity. Consequently, the thirty-five percent (35%) of three hundred and seventy (370), gave a sample size of 129.5 approximated to 130.

To arrive at the respective sample size for each office, the population of each district was divided by the total population for the study, multiplied by the total sample size. Below is a table depicting the sample for the study and those for the various offices.

Table 3.1 TABLE SHOWING POPULATION AND SAMPLE OF STUDY

CHRAJ OFFICE	POPULATION	SAMPLE (35% OF POPULATION
TAKORADI (REG. OFFICE)	44	15
AGONA NKWANTA	40	14
DABOASE	21	07
TARKWA	50	18
AXIM	70	25
HALF ASSINI	20	07
ASANKRAGUA	125	44
T O T A L	370	130

Source: Field survey, May, 2012.

To get the sample for the respective offices, the simple random sampling technique, (specifically the lottery method) was used. The lists of clients for each office were numbered serially (ie 1,2,3, etc), written on slips of paper well folded and clipped, all put in a box and shaken to mix up properly.

After that one slip is taken out at a time from the box and the number recorded. Each slip that is picked and recorded is thrown back into the box. The process was continued until the sample size for the particular office is gotten. It should be noted that in the process, if an already drawn number was selected for a second or third time, it was thrown back into the box. The names which corresponded to the drawn numbers were written down and constituted those persons to whom the questionnaires were administered.

Purposive sampling technique was used to select those staff for interviewing. This is because they are those categories of staff who routinely interact with the clients and as such will have some in-depth knowledge and better understand the concerns and needs of the clients. The total population of these staff was thirty-two (32).

Convenience sampling technique was used to select sixteen (16) of them for interviewing. This was done as follows, during the data collection period the researcher visited the offices and on each visit, those staff who were in the categories and were available were selected and interviewed. This was done to save time and cost as the offices were scattered and some very far from the researcher's place of work.

3.6 DATA COLLECTION

Type of data used by the study was primary. As indicated a questionnaire was designed and administered to one hundred and thirty (130) clients. The essence was to gather from the clients' viewpoint, information on the level and standards of service quality offered by the Commission; their understanding of service quality and client satisfaction; the dimensions of service quality and how they impact on client satisfaction.

Semi-structured interviews were also conducted (using interview guides) with the Management and some selected staff members of the Commission. These interviews were to gather and understand from the management's viewpoint what the Commission has done since its establishment to enhance service quality whether there is a policy to that effect, whether the management is satisfied with the level of service quality and customer care in the Commission and if not what is being done to improve upon service quality and to achieve client satisfaction.

With respect to the selected staff, the interviews sought to find out whether there exist any policy or guiding principles on service quality delivery in the Commission; how it has been implemented if any; their role in its implementation and the challenges they encounter.

Secondary data was also used. These were sourced from the 1992 Constitution of Ghana, the enabling law establishing the Commission (CHRAJ ACT, Act 456), CHRAJ annual reports and other relevant documentary materials.

3.7 RESEARCH INSTRUMENTS

Detailed research instruments were developed and pretested before they were administered. A comprehensive questionnaire was designed and administered to one hundred and thirty (130) clients drawn from the selected offices earlier mentioned. The items were carefully selected and administered and meticulously edited bearing in mind the research objectives and questions.

The questionnaire was divided into six parts. Part I had six questions (items) and sought some background information about the respondents; Part II had twenty-one (21) questions relating to the clients' expectations and perceptions towards service quality in CHRAJ (the SERVQUAL model was adopted); Part III sought information on the relative importance of the service quality

dimensions on client satisfaction; Part IV sought to further probe the expectations and perceptions of service quality, it had nine questions (items); Part V sought to assess clients understanding of the concepts of service quality and customer satisfaction and their assessment of the standards of service quality and client care in the Commission and finally Part VI sought to elicit recommendations to improve service quality and customer care at CHRAJ.

As earlier indicated the research questionnaire was modified, some questions changed and the SERVQUAL instrument incorporated. For example the initial questionnaire did not touch on educational background of respondents.

In addition two separate interview guides were designed and formed the basis for separate interviews with the Management and the selected employees of the Commission. The guide for the Management which had sixteen (16) questions sought to find out the policy direction of the Commission with regards to service quality, client care and satisfaction, the level of implementation, successes and challenges, their understanding of service quality, client satisfaction among others.

The other interview guide (for selected employee) had fourteen (14) questions (items) and sought to find out from them whether they were aware of any policy on service quality, client care and client satisfaction, their roles in its implementation, successes and challenges, standards of service quality in CHRAJ and their recommendations to enhance service quality and clients satisfaction.

3.8 ADMINISTRATION OF RESEARCH INSTRUMENTS

As noted earlier questionnaires and interview guides were used to gather the relevant primary data. With regards to the questionnaire, copies were made available to the selected offices of the Commission and they were administered by the Registrars of these offices who were properly oriented by the researcher for that purpose. At the end of each week the administered or completed questionnaires were collected, collated and edited by the researcher to ensure consistency, homogeneity, accuracy and completeness. One hundred and twenty (122) clients out of the 130 were contacted and completely responded to the questionnaires, thus giving a response rate of 93.84%.

The interviews with Management and the other staff members were personally done by the researcher to ensure uniformity of the questioning and flexibility at the same time. It was also to ensure effective probing of the issues that were being investigated.

The administration of the research instruments was done over a period of eight (8) weeks.

3.9 DATA ANALYSIS AND PRESENTATION

After editing was done the data was quantitatively and qualitatively analysed.

Quantitative data analysis was done by the use of Microsoft word 2007 – integrated package on a personal computer. The Statistical Package for Social Scientist (SPSS) software IBM version 19 and Minitab software were used to analyse the relationship between the service quality and its dimensions and clients satisfaction. Specifically, descriptive statistics, regression and correlation tests were conducted. Multiple regression analysis was conducted to examine the relationship between service quality and customer satisfaction. According to Hair et al, 1998, it is a constructive statistical technique that is used to analyse the association between a set of independent variables

and a single dependent variable. Frequency distribution and percentages were also used to analyse the profile of the respondents and to determine the proportion of respondents choosing various responses. Presentation devices such as tables, graphs, and charts were also used to analyse and present the results to help easy understanding of the analysis and findings.

Qualitative analysis was done by writing down the themes based on the research objectives and research questions and the issues discussed accordingly.

3.10 OVERVIEW OF CHRAJ

The Commission on Human Rights and Administrative Justice (CHRAJ) is a government institution whose establishment has been provided for by the Fourth Republican (1992) Constitution of Ghana. According to the Constitution there shall be established by an Act of Parliament within six months after Parliament first meets after the coming into force of this constitution a Commission On Human Rights and Administrative Justice (Article 216 of 1992 Constitution) Pursuant to this in July, 1993, the Parliament of Ghana enacted the Commission On Human Rights and Administrative Act (Act 456) 1993 establishing the Commission.

Generally, the Commission is mandated to investigate complaints of violations of fundamental human rights and freedoms, injustice and corruption, abuse of power and unfair treatment of persons by public officers in the exercise of their duties, with power to seek remedy in respect of such acts or omissions and to provide for other related purposes (Article 218 of the Constitution).

3.10.1 VISION OF CHRAJ

The Commission On Human and Administrative Justice envisages a society that is truly free, just and equitable, where human rights and human dignity are respected, where power is accountable and governance is transparent. (CHRAJ Annual Report, 2008).

3.10.2 MISSION OF CHRAJ

The Commission On Human Rights and Administrative Justice exists to enhance the scale of good governance, democracy, integrity, peace and social development by promoting, protecting and enforcing fundamental human rights and freedoms and administrative Justice for all persons in Ghana. These objectives will be achieved by:

- ❖ Ensuring a culture of respect for the rights and obligations of all people in Ghana.
- ❖ Dispensing and promoting justice in a free, informal and relatively expeditious manner.
- ❖ Ensuring fairness, efficiency, transparency and application of best practice.
- ❖ Using a well-trained and motivated workforce and the most modern technology. (CHRAJ Annual Report, 2008).

3.10.3 MANDATES OF CHRAJ

CHRAJ has a triple mandate that comprises: (a) a National Human Rights Institution (NHRI); (b) an Ombudsman and (c) an Anti-Corruption Agency.

1. National Human Rights Institution (NHRI):

As an NHRI the Commission is mandated under Article 218 (a), (c) and (b) of the 1992 Constitution and section 7(1)(a), (1) and (g) of the CHRAJ Act, to protect universal human rights and freedoms

relating to civil, political, economic , social and cultural rights and other human rights instruments to which Ghana is a signatory. The Commission's human rights functions are divided into two broad categories: (i) Protection and Enforcement and (ii) Promotion and Prevention.

In protecting and enforcing fundamental human rights, CHRAJ investigates complaints of human rights violations by persons and institutions both private and public. As per its mandates, the Commission resolves complaints through various methods: mediation, negotiation and formal hearings. Additionally, the Commission carries out special investigations into human rights abuses that are systemic, cultural or in other areas of public interest.

The Commission is mandated by Act 218 (f) of the 1992 Constitution to conduct public education programmes as part of fulfilling the promotion function. In order to prevent human rights abuses, the Commission monitors the human rights situation across the country. The Commission organizes monitoring visits to detention facilities, hospitals, schools, communities to ensure that human rights are being respected and to signal and inform the citizenry of the presence and existence of a national human rights institution. These monitoring visits ensure that the Commission is able to detect early warning signs of human rights abuses and to prevent violation from taking place.

