



**AN INVESTIGATION INTO SERVICE QUALITY WITHIN THE UNEMPLOYMENT
INSURANCE FUND AT KWAZULU-NATAL DEPARTMENT OF LABOUR**

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TABLE OF CONTENTS

DECLARATION	i
ACKNOWLEDGEMENTS	ii
DEDICATION	iii
ABSTRACT	iv
TABLES	v
FIGURES	vi
CHAPTER ONE	13
INTRODUCTION AND BACKGROUND TO THE STUDY	13
INTRODUCTION	13
BACKGROUND TO THE STUDY	14
RESEARCH PROBLEM	15
AIM OF THE STUDY	16
1.5 PURPOSE OF THE STUDY	16
1.6 SIGNIFICANCE OF THE STUDY	16
1.7 RESEARCH OBJECTIVES	17
1.8 RESEARCH QUESTIONS	17
1.9 BRIEF INTRODUCTION TO THE RESEARCH APPROACH	17
1.10 DEFINITION OF TERMS	18
1.11 LIMITATIONS OF THE STUDY	19
1.12 STRUCTURE OF THE DISSERTATION	19
1.13 SUMMARY	20
CHAPTER TWO	21
LITERATURE REVIEW	21
2.1 INTRODUCTION	21
2.2 SERVICE QUALITY	22
2.2.1 A PERSPECTIVE ON SERVICES	22
2.3 CHARACTERISTICS OF SERVICES	23
2.3.1 INTANGIBILITY	23
2.3.2 INSEPARABILITY	23

2.3.3 HETEROGENEITY	23
2.3.4 DIVERSE STANDARDS AND CRITERIA OF SERVICE	24
2.3.5 PERISHABILITY	24
2.3.6 SIMULTANEITY	25
2.3.7 PARTICIPATION OF CUSTOMERS IN THE SERVICE PROCESS	25
2.4 QUALITY.....	25
2.5 SERVICE QUALITY	27
2.6 CONTRIBUTIONS OF SERVICE QUALITY TO CONSUMER’S BEHAVIOUR	29
2.7 MEASURING SERVICE QUALITY	30
2.8 THEORY OF ASSIMILATION.....	30
2.9 THEORY OF CONTRAST	32
2.10 THEORY OF NEGATIVITY.....	32
2.11 THEORY OF ASSIMILATION CONTRAST.....	32
2.12 THE EXPECTATIONS DISCONFIRMATION THEORY.....	33
2.12.1 PERCEIVED PERFORMANCE	34
2.12.2 DISCONFIRMATION OF BELIEFS	34
2.13 THE GAPS MODEL OF SERVICE QUALITY.....	35
2.14 THE NORDIC (EUROPEAN) SERVICE QUALITY MODEL.....	38
2.15 RATER SERVICE MODEL	39
2.16 REGULATIONS GUIDING GOVERNMENT	43
2.17 FUNCTIONS OF GOVERNMENT DEPARTMENTS.....	44
2.18 RESPONSIBILITIES OF LOCAL GOVERNMENT	45
2.19 LOCAL GOVERNMENT AND SERVICE DELIVERY	45
2.20 SUMMARY	46
CHAPTER THREE	47
RESEARCH METHODOLOGY.....	47
3.1 INTRODUCTION	47
3.2 RESEARCH DESIGN	47
3.3 RESEARCH APPROACHES.....	47
3.4 STUDY SITE.....	48
3.5 TARGET POPULATION.....	48

3.6 SAMPLING STRATEGY	48
3.9 DATA COLLECTION INSTRUMENTS	49
3.9.1 QUESTIONNAIRE	49
3.9.2 DEVELOPMENT OF THE QUESTIONNAIRE	49
3.10 RELIABILITY AND VALIDITY OF THE STUDY	50
3.10.1 VALIDITY	50
3.10.2 RELIABILITY	51
3.11 DATA ANALYSIS	51
3.11.1 QUANTITATIVE DATA	51
3.12 ETHICAL CONSIDERATION	51
3.13 SUMMARY	52
CHAPTER FOUR.....	53
DATA PRESENTATION, DISCUSSION AND ANALYSIS.....	53
4.1 INTRODUCTION	53
4.2 RESEARCH OBJECTIVES	53
4.3 SUMMARY OF THE RESEARCH PROCESS FOLLOWED IN THE STUDY	53
4.4 TEST OF RELIABILITY IN THE STUDY.....	54
4.5. DEMOGRAPHIC INFORMATION	55
4.5.1 GENDER.....	55
4.5.2 AGE.....	55
4.5.3 RACE	56
4.5.4 LEVEL OF EDUCATION	57
4.6 EXPECTATIONS OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE.....	57
4.6.1 RELIABILITY OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	57
4.6.2 ASSURANCE IN SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	58
4.6.3 TANGIBILITY OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	59
4.6.4 EMPATHY OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	60
4.6.5 RESPONSIVENESS OF SERVICE QUALITY	61
4.7 EXPERIENCES OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE.....	62

4.7.1 RELIABILITY OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	62
4.7.2 ASSURANCE SERVICE QUALITY	63
4.7.3 TANGIBILITY OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	64
4.7.4 EMPATHY SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	65
4.7.5 RESPONSIVENESS OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	66
4.8 ANALYSIS OF THE GAP BETWEEN EXPERIENCES AND EXPECTATIONS OF CLIENTS AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	67
4.8.1 RELIABILITY OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	68
4.8.2 RESPONSIVENESS OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	68
4.8.3 ASSURANCE OF SERVICE QUALITY	69
4.8.4 EMPATHY OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	69
4.8.5 TANGIBILITY OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	70
4.9 CHAPTER SUMMARY	72
CHAPTER FIVE	73
CONCLUSIONS AND RECOMMENDATIONS	73
5.1 INTRODUCTION	73
5.2 CONCLUSIONS AND RECOMMENDATIONS BASED ON THE RESEARCH OBJECTIVES	73
5.2.1 CLIENTS' EXPECTATIONS OF SERVICE QUALITY	73
5.2.1.1 Reliability	73
5.2.1.2 Assurance	74
5.2.1.3 Tangibility	74
5.2.1.4 Empathy	74
5.2.1.5 Responsiveness	75
5.2.2 EXPERIENCES OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	75
5.2.2.1 Reliability	75
5.2.2.2 Assurance	76
5.2.2.3 Tangibility	76
5.2.2.4 Empathy	76

5.2.2.5 Responsiveness	77
5.2.3 GAP ANALYSIS OF EXPERIENCES AND EXPECTATIONS OF CLIENTS AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE	77
5.2.3.1 Tangibility	77
5.2.3.2 Empathy	78
5.2.3.3 Assurance.....	78
5.2.3.4 Responsiveness	79
5.2.3.5 Reliability	79
5.3 RECOMMENDATIONS FOR FUTURE RESEARCH.....	80
5.4 CHAPTER SUMMARY	80
REFERENCE LIST	81
APPENDIX 1	99
ETHICAL CLEARANCE	99
APPENDIX 2.....	100
GATEKEEPER’S LETTER	100
APPENDIX 3.....	104
QUESTIONNIARE	104

I

DECLARATION

I, **Shaka Thabani Collin Dladla** (student number **214582509**), declare that:

- i. The research reported in this dissertation, except where otherwise indicated, is my original research.
- ii. This dissertation has not been submitted for any degree or examination at any other tertiary institution.
- iii. This dissertation does not contain other persons' data, tables, figures and any other information, unless specifically acknowledged as being sources from other persons.
- iv. This dissertation does not contain other persons' writing, unless specifically acknowledged as being sources from other authors. Where other written sources have been quoted then: a) Their words have been paraphrased but the general information attributed to them has been referenced; and b) Where their exact words have been utilised, their writing has been placed inside quotation marks and referenced.
- v. This dissertation does not contain text, graphics or tables copied and pasted from the internet, unless specifically acknowledged, and the source being detailed in the dissertation and in the references section.

Signature:

Date:12/12/20

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DEDICATION

I dedicate this thesis to my family for nursing me with affection, love and their dedicated partnership for success in my life.

My sincere gratitude to my wife for her support, patience and sacrifices during the course of my career. To my two treasured children who served as my inspiration and strength.