2. Administrative Justice (Ombudsman):

The Administrative Justice functions of the Commission replace the office of the Ombudsman, which was provided for by the 1969 constitution of Ghana and created by the Ombudsman Act of 1970. This mandate is contained in Acts 18 (a) and (b) of the 1992 Constitution and section 7(i)(a), (b) and (b) of Act 456.

The Commission is mandated to protect and promote administrative justice to ensure that the government and its officers are accountable and transparent. The Commission ensures that the administrative organ of the state provide equal access to employment and services and that they are fairly administered. In particular this function of the Commission is to ensure that public officials avoid arbitrariness and discrimination in their decisions and actions.

3. Anti-corruption:

The Commission's anti-corruption powers are derived from Article 218(a) and (e) Article 284-288 of the Constitution and Section 7(i)(a), (e) and (f) of Act 456. The Commission investigates and works to prevent corruption.

Under this mandate, the Commission:

- (i) Investigates abuse of power and “all instances of alleged or suspected corruption and the misappropriation of public monies by officials” (Act 218(e):
- (ii) Investigates allegations of conflict of interest under Chapter 24 of the 1992 Constitution;
- (iii) Promotes integrity and ethics in the public service: and
- (iv) Conducts training and public education to sensitize public officials and the general public on corruption.

Also the Whistleblower Act 2006 (Act 720) confers additional mandate on the Commission to investigate disclosures of impropriety (economic crime, waste, mismanagement, misappropriation of public resources, environmental degradation) and complaints of victimization of Whistleblower. (Source: CHRAJ Strategic Plan 2011 – 2015). It must however, be emphasized that the study was

focused on the functions of the Commission which involved the receipt, processing and resolution of complaints.

3.10.4 Clientele of the Commission:

The Commission's clientele base is broad and involves the following:

- ❖ The government and its agencies;
- ❖ Persons with complaints about human rights, administrative justice and corruption;
- ❖ Private corporate entities with complaints;
- ❖ The general public.

(Source: CHRAJ Strategic Plan 2011-2015)

However, given the limited time and resources available to the researcher, the study focused on only persons with complaints on Human Rights, Administrative Justice and Corruption.

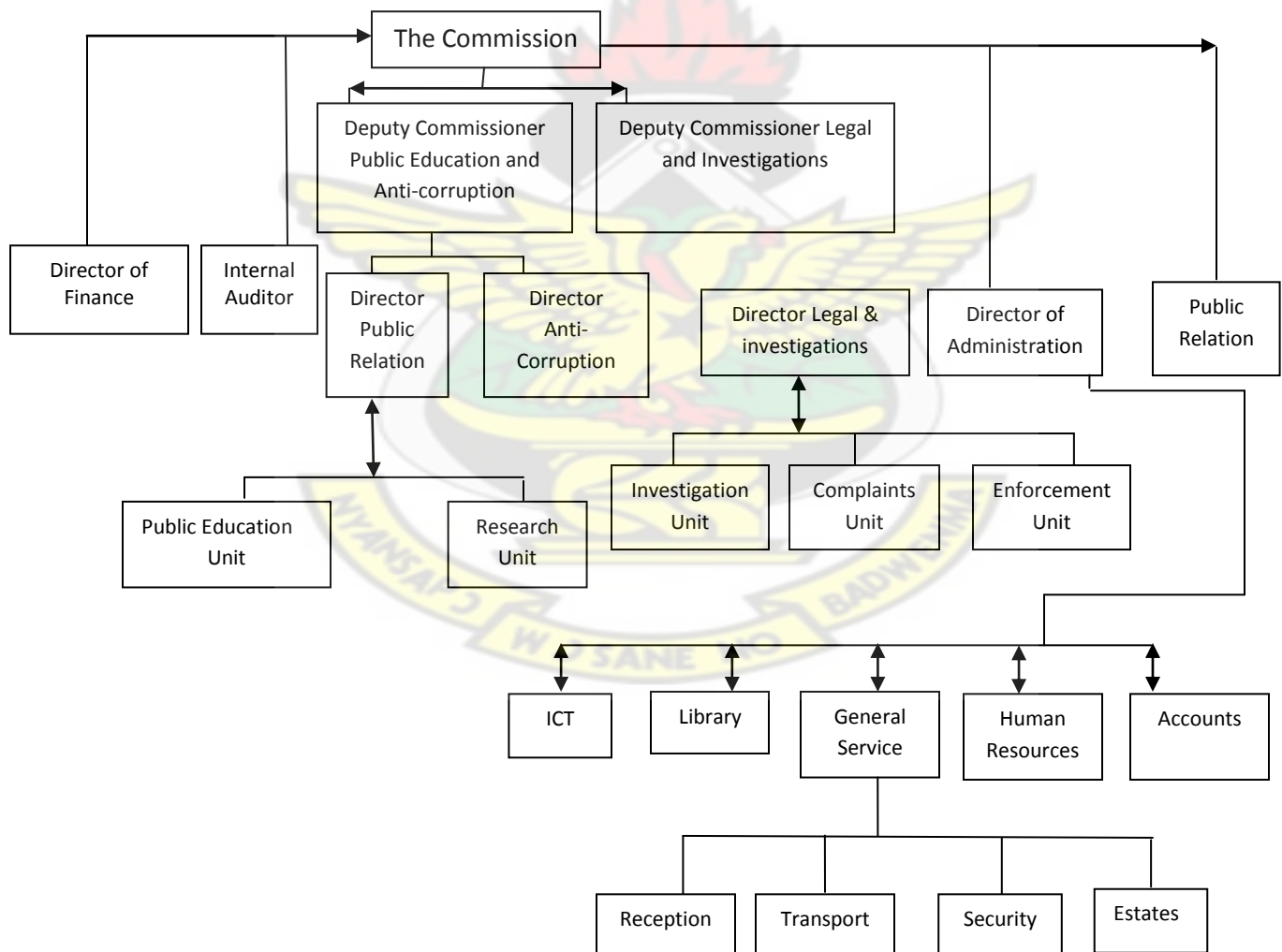
3.10.5 Organisational Structure of CHRAJ:

CHRAJ operates under a three-member governing body comprising a Commissioner as Chair and two deputies. The Commission is organized into five departments, namely:

- ❖ Legal and Investigations
- ❖ Anti-Corruption
- ❖ Public Education
- ❖ Administration
- ❖ Finance

These departments are headed by Directors who support the Commissioners and have direct responsibilities for their respective departments. The Commission has ten (10) regional offices which co-ordinate the work of the Commission in the ten administrative regions of Ghana. In addition, there are three (3) sub-regional offices and ninety-six (96) district offices across the country, that ensure that the work of the Commission is brought to the doorstep of the ordinary person. Constitutionally, the Commission reports annually to Parliament of Ghana on the performance of its functions.

Figure 3.1 Organisational Structure of CHRAJ



(Source: CHRAJ Annual Report, 2008)

CHAPTER FOUR

DATA PRESENTATION AND DISCUSSION OF RESULTS

4.1 INTRODUCTION

This chapter is a detailed presentation of the results of the study. The data covering the various sub-themes are presented, analysed and discussed. They include the profile of respondents, level of service quality in CHRAJ, regression and correlation tests that were conducted, service quality gaps, standards of service quality, processes and procedures and finally constraints and challenges the Commission encounters in ensuring high services delivery.

4.2 DEMOGRAPHIC PROFILE OF RESPONDENTS (CLIENTS)

As indicated, the main respondent group of the survey were clients of the Commission who had experienced the Commission's services. In all a total of one hundred and thirty (130) clients was arrived at as the sample size. However, only 122 clients could be contacted and successfully taken through the questionnaire. This translates to a response rate of 93.84%. The tables and figures below present the demographic profile of these clients.

Table 4.1 (a)

SEX DISTRIBUTION OF (CLIENTS) RESPONDENTS

SEX	NO. OF RESPONDENTS	PERCENTAGE OF RESPONDENTS

MALE	38	31
FEMALE	84	69
TOTAL	122	100

Source: Field Data, May 2012

Table 4.1 (b)

AGE DISTRIBUTION OF RESPONDENTS (CLIENTS)

AGE RANGE (YEARS)	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
15 - 25	13	11
26 - 35	48	40
36 - 45	29	23
46 - 55	22	18
56 - 65	10	08
65+	0	0
TOTAL	122	100

Source:Field Data, May, 20

Table 4.1 (C)

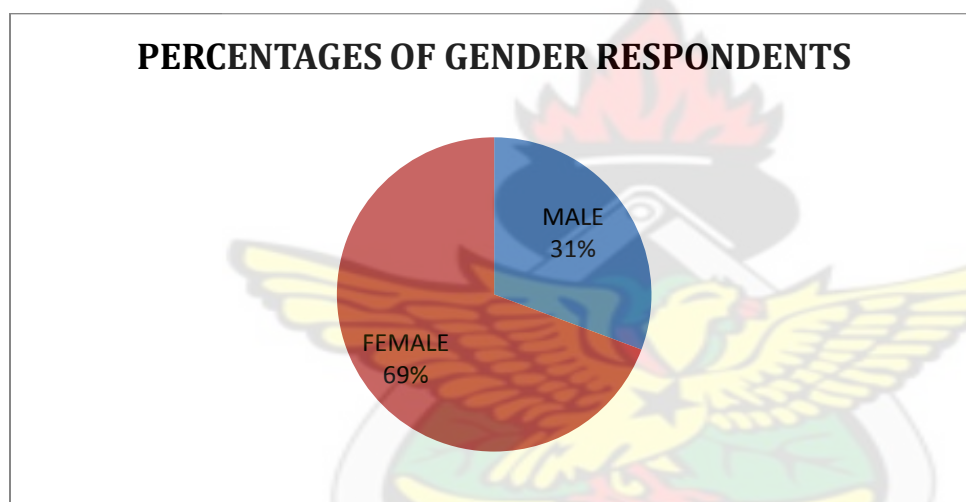
EDUCATIONAL BACKGROUND OF RESPONDENTS

LEVEL OF EDUCATION	NUMBER OF RESPONDENT
PRIMARY	19

JUNIOR HIGH SCHOOL	46
SENIOR HIGH SCHOOL	39
TERTIARY	12
OTHERS	06
TOTAL	122

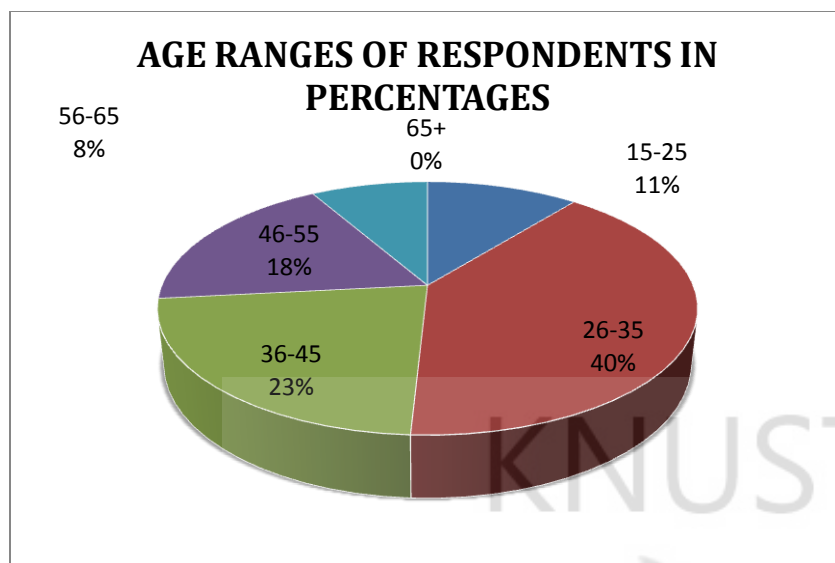
Source: Field Data, May, 2012

Figure 4.1(a) SEX DISTRIBUTION OF RESPONDENTS (CLIENTS)



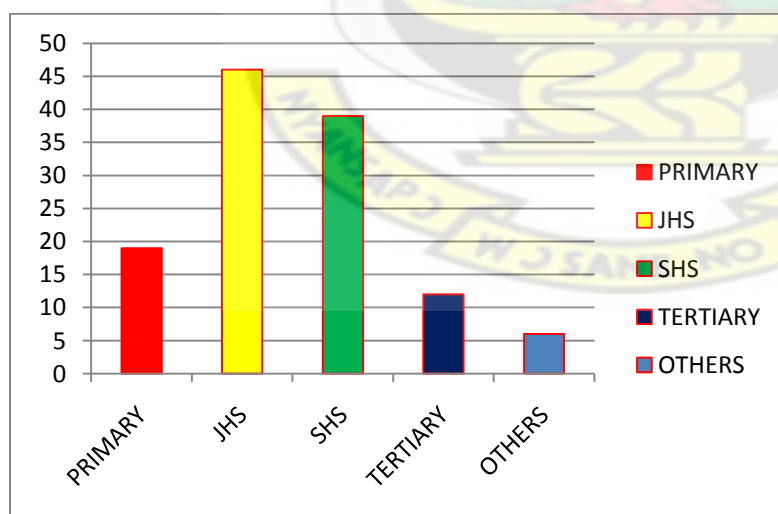
Source: Field Data, May 2012

Figure 4.1 (b) AGE DISTRIBUTION OF RESPONDENTS (CLIENTS)



Source: Field Data, May 2012

Figure 4.1 (c) EDUCATIONAL BACKGROUND OF RESPONDENTS (CLIENTS)



Source: Field Data, May 2012

From the tables and diagrams above the demographic profile of the respondents is as follows:

With regards to sex, 69% of the respondents were found to be females, with the males constituting 31%. This means majority of the respondents were females. In other words it can be deduced that most of the Commission's clients are females.

With regards to age, respondents in the age group of 26 to 35 years constituted the majority (which is 40%), with those in age group of 65 years and above constituting zero %. The second largest age group is that of 36 years – 45 years, accounting for 23%. Thus these two groups account for 63% of the Commissions clientele in terms of age. This picture might very possibly be the general situation because majority of Ghana's population are shared among these age brackets. It is also the case that most of these are among the active segments of the population are more abreast of human rights, maladministration and corruption issues. With regards to their educational background, surprisingly those with junior high school level happened to be the dominant group, followed by senior high school. This point to the fact that the majority of the respondents are not poorly educated neither are they highly educated, as only twelve (12) of them have tertiary education.

4.3 SERVICE QUALITY AND CLIENTS SATISFACTION IN CHRAJ

According to Zeithaml and Bitner, (2008) “service quality is a focused evaluation that reflects the customer's perceptions of specific dimensions of quality: reliability, responsiveness, assurance, empathy and tangibles”. It is a conceptual construct which centres on perceived quality defined as a customer's or client's judgement about an entity's overall excellence or superiority (Zeithaml, 1987).

Customer (client) satisfaction measures how well an organization's product or service meets or exceeds customer or client expectation. According to Kotler, (2000), customer satisfaction is a person's feeling of pleasure or disappointment resulting from a product or service perceived performance (or outcome) in relation to his or her expectations.

4.3.1 LEVEL OF CLIENTS' EXPECTATIONS AND PERCEPTIONS TOWARDS SERVICE QUALITY IN CHRAJ:

The data representing the responses of the clients were analysed to depict their responses with regards to their expectations and perception levels of service quality in CHRAJ.

Table 4.2 LEVEL OF CLIENTS' EXPECTATIONS AND PERCEPTIONS TOWARDS SERVICE QUALITY IN CHRAJ

Dimensions	Level of Expectation					Level of Perception				
	5	4	3	2	1	5	4	3	2	1
Tangibility										
Statement 1	51	44	27	-	-	17	38	56	11	-
2	78	31	13	-	-	33	23	40	17	9

3	14	67	33	8	-	39	30	35	14	4
4	4	75	15	18	10	26	63	25	8	-
5	12	71	23	11	15	-	28	57	14	23
Reliability										
Statement 6	95	13	10	4	-	62	21	11	12	16
7	77	23	17	2	3	67	36	10	1	8
8	81	33	5	5	-	74	29	9	5	5
Responsiveness										
Statement 9	66	20	22	12	2	45	27	15	31	9
10	69	31	19	3	-	87	33	2	-	-
11	85	26	7	5	-	86	13	11	4	8
12	88	30	4	-	-	90	23	7	2	-
13	84	28	8	2	-	89	22	10	1	-
Assurance										
Statement 14	68	31	16	7	-	76	21	21	4	-
Statement 15	79	22	18	3	-	61	35	25	1	-
16	64	42	16	-	-	71	26	20	2	2
17	73	33	15	1	-	80	37	4	1	-
Empathy										

Statement 18	70	23	24	5	-	90	28	4	-	-
19	88	21	10	3	-	51	36	15	4	16
20	75	34	13	-	-	60	21	5	9	27
21	56	35	20	11	-	38	47	12	15	10

Source: Field Data, May, 2012

To answer the first research questions and the hypotheses of the study, a multiple regression was conducted. This was done for both expectation and perception levels. The broad service quality dimensions were used (and not the specific statements or items under the dimensions) as the independent variables and client satisfaction as the dependent variable.

(A) REGRESSION ANALYSIS FOR CLIENTS' EXPECTATION TOWARDS SERVICE QUALITY

MODEL SUMMARY

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	0.932 ^a	0.868	0.795	8.125
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a. Predictors: (Constant), Empathy, Tangibility, Responsiveness, Reliability, Assurance

R (Correlation Coefficient) is 0.932 means there is a stronger linear relationship between the independent variables which are Empathy, Tangibility, Responsiveness, Reliability, Assurance and the dependent variable Customer Satisfaction.

From the table R-Squared (coefficient of determination) is 0.868 which implies that 86.8% of the variation in Customer Satisfaction is explained by Empathy, Tangibility, Responsiveness, Reliability and Assurance. It also shows that the values of Empathy, Tangibility, Responsiveness, Reliability and Assurance can perfectly predict the values of the dependent variable by 86.8%

The Adjusted R-squared of 0.795 suggests that Empathy, Tangibility, Responsiveness, Reliability and Assurance fit to the model by approximately 80%.

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3911.631	5	782.326	11.851	001 ^b
Residual	594.102	9	66.011		
Total	4505.733	14			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Empathy, Tangibility, Responsiveness, Reliability, Assurance

With the P – Value of 0.001 compared to your alpha level of 0.05 it can be concluded that, the independent variables Empathy, Tangibility, Responsiveness, Reliability, Assurance reliably predict the dependent variable. Therefore the Null hypothesis is accepted.

Table 4.3 RESULTS OF REGRESSION ANALYSIS (EXPECTATION)

COEFFICIENTS^A

Model	Unstandardized Coefficients		Standard Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5.665	5.306		1.068	.313
Tangibility	.136	.099	.193	1.378	.201
Reliability	-.463	.150	-.838	-3.093	.013
Responsiveness	.563	.153	.951	3.681	.005
Assurance	.175	.405	.260	.433	.676
Empathy	.159	.427	.247	.372	.718

a. Dependent Variable: Customer Satisfaction

A Percentage increase in Tangibility will increase Customer Satisfaction by 13.6% and also shows that there is a positive relationship between Tangibility and Customer Satisfaction.