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ABSTRACT

The way clients compare between expectations from a service with the experiences of what is actually delivered by the service provider is important in improving service quality delivery. The study investigated into service quality within the Unemployment Insurance Fund Division at the Department of Labour at KwaZulu-Natal Provincial offices. The service quality model was used to guide the study. An exploratory research design, quantitative research methodology and cluster sampling was used to select 504 community members. Reliability and validity were upheld to ensure that the findings are credible. Data was analysed using SPSS version 24.1. The findings show a significant gap between clients' expectations and experiences: reliability (-3.0); assurance (-2.88); tangibility (-2.00), empathy (-2.88) and responsiveness (-3.17). The findings help to understand and deal with the gap between clients' expectations and experiences of service quality at the Unemployment Insurance Fund Division at the Department of Labour at KwaZulu-Natal Provincial offices. The management team at the Unemployment Insurance Fund Division at the Department of Labour at KwaZulu-Natal Provincial Offices should pay special attention on the dimension of reliability, assurance, tangibles, empathy and responsiveness as they influence service quality. The findings in this study may help the Unemployment Insurance Fund Division at the Department of Labour at KwaZulu-Natal Provincial offices to understand and enhance the effectiveness of service quality efforts.

Key words: Service Quality, Unemployment Insurance Fund Division, Department of Labour, and KwaZulu-Natal.

TABLES

3.1: Sample Size	42
4.1: The Crobach's Alpha	50
4.2: Gender	51
4.3: Age	52
4.4: Marital Status	52
4.5: Frequency	53
4.6: Reliability	54
4.7: Assurance	55
4.8: Tangibility	56
4.9: Empathy	57
4.10: Responsiveness	58
4.11: Reliability	58
4.12: Assurance	60
4.13: Tangibility	61
4.14: Empathy	62
4.15: Responsiveness	62
4.16: Gap Analysis	64
4.17: Gap Summary	66

FIGURES

2.1: Assimilation Theory	23
2.2: Expectation Disconfirmation Theory	25
2.3: Gap Model	25
2.4: Nordic Model	27
2.5: Rater	31
4.1: Larges and Smallest Gap	67

CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 INTRODUCTION

Service quality is a dynamic and important concept in the sphere of commerce and management. Service quality influences competition in organisations and, as a result, it has an impact on the performance of organisations. This is because service quality enables organisations to deliver service that conforms to the customers' expectations enhancing organisational performance and competition as customers seek service that meets their needs. For this reason, the ability of the Department of Labour Unemployment Insurance Fund (DOLUIF) at KwaZulu-Natal Provincial Office to deliver service depends largely on its capacity to respond to the needs or expectations of clients. However, the South African State Government Annual Performance Reports (2016/2017) reported to be failing in its service quality to employees as seen in the increase in the number of complaints reported in 2017 (1, 400) compared to 2016 (800). The same Annual Report (2017:8) highlighted that many employees in South Africa are aware of the service provided to their colleagues in other Unemployment Insurance Fund departments. Employees' perceptions are becoming more informed and astute. As a result, service provider departments must be aware of employees' expectations and experiences and of the gap between these two service quality issues. This study assesses service quality, which is the gap between client's expectations and their experiences of service quality provided at the DOLUIF at KwaZulu-Natal Provincial Office. This chapter presents the background to the study, research problem, outlines the aim of the study, purpose of the study, contribution/significance of the study, aim of the study, research objectives and questions. The chapter also presents a brief account of the literature review, theoretical framework, research quantitative method, sampling method, data collection instruments, and data analysis techniques to be used in the study.

1.2 BACKGROUND TO THE STUDY

This study investigated service quality at the DOLUIF, KwaZulu-Natal Provincial Office. The study was triggered by the high level of complaints from clients on service quality received by the DOLUIF (South African State Government Annual Performance Reports, 2016/2017:9). The DOLUIF in South Africa is a social safety and a temporal relief to employees. The Unemployment Insurance strategy provides protection to workers who become unemployed. It prescribes claiming of unemployment benefits for unemployment, maternity benefits, illness benefits, adoption benefits and dependents' benefits. Structurally, most senior positions and functions of the DOLUIF are carried out at the head office in Pretoria (South African State Government Annual Performance Reports, 2016/2017). There are complaints that the DOLUIF takes long to settle sensitive matters affecting their stakeholders that primarily constitutes employees and employers (South African State Government Annual Performance Reports, 2016/2017:5). To enhance service quality delivery in this department, to the best interest of its stakeholders, there is a need to review its service quality strategy. Many studies have found that customer-centric marketing philosophies are receiving significant attention in the marketing literature produced by both practitioners and scholars (Bligh and Turk, 2014; Agarwal and Kumar, 2016). Both scholars and practitioners are continuously searching for the means to comprehend, entice, retain, and develop close long-term relationships with valuable employees or customers (Ahmad and Sungip, 2008).

One of the critical issues of concern in the customer-centred marketing philosophy is that service providers need to ensure that existing customers are satisfied with the service they are offered. For this reason, businesses are conducting research on and generating service strategies to improve service quality. Studies such as those conducted by Beytell (2014) and Barnes (2016) found that customers who were very satisfied with the service they received were more than six times more likely to be loyal and to tell family members and friends about a service, than customers who were merely satisfied. A study by Bligh and Turk (2014) found that satisfied customers told on average more than five other people about the quality of service received. This has the potential to increase a company's reputation anywhere between 25 per cent and 85 per

cent. Conversely, Banks (2014) found that on average, customers with problems told between 8 and 10 other people about the poor service they received.

Unfortunately, there is no study that has investigated service quality at the DOLUIF at KwaZulu-Natal Provincial Office, South Africa despite the challenges reported (South African State Government Annual Performance Reports, 2016/2017). Therefore, this study was conducted to understand service quality at the DOLUIF at KwaZulu-Natal Provincial office.

1.3 RESEARCH PROBLEM

The study assessed service quality at the DOLUIF at KwaZulu-Natal Provincial Office. A dearth of empirical studies in the sphere of Unemployment Insurance Fund service quality in South Africa for both industrial and research management formed the basis of the research problem. Evidence shows that there is a rising level of complaints received by government on poor service delivery (South African State Government Annual Performance Reports, 2016/2017). Whilst many scholars have researched customer satisfaction levels with service quality in many other industry contexts such as health and education (Malhotra, 2017; Berndt and Tait, 2012), few have researched service quality in the Unemployment Insurance Fund context in developing economies. There is therefore a need to amplify the understanding of factors that affect clients' experience and expectation in the public sector. This knowledge may provide management with an empirical basis for developing an effective service quality strategy within their department. In consideration of the above, the study investigated the gaps that exist between the clients' expectations and experiences of service quality provided by the DOLUIF. This may be the starting point for the provision of high-quality service within the Unemployment Insurance Fund department in the public sector. The extent of the gap between the perceptions of the clients and the actual service offered determines the extent to which the DOLUIF can improve its service quality. As mentioned above, gaps between the service offered and clients' experiences and expectations are at present not known.

1.4 AIM OF THE STUDY

The study explored service quality provided to clients at the DOLUIF at KwaZulu-Natal Provincial Office. There is no such study that has been conducted to evaluate service quality at the DOLUIF in KwaZulu-Natal, South Africa.

1.5 PURPOSE OF THE STUDY

The main purpose of this study is to assess service quality provided to clients at the DOLUIF at KwaZulu-Natal Provincial Office. It is envisaged that the study provides the DOLUIF with a strategy that can be used to manage and improve their service quality. In other words, the study ascertains how services supplied by the DOLUIF meets or surpass clients' expectations.

1.6 SIGNIFICANCE OF THE STUDY

The management teams at the DOLUIF can utilise the findings from this study with confidence, as they are based on scientific measures and steps for assessing the level of service quality that they deliver. Factors or dimensions of service quality that influence clients' expectations and experiences are revealed. The study provides empirical support for management planning decisions in several vital areas of their operations. The findings provide policy-makers such as government, dependable guide on service quality delivery to monitor the influence of the operations of the DOLUIF. For other stakeholders such as Insurance Funds and Departments, the study may provide important information that allow employees and others to provide useful suggestions for the improvement of service quality delivery in their respective DOLUIF in South Africa.

1.7 RESEARCH OBJECTIVES

- To ascertain the expectations of service quality of the clients at the DOLUIF at KwaZulu-Natal Provincial Office;
- To determine the experiences of service quality of the clients at the DOLUIF at KwaZulu-Natal Provincial Office;
- To understand the gap between expectations and experiences of the service quality provided to the clients at the DOLUIF at KwaZulu-Natal Provincial Office.