A Percentage decrease in Reliability will increase Customer Satisfaction by 46.3%; there is a negative relationship between Reliability and Customer Satisfaction.

An increase in 1% of Responsiveness will cause a 56.3% increase in Customer Satisfaction; there is a positive relationship between Responsiveness and Customer Satisfaction.

If Assurance increases by 1% Customer Satisfaction will increase by 17.5% and a positive relationship between Assurance and Customer Satisfaction is established.

An increase in 1% of Empathy will cause a 15.9% increase Customer Satisfaction and a positive relationship between Empathy and Customer Satisfaction.

(B) REGRESSION ANALYSIS FOR CLIENTS PERCEPTION TOWARDS SERVICE QUALITY

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.925 ^a	.856	.777	8.481

a. Predictors: (Constant), EMPATHY, TANGIBILITY,

RESPONSIVENESS, RELIABILITY, ASSURANCE

R (Correlation Coefficient) is 0.925 means there is a stronger linear relationship between the independent variable which are Empathy, Tangibility, Responsiveness, Reliability, Assurance and the dependent variable Customer Satisfaction.

From the table R-Squared (coefficient of determination) is 0.856 which implies that 85.6% of the variation in Customer Satisfaction is explained by Empathy, Tangibility, Responsiveness, Reliability

and Assurance. It also shows that the values of Empathy, Tangibility, Responsiveness, Reliability and Assurance can perfectly predict the values of the dependent variable by 85.6%.

The Adjusted R-squared of 0.777 suggests that Empathy, Tangibility, Responsiveness, Reliability and Assurance fit to the model by approximately 78%.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	3858.421	5	771.684	10.729	.001 ^b
1 Residual	647.313	9	71.924		
Total	4505.733	14			

a. Dependent variable: CUSTOMER SATISFACTION

b. Predictions: (Constant), EMPATHY, TANGIBILITY, RESPONSIVENESS, RELIABILITY ASSURANCE

With the P-Value of 0.001 compared to your alpha level of 0.05 it can be concluded that, the independent variables Empathy, Tangibility, Responsiveness, Reliability, Assurance reliably predict the dependent variable. Therefore the Null hypothesis is accepted.

Table 4.4: RESULTS OF REGRESSION ANALYSIS (PERCEPTION)

COEFFICIENTS

Model	Unstandardized	Standardized	t	Sig.
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	Coefficients		Coefficients		
	B	Std.Error	Beta		
(Constant)	28.182	9.609		2.933	.017
TANGIBILITY	-.268	.202	-.243	-1.325	.218
RELIABILITY	-.196	.232	-.265	-.843	.421
RESPONSIVENESS	.353	.173	.657	2.038	.072
ASSURANCE	.564	.264	.862	2.140	.061
EMPATHY	-.483	.305	-.692	1.582	.148

a. Dependent Variable: CUSTOMER SATISFACTION

A Percentage decrease in the Tangibility will increase Customer Satisfaction by 26.8% and also show that there is a negative relationship between Tangibility and Customer Satisfaction.

A percentage decrease in Reliability will increase Customer Satisfaction by 19.6%; there is a negative relationship between Reliability and Customer Satisfaction.

An increase in 1% of Responsiveness will cause a 35.3% increase in Customer Satisfaction; there is a positive relationship between Responsiveness and Customer Satisfaction.

If Assurance increases by 1% Customer Satisfaction will increase by 56.4%; a positive relationship between Assurance and Customer Satisfaction is established.

A decrease in 1% of Empathy will cause a 48.3% increase in Customer Satisfaction; a negative relationship between Empathy and Customer Satisfaction is established.

To further explore the relationship between the service quality dimensions, a correlation test was run for both the expectation and perception levels.

(c) CORRELATION BETWEEN SERVICE QUALITY DIMENSIONS AND CUSTOMER (CLIENT) SATISFACTION: EXPECTATION

Table 4.5 RESULTS OF CORRELATION ANALYSIS (EXPECTATION)

Correlations

		Customer Satisfaction	Tangibility	Reliability	Responsiveness	Assurance	Empathy
Customer Satisfaction		1	.272	.237	.882**	.698**	.633**
	Pearson Correlation Sig. (2-tailed)		.189	.394	.000	.001	.003
Tangibility	N	25	25	15	25	20	20
	Pearson Correlation Sig. (2-Tailed)	.272	1	.203	.294	.338	.376
Reliability	N	25	25	15	25	20	20
	Pearson Correlation Sig. (2-tailed)	.237	.203	1	.651**	.780**	.867**
Responsiveness	N	15	15	15	15	15	15
	Pearson Correlation Sig. (2-tailed)	.394	.468	.009	1	.001	.000
Assurance	N	25	25	15	25	20	20
	Pearson Correlation Sig. (2-tailed)	.822**	.294	.651**	1	.891**	.843**
Empathy	N	25	25	15	25	20	20
	Pearson Correlation Sig. (2-tailed)	.698**	.338	.780**	.891**	1	.968**
	N	20	20	15	20	20	20
	Pearson Correlation Sig. (2-tailed)	.633**	.376	.867**	.843**	.968**	1
	N	20	20	15	20	20	20

**Correlation is significant at the 0.01 level (2-tailed)

The following can be deduced from the above. Generally, a positive relationship exists between service quality and clients satisfaction but the strength of the relationship differ with each dimension.

For Tangibility and Reliability, the Pearson Correlation values are 0.272 and 0.237 respectively. This indicates a weak relationship. However, the Pearson correlation for Empathy, Assurance and Responsiveness are quite higher with values of 0.633, 0.698 and 0.822 respectively. This indicate

that strong relationship exist between Assurance and Empathy on one hand and customer satisfaction on the other, and an even stronger relationship between Responsiveness and customer satisfaction.

(D) CORRELATION BETWEEN SERVICE QUALITY DIMENSIONS AND CUSTOMER SATISFACTION: PERCEPTION

Table 4.6 RESULTS OF CORRELATIONS ANALYSIS

CORRELATIONS

		CUSTOMER	TANGIBILITY	RELIABILITY	RESPONSIVENESS	ASSURANCE	EMPATHY
Customer Satisfaction	Pearson correlation	1	.162	.388	.852**	.657**	.333
	Sig. (2-tailed)		.438	.153	.000	.002	.152
	N	25	25	15	25	20	20
TANGIBILITY	Pearson correlation	.165	1	-.341	.082	.094	-.188
	Sig. (2-tailed)	.438		.213	.697	.695	.427
	N	25	25	15	25	20	20
RELIABILITY	Pearson correlation	.388	-.341	1	.745**	.746**	.813**
	Sig. (2-tailed)	.153	.213		.001	.001	.000
	N	15	15	15	15	15	15
RESPONSIVENESS	Pearson correlation	.852**	.082	.745**	1	.781**	.594**
	Sig. (2-tailed)	.000	.697	.001		.000	.006
	N	25	25	15	25	20	20
ASSURANCE	Pearson correlation	.657**	.094	.746**	.781**	1	.837**
	Sig. (2-tailed)	.002	.695	.001	.000		.000
	N	20	20	15	20	20	20
EMPATHY	Pearson correlation	.333	-.188	.813**	.594**	.837**	1
	Sig. (2-tailed)	.152	.427	.000	.006	.000	
	N	20	20	15	20	20	20

** Correlation is significant at the 0.01 level (2-tailed)

The results point to a positive relationship between service quality and customer satisfaction.

However, the degree differs with the dimensions. The Pearson correlation of 0.162, 0.333 and 0.388

for Tangibility, Empathy and Reliability show very weak relationship while those for Responsiveness and Assurance of 0.852 and 0.657, respectively indicate a strong relationship for assurance and even a stronger one for Responsiveness. Thus both regression and correlation test indicate that Assurance and Responsiveness are the major determinants of client satisfaction in the Commission. This is because a 1% increase in Assurance will lead to a 56.4% increase in client satisfaction and a percentage increase in Responsiveness will lead to a 35.3% increase in client satisfaction. Furthermore, the Pearson correlations of 0.852 and 0.657 for Responsiveness and Assurance respectively, indicate that these dimensions are significantly related to client satisfaction.

Going by the regression test (perception), the results show a negative relationship between Tangibility (-0.265), Reliability (-0.196) and Empathy (-0.483) on one hand and client satisfaction on the other. A reduction in these variables will lead to an increase or improvement in client satisfaction. The correlation test (perception) also indicates that Tangibility, Reliability and Empathy, though have some relationship with client satisfaction, the relationship is weak. The conclusion is that they are not major determinants in ensuring client satisfaction in CHRAJ.

To further ascertain the regression and correlation results, respondents were asked to rank the five dimensions in order of importance to their satisfaction. In other words, which of the dimensions matter most to them.

TABLE 4.7 LEVEL OF IMPORTANCE OF DIMENSION

DIMENSION	5	4	3	2	1
Tangibility	18	16	25	40	23

Reliability	48	37	14	17	06
Responsiveness	53	35	20	6	8
Assurance	69	31	17	02	03
Empathy	51	43	05	09	04

Source: Field Data, May, 2012

From the table above Assurance had the highest (69), followed by Responsiveness (53) with the least being Tangibility (18). In other words respondents found Assurance to be the most important predictor of client satisfaction. This is consistent with the regression and correlation results ran with the perception figures which showed strong relationship between these variables and clients satisfaction. From the foregoing analysis, it can be concluded that the first research question, what is the relationship between service quality and customer satisfaction has been answered.

4.4 SERVICE QUALITY GAPS BETWEEN CLIENTS EXPECTATIONS AND PERCEPTION

According to PZB (1985), quality is the degree and direction of discrepancy between customers perceptions and expectations in terms of different but relatively important dimensions. Parasuraman et al (1985) further explained that when the expected is more than the actual (perceived), service quality is less than satisfactory. When expected is less than perceived, service quality is more than satisfactory. In the situation where expected is equal to perceived, service quality is satisfactory.

The study therefore sought to determine levels and gaps with respect to the various dimensions. This was done by finding the mean of the perception and expectation values for the various

dimensions. Sachdev and Verma (2004), explained that to know the service quality gaps, the expectation values are subtracted from the perception values. That is perception (P) minus expectation (E).

Table 4.8 SERVICE QUALITY GAPS

VARIABLES	PERCEPTION MEAN	EXPECTATION MEAN	GAP
TANGIBILITY	24.40	24.96	-0.56
RELIABILITY	24.40	24.53	-0.13
RESPONSIVENESS	24.46	24.44	0.02
ASSURANCE	24.35	24.40	-0.05
EMPATHY	24.40	24.40	0.00

Source: Field Data, May, 2012

From the table above, service quality gap of -0.56 was recorded for tangibility. This is because the mean perception value of 24.40 was less than the mean expectation value of 24.96. In other words perceived quality was less than expected quality in respect of tangibility. Clients expectations regarding tangibility were not met. This could be that clients were not impressed with the level and quality of physical facilities, equipment and the office environment. It could also be the case that clients expected the staff to be more smartly, appropriately or elegantly dressed than they found.

A negative service quality gap was also recorded for reliability. A service quality gap of -0.13 means that clients expectations regarding that dimension were not met or perception fell short of expectation.

In other words, clients were dissatisfied with service quality in the Commission as far as reliability was concerned. This could be that promised deadlines were missed or that some defects were associated with some of the services delivered.

In the case of responsiveness, the service quality gap was 0.02, which meant perceived service quality exceeded expected service quality. In other words service quality is more than satisfactory. Thus clients found the Commission to be responsive. This can be explained by the fact that services were expeditiously or promptly delivered, cases were expeditiously dealt with or staffs were willing to offer support to clients.

With regards to the Assurance dimension, the service quality gap was -0.05. This means a negative service quality gap which indicates that expectations of clients with regards to this dimension exceeded their perception of actual service delivery. Service quality is therefore less than satisfactory. This might be that the clients did not find the staff to have demonstrated enough competence, expertise, confidentiality and impartiality.

Finally, a gap value of zero (0) was recorded for the empathy dimension which means perception of service delivery with regards to this dimension equally met clients expectations. Service quality can thus be described as satisfactory. This might be explained by the fact that the staff showed personalized attention to clients, staff had a better understanding of the needs of the clients or that the staff communicated effectively with clients.

Thus from the above the most unmet dimension is Tangibility, which also had the highest expectation mean value. The most met dimension is Responsiveness, followed by Empathy. Though Assurance was not met, the discrepancy was lower than those recorded for Tangibility and Reliability. This makes it (Assurance) a relatively better met dimension than the other two.

4.5 PERIOD OF COMPLAINTS SETTLEMENT

The clients were asked further questions to solicit more views on the quality of service. In responding to whether they were quickly attended to, out of the 122 respondents, 76 (62%) replied in the affirmative while 46 (38%) answered in the negative. Also, all 122 respondents indicated that they were courteously treated. Furthermore, 90 (74%) said that their cases were expeditiously dealt with while 32 (26%) said their cases were not expeditiously dealt with.

Table 4.9 DURATION OF CASE COMPLAINTS

DURATION (IN WEEKS)	NO. OF RESPONDENTS	PERCENTAGE OF RESPONDENT
1 - 4	17	20.5
4 - 12	72	59
12-24	25	14
24	08	6.5
TOTAL	122	100

Source: Field Data, May, 2012

The table above shows the duration within which clients indicated their complaints were resolved or dealt with. Majority of the respondents (59%) indicated their cases were dealt with within the 4 – 12 week period.

Further, out of the 32 who responded that their cases were not expeditiously dealt with, 23 said they were informed of the reasons for the delay, thus only 9 said they were not told of the reasons for the delay.

The findings tend to concur with the service quality results which pointed to the fact that perception towards Responsiveness exceeded the expectations for same.

4.6 CLIENTS UNDERSTANDING OF SERVICE QUALITY AND CUSTOMER SATISFACTION

Most of the respondents had some understanding of the concepts of service quality and customer satisfaction, though some of them could not properly explain what they constitute. Most of them were of the view that service quality is the organization giving off its best. Though respondents did not make direct references to the popularly known dimensions (reliability, assurance, tangibility, empathy and responsiveness), a good number of them indirectly referred to them.

With regards to customer satisfaction, most respondents explained that customer satisfaction is when the client needs and expectations have been met.

In explaining the relationship between the two, respondents were unanimous that there is a relationship between them and that service quality will lead to customer satisfaction.

These views are consistent with that of Anderson et al, who state that quality leads to satisfied customers or clients (Anderson et al, 2004).

Below are some specific statements gathered from respondents (clients) regarding the two concepts:

= = “For me service quality is when the Commission shows they are capable of handling my
--

case.”

= = “At least I expect that the officers will listen to me.”

= = “Customer satisfaction is when the expectations and problems of the clients are addressed.

== “The client is happy with the Commission when he gets the reliefs he wants.”

Source: Field Data, May, 2012

4.7 PROFILE OF RESPONDENTS (STAFF)

In order to have a broader perspective of the issues being investigated and to answer the second and third research questions, selected staff and the Deputy Commissioner (legal and investigation) and Director of Administration were also interviewed.

The table shows the number of staff interviewed from each of the offices constituting the study area.

Table 4.10 PROFILE OF RESPONDENTS (STAFF)

OFFICE	STAFF CATEGORIES				
	INVESTIGATORS	REGISTRARS	BAILIFFS	SECRETARIES	TOTAL
REGIONAL OFFICE (TAKORADI)	1	1	-	2	4
AGONA NKWANTA	-	1	-	1	2
DABOASE	1	1	-	-	2
TARKWA	1	-	1	-	2
AXIM	-	1	1	-	2
HALF ASSINI	-	1	1	-	2
ASANKRAGUA	1	-	-	1	2
TOTAL	4	5	3	4	16

Source: Field data, May, 2012

In all 16 staff were interviewed and the breakdown is as follows: 4 from the regional office and 2 each from the districts.

4.8 EXISTENCE AND AWARENESS OF SERVICE QUALITY POLICY IN CHRAJ

The study sought to find out whether the Commission has a policy on service quality and client care and the extent to which staffs are aware of or familiar with it.

To help put this in the proper perspective, the staff were asked to indicate the number of years they had worked with the Commission. Of the 16 interviewees 10 (62.5%) indicated that they had worked in the Commission for 1 - 15 years; 2(12.5%) had been in the Commission for between 5 and 10 years and 4 (25%) had worked in the Commission for between 1 and 5 years.

Majority of the staff interviewed (11) representing 69% were unaware of the existence or otherwise of a service quality policy in the Commission. Of the 30% who answered in the affirmative, only a few could satisfactorily explain what the policy is about. The findings point to the fact that the staff are unaware of the existence of such a policy. It may also be the case that the Commission does not have a service quality at all or that it has but it has not been disseminated and explained to all the staff.

The finding above however does not support the responses of management on the matter. According to the Director of Administration, the Commission has a service quality policy which has been in existence for the past 5 years. He further added that all staff are aware of the policy and it is being fully implemented.

In responding to whether the Commission has a policy on service quality and client care, the Deputy Commissioner (Legal and Investigation), answered in the affirmative. He continued to explain that the client care component has been in existence for the past ten years, however the policy in terms of those who bring complains and how to quickly deal with such complains finds expression in the

Case Handling Manual which has been in operation for the last five years. He further indicated that a Client's Charter has been developed but it is yet to become operational.

So it could be that the policy is only known at the Management level or those interviewed are working with and implementing something they actually do not know.

4.9 STAFF AND MANAGEMENT PERSPECTIVES ON SERVICE QUALITY AND CUSTOMER SATISFACTION

The study also sought to gather some perspectives of the staff of CHRAJ on the concepts of service quality and customer satisfaction. This was thought to be necessary because the researcher is of the view that a good understanding of the two concepts by the staff, who are the internal customers of CHRAJ, will put them in a better stead in enhancing service delivery.

The staff interviewed had some understanding of service quality and customer satisfaction, most of them could not clearly explain what constitute these two concepts.

Generally, the staff were of the view that service quality is about offering efficient services that address the needs of the clients and some indicated it is about "offering the best to your clients." On customer satisfaction, they explained that it involves making sure that the client is content with the services offered.

On the relationship between service quality and customer satisfaction, all staff interviewed were of the view that service quality impacts on customer satisfaction. That is to achieve customer satisfaction; service quality has to be improved upon. This in general agrees with the understanding of clients with regard to these concepts and their relationships.

These positions are therefore consistent with the position of researchers and practitioners who view service quality as an antecedent to customer satisfaction.

Below are statements of some staff on service quality, customer satisfaction and their relationships:

- ❖ “Service quality is providing credible and accurate information to clients”.
- ❖ “Service quality is delivering the best out of many options to the clients”.
- ❖ “Service quality is the ability to satisfy the needs of clients”.
- ❖ “Service quality is the way an organization meets the demands of clients and how professional the staff are”.
- ❖ “Prompt delivery of service constitutes service quality”.
- ❖ “Customer satisfaction is where the client is content with the services delivered by the Commission”.
- ❖ “Customer satisfaction is achieved when the clients gets the reliefs he seeks”.
- ❖ “When you deliver quality service the client will certainly be happy but he will not be happy if the service is poor”.
- ❖ “The relationship between service quality and customer satisfaction is that quality service delivery has a strong impact on customer satisfaction”.
- ❖ “The more quality service is rendered the more satisfied the client will be”.