1.8 RESEARCH QUESTIONS

- What are the clients' expectations of service quality at the DOLUIF at KwaZulu-Natal Provincial Office?
- What are the clients' experiences of service quality at the DOLUIF at KwaZulu-Natal Provincial Office?
- What is the gap between expectations and experiences of the service quality of the clients at the DOLUIF at KwaZulu-Natal Provincial Office?

1.9 BRIEF INTRODUCTION TO THE RESEARCH APPROACH

The RATER Model (Parasuraman, Zeithaml and Berry, 1985) underpins this study. The model explains that there are five dimensions of service quality: reliability, assurance, tangibility, empathy, and responsiveness (Qadri, 2015). Literature discusses service quality and models. The study adopted a case study research design. A case study research design allows a researcher to delve deeper into the phenomenon (Yin, 2009). The study uses a quantitative research methodology.

The target population for this study was all clients and officials at the DOLUIF at KwaZulu-Natal Provincial Office. Cluster sampling was used to select respondents. The sample for this study was made up of 504 clients. This study adhered to the principles and procedures of reliability to ensure that the findings are credible in measuring the phenomenon under study. The Statistical Package for Social Sciences (SPSS), Version 25.1, was used to process and analyse the data. A pilot study was conducted with ten clients to help refine the questionnaire (Braun and Clarke, 2006).

1.10 DEFINITION OF TERMS

- **Reliability:** is the ability to deliver the service promised to customers dependably and accurately. Reliability entails providing the promised service at the promised time (Lee, Choi, Kim and Hyun, 2014).
- **Responsiveness:** is willingness demonstrated by service organisations when helping customers. Responsiveness entails providing prompt service (Kurtz, 2014).
- **Assurance:** is the organisation's ability to respond effectively to questions raised by customers by providing customers with appropriate answers to their questions timeously (Kurtz, 2014).
- **Empathy:** is delivering service to customers with care needed (Lovelock and Wirtz, 2011).
- **Tangibility:** is the appearance of physical facilities, equipment, personnel and communication material (Jones and Taylor, 2012).
- **Service Quality:** is a gap between customers' expectations and their experiences of the service provided to them (Parasuraman, 2005) or the extent to which customers' expectations are met (Hennig-Thurau and Gwinner and Gremler, 2010).

- **Service delivery:** is the offering a consistent service experience to a specific user community in a specific context such as in a government department (Gayathri et al., 2015:24).

1.11 LIMITATIONS OF THE STUDY

The study was only be conducted at the Provincial Office because of limited resources. There is a dearth of scholarly studies on service quality in the sector of Unemployment Insurance Fund. As a result, the previous studies presented are largely taken from international studies on service quality. This is one of the reasons this study was conducted. It is hoped that the study will address the gaps in the existing empirical literature on service quality in the department of Unemployment Insurance Fund specifically in South Africa.

1.12 STRUCTURE OF THE DISSERTATION

The study is organised into five chapters.

- **Chapter One:** is the introduction to the study that presents the background to the study, research problem, outlines the aim of the study, purpose of the study, contribution/significance of the study, aim of the study, research objectives and questions. The chapter also presents a brief account of the literature review, theoretical framework, research quantitative method, sampling method, data collection instruments, and data analysis techniques to be used in the study.
- **Chapter Two:** is a review of literature related to the service quality delivery and the key concepts relating to it. This chapter covers the definitions of service, quality, service quality, and characteristics of service quality. In addition, chapter two addresses service quality models, the role of a government entity in service delivery, and the South African legislative framework on service delivery. The chapter ends with a summary.

- **Chapter Three:** is the methodology chapter. The chapter covers the research design, research methodology, data collection tools, study site, population, sampling methods, data collection tools and credibility of the study. The chapter ends with a discussion of data analysis tools, ethical considerations and a chapter summary.
- **Chapter Four:** contains the data presentation, discussion, and analysis of the findings. The last part of the chapter is the summary to the chapter.
- **Chapter Five:** presents the conclusion and recommendations based on the findings of the study showing how the purpose of the study is met.

1.13 SUMMARY

This study assesses service quality provided to clients at the DOLUIF at KwaZulu-Natal Provincial Office by assessing the gap between clients' perceptions and experiences of service quality. This chapter presented the background to the study, research problem, outlines the aim of the study, purpose of the study, contribution/significance of the study, aim of the study, research objectives and questions. The chapter also presents a brief account of the literature review, theoretical framework, research quantitative method, sampling method, data collection instruments, and data analysis techniques to be used.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

Service quality is receiving a significant research attention in different sectors hence it is important for the public sector to deliver quality service that matches customers' expectations. This study assesses service quality at the DOLUIF at KwaZulu-Natal Provincial Office. The assessment of service quality is quite critical in the current situation because there are numerous service delivery protests due to poor service delivery in general. The previous chapter presented the introduction and background to the study. This chapter presents a review of literature within the area of service quality in the public sector.

Some scholars define the literature review as a synthesised report of information generated from the existing body of knowledge related to the topic under study (Yin, 2009; Mutinta, 2014). This chapter covers the definitions of service, quality, and service quality. The characteristics of a service are discussed as well. The service quality models are highlighted, and the RATER Model used in this study. Critical aspects such as the status of government is discussed in order to understand how government operates so that it could be easy to evaluate department performance and service quality. Other phenomena such as regulations guiding government, functions of departments, responsibilities of government departments and service delivery as well as challenges facing South African departments are discussed.

2.2 SERVICE QUALITY

To understand service quality, the study explores the two concepts of service and quality.

2.2.1 A perspective on services

Services contribute to the world's economy (Mehta et al., 2002; Hennig-Thurau et al., 2010). The service industry constitutes approximately 80% of the world's economy (Ojala, 2006). Interestingly, however, there is no real agreement about what 'service' means (Stricker, 2006). Scholars argue that although the discourse on the meaning of service has been going on for years, the results do not seem to have brought the service quality research community any closer to the meaning of service. Instead, it has made the understanding of a service more complicated (Schachter, 2006).

Studies show that services include both perishable and non-physical goods that are consumed as they are produced (Evenson, 2005; de Stricker, 2006). Services provide a solution to people's problems, performances and processes (Evenson, 2005). Most of the definitions of services refer to the unique characteristics of services. Scholars argue that the most important features of services are that they are processes with a series of activities that use different resources with a direct interaction with customers (Chen and Hu, 2013). The aim of services is to generate solutions to the problems faced by customers (Evenson, 2005).

Evenson (2005) argues that tangibles are manufactured, stored and then sold, while services in most cases are first sold, then simultaneously produced and used (Zikmund and Babin, 2012). A customer does not need to visit the manufacturing area to use tangible goods, whereas, the use of services generally requires a customer's physical presence. Grönroos (2010) argues that the inseparable nature of production and consumption makes it difficult to set quality control processes (see also Kang and James, 2004).

Most services come into being through the interaction of human service employees and customers or users. Because human beings are all unique, services are heterogeneous (Grönroos,

2010). Kang and James (2004) explain that, although there are services that have tangible elements, the heart of services is intangibility. The intangibility of services makes customers perceive services in an abstract and subjective manner (Kouthouris and Alexandris, 2005). The section below deals with the unique characteristics of services.

2.3 CHARACTERISTICS OF SERVICES

Studies show that services differ in how they are provided, consumed, and evaluated. Key characteristics unique to service include:

2.3.1 Intangibility

Kouthouris and Alexandris (2005) argue that services are intangible. The intangible nature of services also presents a problem for customers. When buying a product, the customer is able to see it, feel it, and test its performance before purchase (Grönroos, 2010). For a service, however, the customer must rely on the reputation of the service, the service provider or company (Evenson, 2005).

2.3.2 Inseparability

Production and consumption of many services are inseparable. One example is delivering a lecture. Quality in services often occurs during service delivery (Grönroos, 2010). Unlike goods producers, service providers do not have the benefit of a factory serving as a buffer between production and consumption. Service customers are often right there ‘in the service factory’, observing and evaluating the production process as they experience the services. One example of this is in a restaurant outlet (Kouthouris and Alexandris, 2005).

2.3.3 Heterogeneity

Scholars argue that services, especially those with high labour content, are heterogeneous (Laroche, Ueltschy, Abe, Cleveland and Yannopoulos, 2004). Their performance often varies

from producer to producer or performer to performer or from customer to customer, and even from day to day (Kouthouris and Alexandris, 2005). The quality of the interactions that provider agents have with customers can rarely be standardised to ensure uniformity the way the quality of goods produced in a manufacturing plant can (Grönroos, 2010).

2.3.4 Diverse standards and criteria of service

Malai and Speece (2005) argue that services, as performances, are difficult for customers to evaluate prior to purchase. The criteria that customers use to evaluate service quality may be more difficult for the marketer to comprehend (Grönroos, 2010). How customers evaluate investment services offered by a stockbroker is more complicated and varied than how they evaluate trouser materials.

Customers define the criteria that count in evaluating service quality. Service-quality perceptions stem from how well a provider performs in relation to customers' expectations about how the provider should perform (Malai and Speece, 2005).

Laroche (2004) argues that customers do not evaluate service quality solely on the outcome of a service (for example, how their car looks after a repair), they also consider the process of service delivery (for instance how involved, responsive, and friendly the car repairer is in the process of repairing the car) (Malai and Speece, 2005).

2.3.5 Perishability

Agarwal and Kumar (2016) hold that a service is a perishable commodity. In the case of municipalities, a day without customers is a lost opportunity because service cannot be stored, it is lost forever when not used. In addition, the customer cannot retain the actual service after it is produced. However, the effect of the service can be retained for a long time (Ahmad and Sungip, 2008).

2.3.6 Simultaneity

Anderson and Kerr (2002) state that the fact that services are created and consumed simultaneously and, thus, cannot be stored is a critical feature in the management of services. This inability to inventory services precludes using the traditional manufacturing strategy of relying on inventory as a buffer to absorb fluctuations in demand (Awara, 2001).

The simultaneous production and consumption in services also eliminate many opportunities for quality-control intervention (Ekinchi, 2008). A product can be inspected by the customer before delivery, but customers in the services industry must rely on other measures to ensure the quality of services delivered. Customers' presence in these facilities and their participation in the service process expose them to errors (Buttle, 2009).

2.3.7 Participation of customers in the service process

Awara and Amaechi (2014) argue that the presence of the customer as a participant in the service process requires that attention is paid to facility design that is not found in traditional manufacturing operations. For example, if service is provided in a hot, dirty, and noisy office, may influence the customers because the unpleasant surroundings of the department or unit's office may be a predictor of the service they will receive. Service organisations must, therefore, pay attention to interior decorating, furnishings, layout, and noise as they can influence the customer's perceptions of their service (Bryman, 2012).

2.4 QUALITY

Studies show that the word 'quality', in this context, comes from quality goods literature (Laroche, et al., 2004; Kouthouris and Alexandris, 2005). People tend to associate quality with tangible goods and not often with service. The definition of quality has often been alluded to by scholars, including Deming and Juran who are believed to be 'gurus' in the discipline of service quality (Lee and Hwan, 2005). Deming states that quality means different things to different people depending on their situations (Lewis and Soureli, 2006). Therefore, the individual

customer's meaning of quality is what matters. To an extent, this means that quality is relative (Lorenzoni and Lewis, 2004).

Siddiqui, Masood, Khand and Sharma (2010) explain that quality refers to features in a product or service that meet people's needs and results in satisfaction. Juran and Godfrey (1998) cited in Tsoukatos (2007) argue that quality is the status of being free from errors and deficiencies resulting in people's satisfaction. Walsh, Northington, Hille and Dose (2015) define quality as the ability of a product or service to conform to standards or requirements. Garvin (1984) cited in Yarimoglu (2014) explains that quality has several dimensions including features, performance, perceivable quality, conformance, durability, reliability and aesthetics. The American Society for Quality defines quality as a subjective phenomenon that depends on individual views (International Standard Organisation (ISO), 2011). Hence, there are numerous ways of conceptualizing quality.

For a product or service to be of quality it should satisfy the stated needs or implied needs (Rust and Huang, 2014). Garvin (2008) argues that the eight dimensions of product quality management can be used at a strategic level to analyse quality characteristics. Some of the dimensions are mutually reinforcing, whereas others are not because the improvement in one aspect may be made at the expense of other aspects. Understanding the trade-offs desired by customers among these dimensions can help build a competitive advantage. Garvin's (2008:23) eight dimensions can be summarised as follows:

- Performance refers to a product's primary operating characteristics. This dimension of quality involves measurable attributes. Brands can usually be ranked objectively on individual aspects of performance.
- Features are additional characteristics that enhance the appeal of the product or service to the user.
- Reliability is the likelihood that a product will not fail within a specific time. This is a key element for users who need the product to work without failing.

- Conformance is the precision with which the product or service meets the specified standards.
- Durability measures the length of a product's life. When the product can be repaired, estimating durability is more complicated. The item will then be used until it is no longer economical to operate it. This happens when the repair rate and the associated costs increase significantly.
- Serviceability is the speed with which the product can be put back into service when it breaks down, as well as the competence and the behaviour of the service person".
- Aesthetics is a subjective dimension indicating the kind of response a user has to a product. It represents the individual's personal preference.

In the section above, quality is viewed from many different perspectives and is a multi-dimensional issue.

2.5 SERVICE QUALITY

Studies indicate that the first attempt to conceptualise service quality was informed by the Disconfirmation Paradigm, which originated in goods quality literature (Malai and Speece, 2005). The Disconfirmation Paradigm explains service quality because it compared the expected and the experienced service (Lorenzoni and Lewis, 2004). In other words, to ascertain customers' satisfaction of the service provided, initial expectations should be compared with customers' experiences or the actual service rendered (Malhotra, Ulgado, Agarsal, Shainesh and Wu, 2005). When the experienced rating of service is lower than the expected rating, this is an indication that customers are not satisfied with the service (Marwa, 2005).

Informed by the expectation and experience conceptualisation, Parasuraman, Zeithaml and Berry (1985) cited in Yarimoglu (2014) explain that service quality involves how customers experience service provided, and Palmer (2011) argue that service quality is what customers experience as service provided by firms. Lovelock and Wirtz (2011) explain that service quality should not only be determined by the service providers, but by customers' views as well. Parasuraman and his colleagues (Mehta, Lobo and Khong, 2002) argue that when customers are provided with services, they evaluate these services by using their own standards that address different aspects of the service.

Wilson, Zeithaml, Bitner and Gremler (2012) understand service quality as a consequence comparison of the initial expectation of service quality with perceptions of the service received. Parasuraman, Zeithaml and Berry (1988) cited in Palmer (2011) argue that when the level of service received is lower than that initially wished for, then the service quality should be regarded as poor. In other words, it is not possible to talk about service quality without talking about perceived quality, which is an experienced service. Yen, Liu, Chen and Lee (2014) add their voice to the argument and explain that service quality is what a customer experiences. Lack of understanding of what service quality is makes it difficult to investigate service quality at the DOLUIF at KwaZulu-Natal Provincial Office. This is what this study set out to achieve.

Based on the discussion above, scholars (Gronroos, 2010; Yen, Liu, Chen and Lee, 2014) seem to agree that service quality is the result of a comparison between what is expected from a service provider and the way in which the service provider actually performs. Based on this conceptualisation, service quality essentially involves perceived quality, in other words, how the quality of the service is experienced. Further, service quality is whatever the customer perceives it to be. The level of conformance of a business's service quality to a certain set of standards should thus be guided by the customer's point of view and not by how management sees it (Grönroos, 2007).

Service quality can, therefore, be formally defined as the discrepancy between a customer's perceptions of a service delivery and the customer's initial expectations of the service provider (Palmer, 2011; Zeithaml, Parasuraman and Malhotra, 2002).

Literature shows that there are numerous ways in which service quality can be measured and this is but one way, albeit the most popular way, of measuring it (Malhotra, Ulgado, Agarsal, Shainesh and Wu, 2005)

2.6 CONTRIBUTIONS OF SERVICE QUALITY TO CONSUMER'S BEHAVIOUR

Scholars argue that service-quality perceptions can influence customers' behaviour, whether directly or indirectly, via customer satisfaction (Chaniotakis and Lymperopoulos, 2009; Dagger, Sweeney and Johnson, 2007; Olorunniwo et al., 2006). If customers experience positive service quality, they are more likely to recommend the service provider to others, to increase their volume of purchases, or even agree to pay a premium price for the service (Parasuraman, Berry and Zeithaml, 2002). Ekinici et al. (2008) also find that positive service quality perceptions increase the possibility of customers re-visiting the service provider in future.