Source: Field Data, May, 2012.

On the part of management, the Director of Administration, explained that in CHRAJ the key components of service quality include trust, speed and efficiency.

He explained that “CHRAJ is a public institution and that public service is a trust and one has to be at one’s best.” According to him it is essential to ensure that clients and their needs are attended to without undue delays. He was of the view that one thing which has endeared the Commission to the public is its ability to expeditiously process and deal with cases and problems brought to it by the public and the relatively less formal nature of its processes and proceedings. He further explained that in addition the Commission handles cases with professionalism, dexterity, impartiality and

confidentiality and religiously abide by the tenets of natural justice. He concludes that “all these are aimed at ensuring efficient delivery of quality services.”

The responses of the Director of Administration were corroborated by the Deputy Commissioner (L/I), the latter’s explanation is encapsulated in the following statement –“ For me when a client walks into the offices of the Commission we should be able to create an atmosphere receptive enough to allow him or her to say whatever he wants to complain about. We should hear him out with all respect and he should walk out of the doors of the Commission feeling that somebody has cared to listen to him. That alone is sufficient for the person”. He continued that, “most complainants coming to the Commission are unhappy, so we should not add to their unhappiness by our attitude and misconduct”. According to him service quality is also about keeping the client informed of how you are handling his complaint. He concludes that with CHRAJ, timeliness is an essential component of quality service and client satisfaction. In his response to the relationship between the two concepts he indicated that the quality of the service is in the promptness, “the respectfulness and the speed with which the matter is disposed off”. He contends if all these are followed if they are not the client will be dissatisfied.

4.10 STANDARD OF SERVICE QUALITY AND CLIENT CARE IN CHRAJ

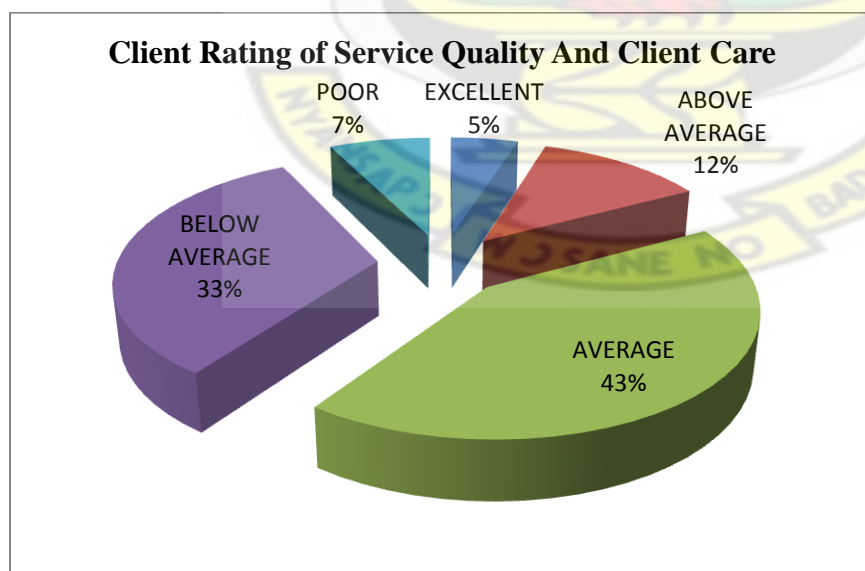
The study sought to find out the standard of service quality and client care and quality of service delivery in the Commission. Respondents (clients) were asked to rate the standard of the quality of service delivery and client care. The table and the figure below is a snapshot of their responses.

Table 4.11 CLIENTS' RATING OF SERVICE QUALITY AND CLIENT CARE

RATING	NO. OF RESPONDENTS
EXCELLENT	6
ABOVE AVERAGE	15
AVERAGE	52
BELOW AVERAGE	40
POOR	09
TOTAL	122

Source: Field data, May, 2012

Figure 4.2



Source: Field Data, May, 2012

From the table and graph above 52 of the respondents were of the view that the standard of service quality and client care is average; 40 rated it below average; 15 rated it above average; 9 rated it as poor; and 6 rated it as being excellent. Majority of the respondents therefore viewed the standard of service quality and client care as average. This appeared to be in conformance with the results of the SERVQUAL survey where some of the dimensions (tangibility, reliability and assurance) had negative gaps.

To further investigate the issue, respondents were asked whether they were satisfied with the services they received. Out of the 122, 73 of them responded that they were satisfied, while 49 responded that they were not satisfied. Majority of them were satisfied. For those who said they were satisfied, some explained that they had the reliefs they were seeking; some also explained that the staff showed personalized attention and were prepared to help; others said the staff proposed possible options of resolving their cases; and yet others explained that the staff were impartial, fair and knowledgeable.

These responses tend to somewhat agree with results of the SERVQUAL survey in some respect and disagree with it in another. There is some disagreement in that expectations of some of the items under the dimension of Assurance have been mentioned here as having been met while the gap for Assurance was negative (-0.05). There is some agreement with the SERVQUAL results in that some of the items under the Empathy and Responsiveness variables have been mentioned as having been met here. The gaps for these two were positive.

From the staff and management perspectives the ratings were however different. The study intended to find out whether their views will be consistent with those of the clients. Of the 16 staff

interviewed, 9 (56.25%) rated the standard of service quality and client care as above average, 5 (31.25%) indicated that it was average; while 2 (12.50%) indicated that it was below average.

On their part, the Director of Administration and the Deputy Commissioner (L/I) rated it as excellent and above average respectively. The result indicates that majority of the staff were of the view that the standard of service quality and client care was above average. Thus while majority of the staff indicated it was above average, majority of the clients indicated it was average and yet director of administration rated it as excellent while the deputy commissioner (L/I) rated it as above average, concurring with the views of majority of staff.

4:11 PROCESSES AND PROCEDURES IN ENSURING SERVICE QUALITY IN CHRAJ

To ensure the delivery of high service quality by the Commission, it ensures that its services are easily accessible, free of charge and provided in a timely and informal manner.

It was found that the Commission has developed a Case Handling Manual which primarily seeks to guide investigators in the efficient and effective processing and investigation of complaints.

It also seeks to assure parties (clients) of transparent and impartial handling of cases before the Commission; provide workable and practical guidelines to enable Case Officers deal with complaints as quickly as possible; and to ensure consistency and uniformity in processing and managing cases that are before the Commission. (A Manual on Procedures of Investigation, 2008).

Specifically, the Manual set out the following policies to guide officers of the Commission in dealing with or handling complaints and conducting investigations:

- Ensuring that cases are handled impartially and with an open mind;

- Ensure high professional standards and ethics;
- Ensure procedural fairness by complying with the rules of administrative and natural justice;
- Observe strict confidentiality;
- Ensure transparency, reasonable access to information to all parties and ensure that services are free of charge to all members of the public.

In addition the Commission has a computerized case management system introduced in 2001 and expanded in 2006. The system called the Expanded Case Management System (E-CMS) has been on trial at the Head Office in Accra since 2006 and is yet to be extended to the Regional and District offices. The system is expected to facilitate the management of case files from inception to closure, make complaint files easily accessible and also produce statistics for compilation of annual reports and provision of information to organizations on request. The system is expected to be accessed by the Commissioners, Directors and Case Officers allocated with passwords for the purpose.

Timeframes have also been set out within which various categories of complaints are expected to be dealt with. The complaints are classified based on their degree of complexity. For each class or category, timelines have been set within which preliminary and full investigations are to be completed. The categories have been given colour codes and these colour codes are placed on each file and the Investigator or Case Officer concerned is expected to conclude investigations within the time specified by the colour code.

Table 4.12 TIMEFRAMES FOR INVESTIGATIONS

S/NO	COLOUR	MEANING	Time frame for Investigations	
			Preliminary (Within)	Full (Within)

1	Blue	Non-jurisdiction	5 working days	N/A
2	Green	Simple/ ordinary	21 days	45 days
3	Yellow	Fairly simple	30 days	60 days
4	Violet	Complex / special	45 days	90 days
5	Black	Whistleblower	N/A	45 days
6	Black	Whistleblower (Victimization)	N/A	2 months
7	Red	High Profile	60 days	150 days

Source: CHRAJ (2008), A Manual on Procedures of Investigations.

The interview with the Deputy Commissioner (L/I) revealed that staff, particularly, Investigators have been trained on the Case Handling Manual. They are therefore expected to comply with its provisions to improve upon service delivery to the public. Sanctions are applied to staffs who consistently do not meet the timelines spelt above. Their appraisal and subsequent promotions are to a great deal also dependent on their compliance with the timelines.

Generally, the Commission takes a serious view of staff who are rude or not courteous to clients. He however explained that in such instances, the immediate superior of the offending staff has the responsibility to query, reprimand or apply the appropriate sanctions to the offending staff. He however added that the Commission is contemplating giving this responsibility to a senior member of management. The designated senior member of management will be responsible for assessing the misconduct of such staff and make appropriate recommendations to the Commission.

It was also found out that the Commission has developed a Client Charter which will enable clients to make their complaints. The Charter stipulates how a complaint should be made, the duration or timeframes within which a particular category of cases should be disposed off, when clients can

check on their complaints etc. Though some aspects of these measures are provided for in various existing policies of the Commission, they are for the exclusive use of staff and Management in the performance of their duties. The Clients' Charter will therefore make it possible for the public and clients to be well informed about these procedures and to enable them demand high quality service delivery from the Commission.

From the foregoing, it can be concluded that has processes and procedures to facilitate quality client or customer care delivery.

4.12 TRAINING OF STAFF IN CLIENT CARE AND SERVICE QUALITY:

The study also sought to find out the extent to which staff are trained in client care and service quality.

The importance of employee training cannot be over emphasized. According to Cole (2002), training can achieve high morale among employees; lower cost of production; lower staff turnover give a feeling of personal satisfaction and achievement; and provides recognition.

Majority of the interviewees, 11 (69%) indicated that they have had some training in customer care but none of them responded to have had any training in service quality. All of the 11 who have benefited from training in client care said it has impacted positively on their work. This shows that most staff in CHRAJ have had some training in client care. However, same cannot be said of training in service quality.

This was corroborated by the Director of Administration who indicated that almost all categories of staff, especially, frontline staff, investigators, registrars etc. are given training on customer care.

However, according to him the training is mostly provided as part of the induction or orientation training of staff when they are newly employed.

4.13 INTENTIONS OF RETURNING TO CHRAJ

It was imperative to find out from the clients whether they would prefer to patronize the services of the Commission in future. All 122 respondents responded that they will return to CHRAJ should the need arise. Most of them indicated that though they were not completely satisfied with their experience because their expectations with regards to some of the quality dimensions were not met, they still regard the Commission as the most appropriate and easily accessible place to seek remedies to cases of human rights violations, administrative injustices and issues of corruption. To some they would return to CHRAJ because its services are free and the staff do not engage in extortion of monies from the public.

Some were of the view that service delivery in the public sector is generally not the best and given the level or standard of service quality in CHRAJ and comparing it with what obtains in other institution providing similar services, CHRAJ is relatively better. The conclusion is that they prefer to come to CHRAJ when need be.

Finally, when asked whether based on their experience they would recommend the Commission to other people, all 122 respondents answered in the affirmative.

4.14 CONSTRAINTS AND CHALLENGES

The study also sought to find out whether there are any constraints and challenges the Commission encounters in its attempt to ensure effective service delivery to improve service quality, client care and client satisfaction.

All the staff interviewed were unanimous in identifying the constraints and challenges. Seven (7) issues were identified as constituting challenges and constraints in achieving high standards of service delivery in the Commission. These are lack of enforcement powers; poor budgetary allocation; poor office environment; inadequate logistics, equipment and other materials to work with; inadequate training opportunities (especially for the junior officers) and low application of Information Communication Technology (ICT) in the Commission's work (especially at the district level).

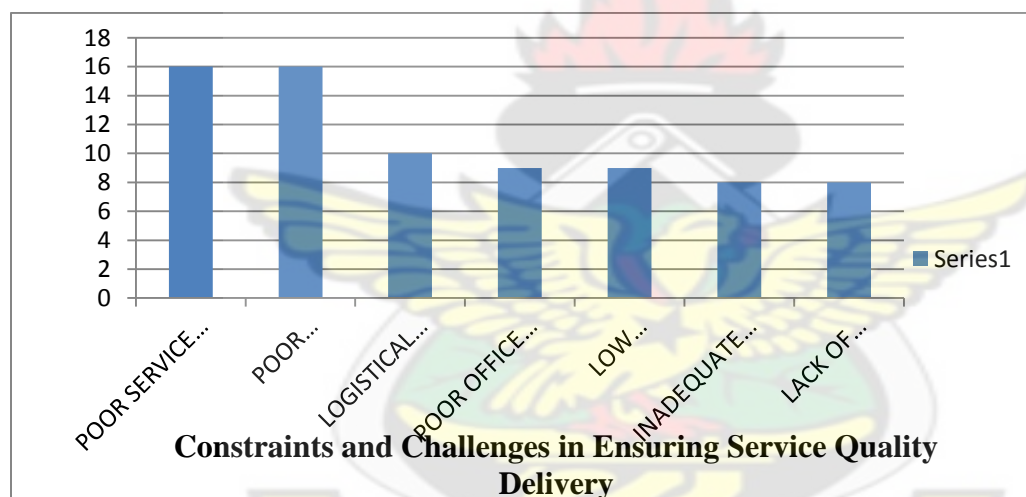
Table 4.13 CONSTRAINTS AND CHALLENGES

STAFF NO.	POOR SERVICE CONDITIONS	POOR BUDGETARY ALLOCATION	LOGISTICAL CONSTRAINTS	POOR OFFICE ENVIRONMENT	LOW APPLICATION OF ICT	INADEQUATE TRAINING OPPORTUNITIES	LACK OF ENFORCEMENT POWERS
1	1	1	-	1	-	1	1
2	1	1	1	-	-	-	1
3	1	1	1	1	1	1	-
4	1	1	1	-	-	1	-
5	1	1	-	1	1	1	-
6	1	1	1	1	-	-	-
7	1	1	-	1	1	1	1
8	1	1	-	-	1	-	1
9	1	1	1	-	1	-	1
10	1	1	1	-	1	-	-
11	1	1	1	1	-	1	1
12	1	1	1	1	1	1	-

13	1	1	-	-	-	-	1
14	1	1	1	-	1	-	-
15	1	1	-	1	1	1	-
16	1	1	1	1	-	-	1
Total	16	16	10	9	9	8	8

Source: Field Data, May 2012

Figure 4.3 CONSTRAINTS AND CHALLENGES



Source: Field Data, May 2012

From the table and graph above, it is evident that all the 16 respondents (staff) mentioned poor service conditions and poor budgetary allocations from central government; 10 of them identified logistical constraints; poor office environment and low application of ICT had 9 responses each; and inadequate training opportunities and lack of enforcement powers had 8 each.

In their explanations the respondents made some specific statements which are worthy of noting.

Below is a presentation of some of these statements:

- ❖ “If the worker is not well paid and motivated, he cannot be satisfied himself, so he cannot satisfy the clients.”
- ❖ “Our offices are not spacious, this affects the privacy and confidentiality the client need to say whatever they want to say.”
- ❖ “The fact that we are unable to enforce our decisions, makes us look like toothless bulldogs in the eyes of the public.”
- ❖ “Our offices do not look attractive compared to the Head office.”
- ❖ “Some respondents refuse to honour our invitations because they know we cannot do anything to them.”
- ❖ “The motorbike which is our only means of transport keeps breaking down.”
- ❖ “Our offices are not disability friendly at all.”
- ❖ “Sometimes we encounter challenges in dealing with some cases due to the lack of the requisite knowledge.”

A look at the Commission’s Strategic Plan (2011-2015) document also confirmed some of the issues identified by the staff. These are:

- ❖ Insufficient infrastructure acts as constraints to expansion of staff.
- ❖ Lack of capacity and resources does not help in full discharge of mandate.
- ❖ Trained professionals are attracted by better conditions of service and remuneration in other organizations.
- ❖ Increasing number of cases against inadequate resources.
- ❖ High proportions of staff are not trained in using the e-CMS and Microsoft software, which may hinder the planned expansion of the e-CMS.
- ❖ Lack of computer/materials at regional and district level so that even training is compromised.
- ❖ Lack of public and internal understanding of connections between each area of the triple mandate.

- ❖ Triple mandate means that early resolution of complaints is difficult (CHRAJ may start to suffer from repeated missed deadlines and quality and efficiency may be compromised).....”

(CHRAJ Strategic Plan 2011-2015)

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CHAPTER FIVE

SUMMARY, RECOMMENDATIONS AND CONCLUSIONS

5.1 GENERAL SUMMARY

The study was a descriptive research which examined the relation between service quality and customer satisfaction in CHRAJ.

The entire report of the study was structured into five (5) chapters.

Chapter one was a presentation of the background of the study; problem statement; objectives, research questions and hypotheses of the study; significance and scope of the study.

Chapter two was a comprehensive presentation of the literature that were reviewed for the study. These were relevant concepts and theories of the research topic. They include the concepts of quality, service quality, service quality dimensions and measurement, customer satisfaction, relationship between service quality and customer satisfaction and the service interaction process.

Chapter Three dealt with the methodology of the study specifically, it presented the research design adopted, population and sample of the study, sampling technique, data collection, design and administration of research instrument and data analysis and presentation tools used. The chapter finally ends with a presentation of an overview of CHRAJ with regards its mandate and function, organizational structure and the legislative instrument that established it.

Chapter Four was a presentation and analysis of the data collected. It started with a profile of the respondents (clients), regression and correlation analysis between service quality and customer satisfaction, standards of service quality, processes and procedures, staff awareness of service

quality policy, management and staff understanding of service quality and customer satisfaction, service quality gaps etc.

5.2 SUMMARY OF FINDINGS

The study was conducted with a set of research questions and hypotheses which relate directly to the research topic. The key objectives of the study were to identify the relationship between service quality and consumer satisfaction; evaluate the standard of service quality in CHRAJ and to examine the process and procedures that facilitate customer care delivery of quality services in CHRAJ. A set of hypotheses were also set and these are as follows;

H₁: Tangibility is significantly related to customer satisfaction.

H₂: Reliability is significantly related to customer satisfaction.

H₃: Responsiveness is significantly related to customer satisfaction.

H₄: Assurance is significantly related to customer satisfaction.

H₅: Empathy is significantly related to customer satisfaction.

The results of the regression and correlation tests conducted established a positive relationship between service quality and customer satisfaction.

The first research question which is stated –“what is the relationship between service quality and customer satisfaction was answered. The multiple regression for the expectation values showed that a percentage rise in all the dimensions except Reliability will lead to increase in customer satisfaction. However in the case of the perception values, it was evident that Tangibility, Reliability and Empathy had negative relationships with customer satisfaction.

The correlation test conducted for the expectation values indicated that tangibility and reliability have weak relationships with customer satisfaction while empathy, assurance and responsiveness showed stronger relationships with customer satisfaction.