The behavioural consequences can, in turn, provide the business with a competitive advantage and in this manner, enhance its position in the marketplace. According to Grönroos (2007), states that a business' competitive advantage is highly dependent on the quality of its goods and services. Thus, in order for service providers to maintain or improve their competitive edge, they will have to ensure excellent service quality based on the dimensions customers use to evaluate service quality.

Another result of delivering high service quality is that it improves the business' financial performance. Bates, Bates and Johnston (2003) find that service providers with high service quality offerings had a significantly higher profit margin than service providers with lower service quality offerings. This finding appeared to apply to both small and large businesses.

The service-profit chain supports these consequences of service quality by suggesting that service quality influences not only certain customer behaviours but also the business' profitability (Palmer, 2011). From the service-profit chain, it is clear that service quality begins within the business. The organisation must work to achieve both internal satisfaction (employee

satisfaction) and productivity (employee productivity) before being able to provide quality services externally to customers. Customers tend to be more satisfied with higher quality services which then positively influence their behaviours (such as loyalty or positive word-of-mouth). The service provider is then rewarded with increased profitability (Baran et al., 2008; Parasuraman, Berry and Zeithaml, 2002).

2.7 MEASURING SERVICE QUALITY

Businesses need to identify those aspects of a service that requires improvement if they want to ensure optimal customer fulfilment (Zeithaml et al., 2009). In order to determine perceptions of the quality of a particular service, and whether the service meets their needs, performance measurement practices need to be in place.

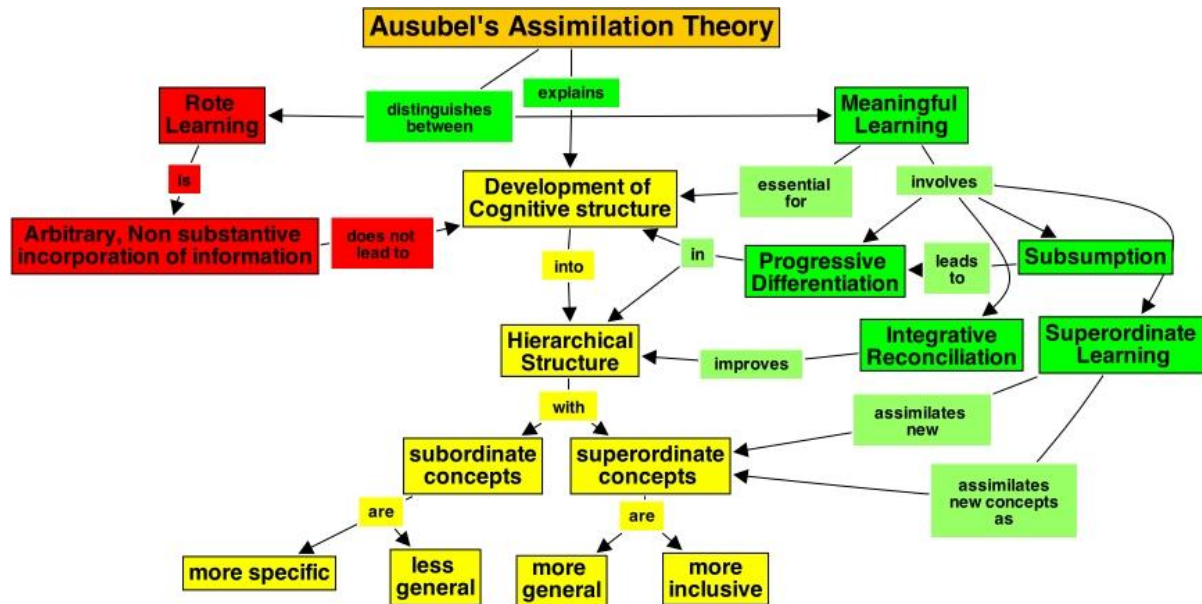
Given the abstract nature of service quality, Grönroos (2007) suggests that the best way to measure service quality is to measure customers' evaluations of the service. Due to the complexity of such an operation, several different views and methods exist regarding the measurement of customers' service quality perceptions. There are different models or frameworks for measuring service quality. The section below presents models that show that service quality is influenced by customers' experience by comparing the expected level of service and the delivered level of service.

2.8 THEORY OF ASSIMILATION

The Theory of Assimilation draws from Festinger's 1957 Dissonance Theory, which posits that customers make a cognitive comparison between a product's expected performance and its perceived performance. Any discrepancy that arises from this comparison results in dissonance.

The Theory of Assimilation is a post-usage evaluation point of view that was introduced into literature exploring customer satisfaction (Isac and Rusu, 2014). The Theory of Assimilation is presented in detail in Figure 2.1

Figure 2.1: Theory of Assimilation



Source: cited by Isac and Rusu (2014: 82-88)

Customers adjust their perceptions by lowering their expectations. This may be done to avoid dissonance, and to align the product with their expectations. Customers also alter their expectations to keep them in line with product performance. They may raise their level of satisfaction by minimising the relative importance of the disconfirmation (Isac and Rusu, 2014). This theory is widely criticised because it seems to suggest that the customer is motivated enough to adjust their expectations and perceptions in order to be satisfied (Lankton and McKnight, 2012). Such a theory does not seem to apply in the current business climate where competition is prevalent, customers have become well informed and there are many products/brands from which to choose (Awara and Amaechi, 2014). Manufacturers are becoming more innovative in order to remain relevant in the marketplace. Customers no longer need to adjust their expectations or perceptions, as they are more easily able to find an alternative product to suit their needs. This theory suggests that dissatisfaction with service quality would not occur unless the expectation was negative from the beginning (Isac and Rusu, 2014).

2.9 THEORY OF CONTRAST

This theory was introduced by Sherif (1957) as an alternative to the Theory of Assimilation. The Theory of Contrast states that the surprising discrepancy between performance and expectation will lead to exaggerated discrepancy (Lankton and McKnight, 2012). For instance, should a customer find a product marked at a certain price on the shelf, they expect to pay that price at the till point. If they get to the till point and find that the price actually higher than expected, they will be extremely dissatisfied. The converse will also be true: should the customer find that the price is less than they expected to pay, they will feel positive and satisfied (Chen, 2012).

This theory has received support from researchers. It attempts to predict customer reaction, as opposed to reducing dissonance (Isac and Rusu, 2014). It is human nature to be very happy with a surprise bargain and by equal measure, to be dissatisfied if what has been promised is not given. Perhaps this is the reason businesses always strive to delight customers by under-promising and over-delivering, in order to influence the exaggerated positive disconfirmation.

2.10 THEORY OF NEGATIVITY

Developed by Carlsmith and Aronson in 1963, the Theory of Negativity suggests that any discrepancy in performance expectation will cause negative energy because of the disruption experienced by the customer. The Theory of Negativity draws from the disconfirmation process (Isac and Rusu, 2014). It suggests that dissatisfaction will occur if performance either exceeds or falls below expectations.

2.11 THEORY OF ASSIMILATION CONTRAST

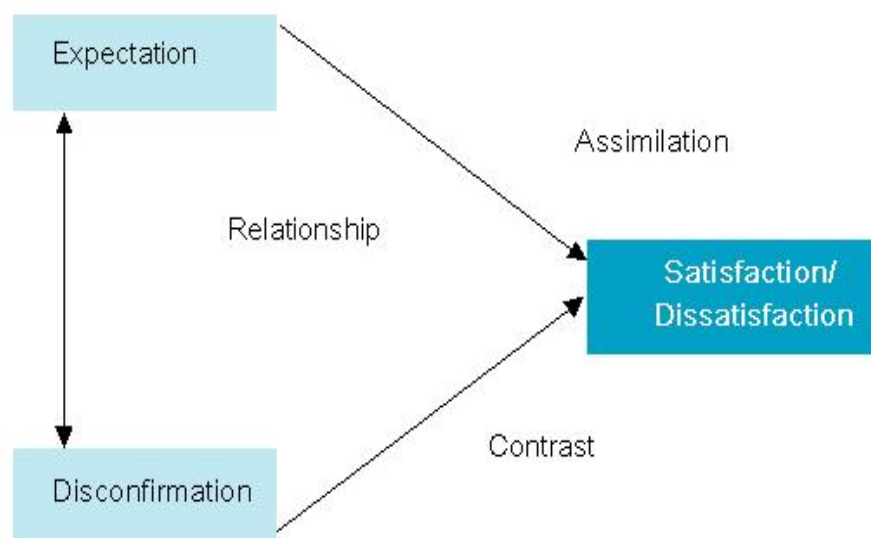
This theory was introduced by Anderson in 1973 (Malhotra, Ulgado, Agarsal, Shainesh and Wu, 2005), drawing from assimilation and contrast theories. The Theory of Assimilation Contrast suggests that customers have a range of acceptance and rejection levels. Should product performance fall within a customer's region of acceptance, the customer will disregard the

discrepancy which might arise if their expectations that were not fully met (Lankton and McKnight, 2012). However, should product performance fall within the region of rejection, the theory of contrast applies to its magnified negative disconfirmation. This theory seems to suggest that both assimilation and contrast theories are relevant within service quality and customer behaviour studies (Yuksel and Yuksel, 2008).

2.12 THE EXPECTATIONS DISCONFIRMATION THEORY

The Expectation Confirmation Theory is also referred to as Confirmation Disconfirmation Theory was developed in 1977. This theory attempts to describe levels of satisfaction after the purchase. However, it has been commonly accepted and used in other technical fields such as customer research. It posits that after purchase or repeat purchase, fulfilment is determined by what customers expected, and what they perceived of the actual performance and disconfirmation of beliefs (Bae, 2012). Figure 2.2 below illustrates the Expectations Disconfirmation Theory.

Figure 2.2: The Expectations Disconfirmation Theory



Source: Oliver (1977:120)

The theory was originally found in marketing and psychology literature and consists of four concepts: expectations, perceived performance, disconfirmation of beliefs, and satisfaction (Ganiyu, Uche and Elizabeth, 2012). A brief discussion of these four concepts follows.

2.12.1 Perceived Performance

Perceived performance refers to what customers feel about the performance of the service or product. Perceived performance is what customers expected before purchasing the product. These expectations are either confirmed or disconfirmed and this will influence their level of satisfaction after purchase (Hsu et al., 2016).

2.12.2 Disconfirmation of Beliefs

Disconfirmation of beliefs refers to the inconsistency between two concepts: the inconsistency between pre-purchasing expected performance and actual performance (Shahin, 2011). Studies conducted in the customer satisfaction field have found disconfirmation to be the difference between expectations and perceived level of performance. The disconfirmation is positive if the product or service outperforms the customer's original expectations, which results in post-purchase satisfaction. When the service or product does not live up to the pre-purchase expectations, negative disconfirmation occurs. Negative disconfirmation results in post-purchase dissatisfaction (Awara and Amaechi, 2014). According to Oliver (2015), disconfirmation is considered a separate cognitive state, individually perceived by the customer, which may be measured, regardless of its precursors.

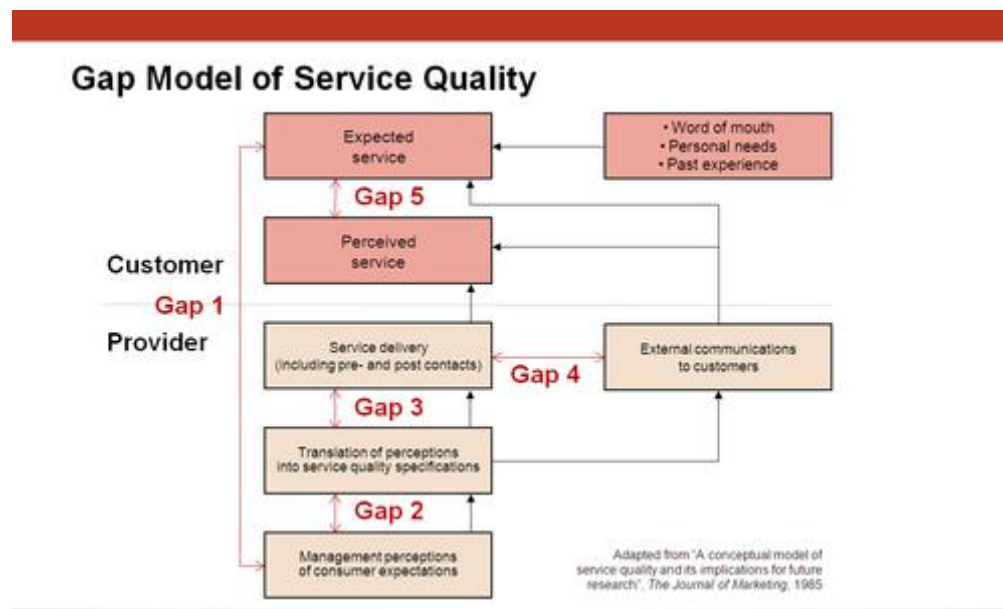
Customer fulfilment theories focus on the end-users of products and services. It is evident from the literature that meeting customer expectations can yield positive results for the product or service (Isac and Rusu, 2014). Service providers cannot meet the expectations of which they are not aware. The literature suggests that providers must understand the nature of their customer expectations (Malhotra, Ulgado, Agarsal, Shainesh and Wu, 2005). Perhaps influencing their expectations is even more important, because knowing the expectations in advance will make it easier to meet them (Lankton and McKnight, 2012). This action would help eliminate any

unrealistic expectations which would result in negative disconfirmation (Lankton and McKnight, 2012; Isac and Rusu, 2014). The converse may also be true: if service providers or product manufacturers over-promise and under-deliver, customers will be negatively disconfirmed (Awara and Amaechi, 2014). Several other psychological theories identified by Anderson are useful in explaining the impact of expectancy or satisfaction, or the process customers go through to form judgments (Yuksel and Yuksel, 2008).

2.13 THE GAPS MODEL OF SERVICE QUALITY

According to Doyle (2005), the Gaps Model is based on the process of identifying the gaps that exist in a market and whatever means and measures can be used to fill those gaps. Gaps are a direct result of unfulfilled customer needs and expectations. The definition of service quality can be expanded to refer to the difference (or the gap) between customers' service expectations and their perceptions of the service received. The ultimate goal of the Gaps Model is to identify possible 'gaps' or breaks in the business-customer relationship which can lead to quality shortfall (Buttle, 2009).

Figure 2.3: The Gap Model of Service Quality



Source: Parasuraman, Zeithaml and Berry (2002)

Parasuraman, Zeithaml and Berry (2002) state that delivering superior value to the customer is an ongoing concern of product managers. This not only includes the actual physical product but the intangible factor of customer service as well. Products that do not offer good quality customer service that meets the expectations of customers will find it difficult to survive in a competitive market (Isac and Rusu, 2014). The Service Quality Gaps Model is a gap method in service quality measurement and is a tool that can be used by product managers across all industries. The aim of this model is to identify the gaps between customer expectations and the actual services provided at different stages of service delivery, and close the gap/s and improve the customer service.

This model developed by Parasuraman, Zeithalm and Berry in 1985 identifies five different gaps:

- The Customer Gap: The Gap between Customer Expectations and Customer Perceptions. The customer gap is the difference between customer expectations and customer perceptions. Customer expectation is what the customer expects according to available resources. Expectations are influenced by cultural background, family lifestyle, personality, demographics, advertising, experience with similar products and information available online (Zikmund et al., 2003). Customer perception is subjective and is based on the customer's interaction with the product or service. Perception is derived from the customer's satisfaction with the specific product or service and the quality of service delivery (Zikmund et al., 2003). The customer gap is the most important gap and in an ideal world, the customer's expectation would be almost identical to the customer's perception. In a customer orientated strategy, delivering a quality service for a specific product should be based on a clear understanding of the target market (Parasuraman, Zeithaml and Berry, 2009). Understanding customer needs and knowing customer expectations are the best ways to close the gap.

- The Knowledge Gap: The Gap between Customer Expectation and Management Perception.

The knowledge gap is the difference between the customer's expectations of the service provided and the company's perceptions of the customers' expectations of the service (Parasuraman, Zeithaml and Berry, 2009). In cases where a knowledge gap exists, managers are not aware of or have not correctly interpreted the customer's expectation in relation to the services or products the company has provided (Chen and Hu, 2012). If a knowledge gap exists, it may mean that the company is trying to meet incorrect or non-existent customer needs. In a customer-orientated business, it is important to have a clear understanding of the customer's need for service. To close the gap between the customer's expectations for service and management's perception of service delivery will require comprehensive market research (Davis, 2009).