However, the correlation test for the perception values showed that Tangibility, Empathy and Reliability have weak relationships with customer satisfaction while Responsiveness and Assurance recorded strong relationships.

The quantitative analysis, supported by the qualitative data gathered led to the following conclusions:

That Tangibility is not significantly related to customer satisfaction.

That Reliability is not significantly related to customer satisfaction.

That Responsiveness is significantly related to customer satisfaction.

That Assurance is significantly related to customer satisfaction.

That Empathy is significantly related to customer satisfaction.

Thus the data and analysis do not support the first and second hypothesis but they do support the third, fourth and fifth hypotheses.

The data and analysis also answers the first research question that is service quality is related to customer satisfaction as improvement or increase in the former can lead to increase in the latter.

Data was also presented and analyzed with respect to the second research question which is stated as “what is the standard of service quality and client care in CHRAJ”. Data was collected to reflect the

perspectives of clients, staff and management of the Commission. Respondents rated the standard of service quality by one of the following-Excellent; Above Average; Average: Below Average and Poor. The result revealed that majority (43%) of clients rated service quality in CHRAJ as average; majority (56%) of staff rated service quality and client care in the commission as above average; and for the two management members interviewed, one rated it as excellent and the other above average.

The result indicate that though staff and management may think they are performing creditably well, the clients who are the end users of the Commission's service think otherwise.

The study also collected data to answer the third research questions, stated as "what processes and procedures exist at CHRAJ to facilitate quality client care delivery of service". It was gathered that CHRAJ has practices, processes and procedures to ensure quality service delivery. This includes the training of staff, particularly investigators and case officers on case handling and investigation procedures, strict observance of confidentiality, impartiality and transparency. Timeframes have also been set within which various categories of complaints are to be dealt with and staff are strictly held to comply with these timelines.

Responses were gathered from clients,' staff and management to find out the perspective of each of them on the concepts of service quality and customer satisfaction.

Data collected and analyzed led to the realization that all of the three respondent groups view the two as similar constructs and added that service quality is a major determinant of consumer satisfaction, thus customer satisfaction can be achieved or ensured by improving on service quality.

Furthermore, data was collected to find out the extent to which staff are trained in service quality and client care. Responses gathered indicated that majority (69%) of the staff have had training on client care but the same cannot be said of training on service quality.

Data was also collected to find out whether clients intend to return to the Commission if it became necessary. This was also in a way to give indicators to whether they were satisfied with their experiences with the Commission or not, it was found that all clients will seek the service of the Commission again if it becomes necessary.

Finally, the study attempted to find out whether in ensuring quality service delivery the Commission encounters any challenges. The data gathered from both primary and secondary sources indicated that CHRAJ like most public sector organizations is constrained in its bid to ensure quality service delivery. The constraints identified by the study are as follows –logistical constraints, poor service conditions, low application of information communication technology, poor budgetary allocation, poor office environment, inadequate training opportunities and lack of enforcement powers.

5.3 RECOMMENDATIONS:

For CHRAJ to effectively deliver on its mandate of promoting, protecting and enforcing fundamental human rights, administrative justice and promoting accountability and transparency in public service it needs to improve upon its service delivery processes.

It has been undeniably established that to achieve organizational survival and competitive advantage, customer satisfaction is key. From the study, the relationship between customer satisfaction and service quality has been clearly established, therefore, service quality should be enhanced in order to achieve customer satisfaction.

Specifically, the following recommendations have been made.

1. IMPROVEMENT IN SERVICE QUALITY DIMENSIONS.

From the study, it was found that service quality dimensions are positively related to customer satisfaction. However, not all of them are significantly correlated to customer satisfaction. The result indicates that the dimensions of Tangibility, Reliability and Empathy are not significantly related to customer satisfaction, in other words, they are not major determinants of customer satisfaction.

It is therefore recommended that the Commission invests more of its resources and concentrate on improving the Responsiveness and Assurance factors.

The study specifically recommends that the speed and promptness in attending to clients and in disposing of their complaints should be further improved ; staff should be encouraged to be more supportive of and helpful to clients; staff should be given more training to enable them demonstrate the required knowledge, competence and professionalism.

This is not to suggest that the other dimensions of Empathy, Tangibility and Reliability are not important. To this end resources should be committed to improving the physical facilities and acquire the needed logistics and equipment to facilitate the Commission's work; staff should show personalized attention to client; staff should be able to communicate more effectively with clients and the incidence of missed deadlines should be reduced as much as possible.

2. REDUCTION OF SERVICE QUALITY GAPS.

The study also recommends that measures should be put in place to reduce the negative service quality gaps. The negative gaps are indicative of the fact that clients are dissatisfied. Specifically, the service quality gaps for Tangibility, Reliability and Assurance recorded negative values. This means that client's expectations with regards to these dimensions are unmet. Even though Tangibility and Reliability were found not be significant determinants, it is important to take steps to reduce the negative gaps recorded for them. Perhaps inspite of the fact that the clients see them as not significant, they still want to see some improvement in those factors. In the case of Empathy, the service quality gap was zero, which means service quality was satisfactory and client's expectation and perception were equal.

For Responsiveness the gap was positive, indicating service quality was more than satisfactory. It is recommended that since continuous improvement is required to remain competitive, the Commission should also work to improve on these two factors as well.

3. STRENGTHEN SYSTEMS AND PROCESSES

Majority of the clients rated the standard of service quality and client care as average, which certainly cannot by any criteria be described as the best. It is therefore important to strengthen the systems, processes and procedures to improve service quality and client care. This should be taken very seriously as the clients who are the end-users of the Commission's services appear not be highly satisfied, despite the high ratings by the staff and management.

4. INTENSIFY TRAINING FOR STAFF

The link between employees' training and employee performance and organizational survival and competitiveness has been abundantly established. Training generally enhances the proficiency and

confidence of staff. The Commission should therefore continue and intensify its staff training programmes, especially for those staff who interact with clients in their routine schedules and make such training more relevant to the needs of the various categories of staff. The training should aim at equipping the employees to be more efficient and effective to deliver high standards of client care and service quality.

The findings indicated that training on client care is provided but same cannot be said of service quality. It is therefore recommended that training on service quality should be given serious consideration. Management should ensure that there is appropriate selection and training of staff so that they can exhibit the qualities of Responsiveness and Assurance regarded by the clients as being the most important factors.

The training should be regular and continuous and not only during orientation programmes of newly recruited staff.

5. MEASURES TO ADDRESS CHALLENGES AND CONSTRAINTS

The study also identified some challenges and constraints which together conspire to work against achieving high standards of service quality in the commission. To address these challenges, it is recommended that:

- (i) Conditions of service for staff should be enhanced to motivate them to give off their best. It is important that the staff (internal clients) are satisfied and their needs taken care of, as this will translate into a motivational factor for them to ensure high standards of service delivery.

The implementation of the Single Spine Salary Structure (SSSS) by the Government of Ghana (GOG) is a step in the right direction and should be fully implemented.

Management apart from enhancing the extrinsic motivation packages, (such as increased pay, allowances, fringe benefits etc) should also consider intrinsic motivation programmes such as recognition, appreciation, acceptance by fellow employees opportunities for promotion, career development and progression and consultation on important matters.

- (ii) The government should as a matter of necessity increase the annual budgetary allocations for the Commission. It was realized that over the years the Commission has always had its budget heavily slashed. This certainly will tell adversely on its operations. It is thus recommended that the government should endeavour to increase the Commission's budget to enable it deliver on its mandate.
- (iii) Acute logistical constraints were also identified and it is recommended that a special programme should be embarked upon to resource the offices of the Commission, especially at the district level. The offices in the districts especially are faced with serious logistical challenges making it difficult for them to offer quality services to meet the expectations of their client.

It should be noted that the offices have recently been supplied with computers and cars courtesy a Danish International Development Agency (DANIDA) sponsored programme. Every office now has a computer but the cars are woefully inadequate to go round all the districts. It is recommended that the commission should make a special case to the Government of Ghana (GOG) to initiate a special programme to comprehensively deal with the Commission's logistical challenges.

- (iv) Management should initiate the process of extending the implementation of the Electronic-Case Management System (E-CMS) to all offices of the Commission to facilitate efficient

service delivery. In this regard Information Communication Technology (ICT) training should be given to all staff concerned.

It is recommended that the Commission should make more use of ICT by developing appropriate software for case handling, processing, tracking and to generally computerize its operations to enhance efficiency and effectiveness of the staff.

- (v) Finally, it is recommended that the government of Ghana should support the Commission with the necessary resources to fully implement the strategic plan it has developed.

5.4 CONCLUSION

The study sought to find out the relationship between service quality and customer satisfaction in CHRAJ. It also sought to identify the significant drivers of customer's satisfaction in the Commission using the SERVQUAL model.

The findings established a positive relationship between service quality and customer satisfaction. It was established that not all the service quality dimensions or attributes are significantly correlated to customer satisfaction.

Specifically, the attributes of Responsiveness and Assurance were found to be the most important predictors of customer satisfaction.

It was also found that the standards of service quality in the Commission are seen differently by clients, staff and management. Most clients felt the standard was just average while most staff and management thought it was better than just average.

Furthermore, the study found that the Commission had processes and procedures to facilitate quality service delivery but these have to be improved to ensure efficiency and effectiveness.

Finally, constraints and challenges the Commission faces in ensuring higher standard of service quality were identified. Recommendations have been offered and they include the following: ensuring improvements in the Responsiveness and Assurance attributes, reducing the service quality gaps, strengthening the systems and processes, intensifying training for staff among others.



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