- The Policy Gap: The Gap between Management Perception and Service" Quality Specification

According to Kasper et al. (2006), this gap reflects management's incorrect translation of the service policy into rules and guidelines for employees. Some companies experience difficulties translating customer expectation into specific service quality delivery. This can include poor service design, failure to maintain and continually update their provision of good customer service or simply a lack of standardisation. This gap may see customers seek a similar product with better service elsewhere.

- The Delivery Gap: The Gap between Service Quality Specification and Service Delivery
This gap exposes the weakness in employee performance (Parasuraman, Zeitham and Berry, 2009). Organisations with a delivery gap may specify the service required to support customers but have subsequently failed to train their employees, put good processes and guidelines in action (Zikmund et al., 2003). As a result, employees are ill equipped to manage the customer's needs. A delivery gap may result in the following problems: (Parasuraman, Zeithaml and Berry, 2009) employees lack product knowledge and have difficulty managing customer questions and issues, organisations have poor human resource policies, and teams are not cohesive and are therefore unable to deliver.

- The Communication Gap: The Gap between Service Delivery and External Communications

In some cases, promises made by companies through their advertising, media and communication programmes, raise customer expectations. When the promises made in the advertising do not match the actual service delivery, it creates a communication gap (Botes, 2008). Customers become disappointed and consequently may seek alternative product sources.

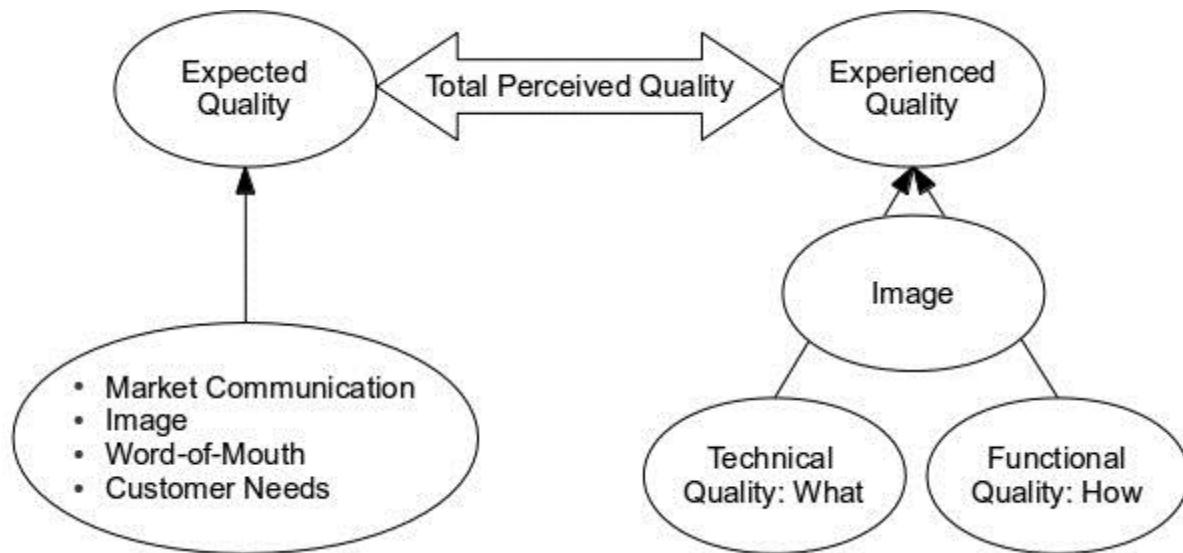
Although there is no agreement on which model explains service quality better (Brady and Cronin, 2001), the American service quality/SERVQUAL/RATER model seems to be the most comprehensible in explaining the phenomenon of service quality and the most practical for this study (Malhotra, Ulgado, Agarsal, Shainesh and Wu, 2005; Grönroos, 2009).

2.14 THE NORDIC (EUROPEAN) SERVICE QUALITY MODEL

The Nordic Service Quality Model developed in 1990, explains services as products where customers need to be actively involved in the processes of their production and consumption (Grönroos, 2009; Reinartz and Kumar, 2012). Grönroos' (2009) explanation of service quality is twofold: the technical quality which refers to the service customers get, i.e. the 'what'; and the functional quality which refers to the way in which service is delivered to customers i.e. the 'how' (see also Kumar and Reinartz and 2012). This model explains that customers' expectations are influenced by several factors, namely by a company's traditional actions such as availability, pricing, promotion and others; and by the external factors such as political beliefs, ideologies, habits, tradition, and others (Grönroos, 2009).

The model posits that technical, as well as functional features influence perceived or experienced service. Service to customers is provided through what is regarded as an image, which is a function of the technical and functional quality (Grönroos, 2009). The Nordic Model is presented in the figure below.

Figure 2.4: The Nordic Model for Service Quality



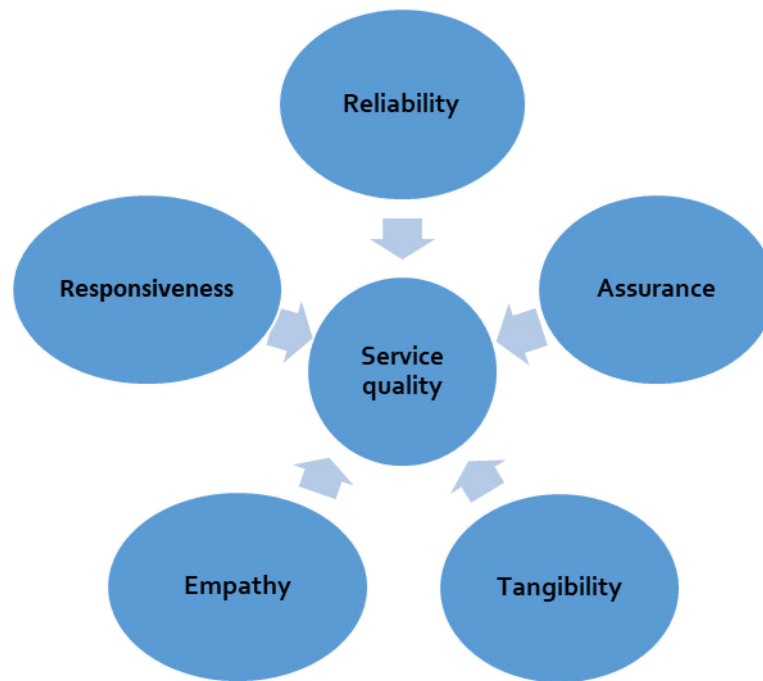
Source: Grönroos (2009, p.11)

Scholars have criticised the Nordic Model for failing to provide an explanation of how the different dimensions of service quality promoted in a particular technical and functional context can be practically measured (Saurina and Coenders, 2002; Semejin, Van Riel, Van Birgelen and Streukens, 2005). This may be one of the reasons why the Nordic Model is not as popular as the American or RATER Model of service quality (see Figure 3.4). A lack of practical measuring tools in the Nordic Model prompted scholars to develop their own measuring instruments to determine service quality. As a result, there is a multiplicity of instruments and methods that can be used to measure the technical and functional features of service quality (Semeijn et al., 2005).

2.15 RATER SERVICE MODEL

In order to understand the intricacies of service quality, Parasuraman and his colleagues developed the American Model of Service Quality, also known as the RATER Model in 1990. Presented below is the refined service quality model or the RATER Model.

Figure 2.5: RATER Model



Source: Parasuraman et al. (2002, p.10)

In particular, the model stems from an investigation into what service firms were providing to customers, the problems being encountered and the processes involved (Parasuraman et al., 2002). The investigation was extended to include customers' perceptions of the service provided to them and the differences between customers' and service providers' perceptions of service quality (Parasuraman, Zeithaml and Berry, 1988; Boshoff and Gray, 2004). A further study was also undertaken in an effort to generate a reliable conceptualisation of service quality involving marketers and customers (Kang and James, 2004).

In particular, Parasuraman and his colleagues propose that there are five dimensions that customers reflect on to determine service quality. The dimensions are based on expectations and experiences, and are discussed below:

- **Reliability**

This refers to the fact that customers are satisfied with the service provided by firms if the service is provided in a dependable and accurate manner (Leverin and Liljander, 2006). This suggests that service providers who offer a service that is error-free, timeous and accurate are likely to satisfy their customers. Martins, Loubser and Van Wyk (2002) state that customers wanted to deal with service providers who are able to keep their promises (see also Menon and O'Connor, 2007).

- **Assurance**

Scholars argue that knowledge and courtesy levels of service providers as well as their ability to instil trust in their customers are important dimensions of assurance in service quality. Buttle, (2004), Lee and Hwan (2005) and Botes (2008) found that it is important for employees to be knowledgeable so that they are able to answer questions from customers promptly, without having to refer to other employees or to management for answers. Chan, Hui, Lo, Tse, Tso and Wu (2003) state that customers will not be satisfied with service levels if they have to visit the firm's offices multiple times to get the information they need. Studies also show that companies that have websites with up-to-date and correct information are in a better position to satisfy customers with their service (Davis, 2009).

- **Tangibles**

Studies show that the physical appearance of equipment and material such as documents, chairs, and others have an influence on customers' satisfaction (Petousis, 2008; Read, 2009). Zeithaml et al. (2006) explain that tangibles give service providers an opportunity to communicate or display their image and quality.

- **Empathy**

Studies explain empathy as the ability of service providers to show care and individualised attention to customers (Davis, 2009; Egan, 2004). This implies that companies should understand their customers and should be willing to help customers. Grönroos (2003) added that customers must be given individualised and caring service in the language they understand. Other scholars argue that service providers should have a better understanding of customers' needs as this also influences customers' satisfaction levels (Hugo and Zondagh, 2007; Gummesson, 2008). Kotler and Keller (2006) explain that it is important for companies to build long-term relationships with customers, as this has an influence on customers' satisfaction. Building a relationship with customers helps them to develop trust and confidence in the service provider (Krasnikov, Jayachandran and Kumar, 2009).

- **Responsiveness**

When service providers are willing and prompt in providing service to customers, they are likely to satisfy their customers (Malhotra, 2007; Petousis, 2008). This responsive service can be achieved by ensuring that companies provide a service without making customers wait too long to be served (Malhotra, 2007). Scholars also argue that a service provider's ability to answer questions, respond to requests, problems and complaints from customers, influences customers' satisfaction levels. Petousis (2008) argues that service providers with good communication strategies, and those who deal with the issues of responsiveness from the perspective of customers, can meet their customers' needs.

- **Experiences and Expectations**

Expectations in service quality are understood as wants, desires or needs in service offered by firms (Reinartz and Kumar, 2012). Zeithaml et al. (2006, p.23) explained that there are two types of expectations in service quality; services that customers feel 'should' be offered and services customers feel 'will' be offered. Therefore, expectations refer to services that customers feel should be offered. Experience is a service that is offered, as deduced by customers, through

involvement or exposure to the service (Zeithaml et al., 2006). Sirdeshmukh, Singh and Sabol, (2002, p.31) state that experience in service quality is ‘empirical knowledge’ or ‘a posteriori knowledge’ based on figure experience of the service provided. Other scholars understand experience as service perceived through first-hand sensing or understanding (Veloutsou et al., 2002).

This study used the RATER Model, which is a multi-dimensional research instrument to investigate consumer expectations and experiences of service quality delivered at the DOLUIF at KwaZulu-Natal Provincial Office using five dimensions; tangibles, reliability, responsiveness, assurance and empathy that represent service quality.

2.16 REGULATIONS GUIDING GOVERNMENT

According to Basset (2016), the new Constitution established government as an autonomous sphere that has its own constitutionally mandated responsibilities. Some of those responsibilities are providing services to communities such as water, sanitation, electricity, roads etc. as well as fostering local social and economic development. Ruwanza and Shackleton (2016) suggest that the passing of the Municipal Systems Act in 2000 marked the start of the Integrated Development Plan (IDP). These plans include a spatial development framework, set programmes and projects as well as the alignment of a budget.

Basset (2016) further elaborated by pointing out that the Municipal Structure Act of 1998 and the Municipal Systems Act (MSA) of 2000 require local governments to engage in regular public consultation on all governance issues including the budget and the development of an integrated development programme for their region. This legislation also encourages government entities to establish structures which were intended to foster ongoing community participation in government. In a nutshell, South Africa’s government framework articulates how participatory governance, decentralisation and transparency should take place at the local level.

National Treasury, MFMA Circular No.88, The MSA and the Finance Management Act (FMA), should be aligned with planning and reporting instruments such as Integrated Development Plan

(IDP), the Service Delivery and Budget Implementation Plan (SDBIP) and the annual report (National Treasury, 2016). The FMA Circular articulates the conceptual benefit for all government entities and provides guidance and clarity as well as alignment between the IDP, SDBIP and the performance part of Annual Report. Khale & Worku (2013) postulate that it is critical to adhere to rules and regulations for all government employees or officials.

2.17 FUNCTIONS OF GOVERNMENT DEPARTMENTS

The Ministry of Provincial Affairs and Constitutional Development (1998), as cited by Koelble and Siddle (2014) states that the Government was given a role to play in rebuilding communities and environments, as a basis for a democratic, integrated prosperous and non-racial society. There was to be a new developmental government system, committed to working with clients, groups and communities to create sustainable human settlements which provides a decent quality of life and meet the social, economic and material needs of communities in a holistic way. The IDP is a compulsory five-year plan for all local governments which is a guide for service delivery and budgeting.

Mbazira (2013) suggests that one of the bases of the strategy is what is described as the objectives of an ideal government, which include being responsive Koelble and Siddle (2014) elaborated by referring to the objects of government as stated in Section 152 of the Constitution of the Republic of South Africa, which are as follows:

- To provide an accountable and democratic government for local communities.
- To make sure that the service is rendered in a sustainable manner to communities.
- To promote social and economic development.
- To promote a safe and healthy environment.
- To encourage the involvement of communities, affected and interested parties or organisations in matters of local government.

Therefore, the constitution of South Africa articulates the role of government departments as inter alia planning, budgeting, managing and structuring processes so as to prioritise the basic needs of the people.

2.18 RESPONSIBILITIES OF LOCAL GOVERNMENT

According to Bassett (2016), it imperative for the government to educate the public about the budget process as well as on how governments generate their revenue such as rates and taxes and expenditures. The government employees are expected to interact with their people and to be responsive to their communities irrespective of socio-economic status or political connections. The South African government departments are responsible for service delivery. Mbazira (2013) supports the aforementioned statement by stating that the government departments have a wide range of duties inter alia being responsive to the needs of the community, facilitating the culture of public service and accountability by staff of government, and providing the community with full accurate information about the level and standard of service they are entitled to.

Khale & Worku (2013) stated that to measure the degree of general public satisfaction, detailed specified measurable targets and goals should guide service delivery. Moreover, rendered basic service should be monitored and assessed systematically to bring value for money. Section 152 of the South African constitution mandate the government departments to provide a democratic and accountable Government, Secondly, to promote safety and a healthy environment involving communities and community organisations in all matters of Government. Poister (2003) as quoted by Kim (2006) is of a view that public managers are now expected to improve the performance of public programmes and services, not only in productivity orientated costs but also in the quality of service and citizen satisfaction with the public service.

2.19 LOCAL GOVERNMENT AND SERVICE DELIVERY

Jenkins (1992) as cited by Moletsane (2012:45) said that many organisations are investing in employee development to improve the quality of service in line with that which customers expect. Mbazira (2013) stated that decentralization is viewed as a mechanism to disperse power,

to ensure political stability; to bring representative governance closer to the people and to improve the accountability and responsiveness of leaders. Monkam (2014) is of opinion that the fiscal decentralization led to the devolution of powers, functions and duties to local government in South Africa.

A government department brands itself as an organization with favourable reputation concerning its service or employee relations. Monkam (2014) elaborates by stating that a government department's key role is service delivery. Mbazira (2013) claims that government departments are designed to move progressively towards the social and economic development of all people. In other words, government departments should ensure that people have access to affordable service/s. The Act also takes into cognizance the poor citizens and ensure that service tariffs and credit control take into account the needs of the indigent.

2.20 SUMMARY

This study will interrogate clients' expectations and experiences of service quality. This chapter dealt with the definitions of service, quality, and service quality. The characteristics of services were discussed as well. The service quality models are highlighted. The RATER Model will be used in this study. The critical aspects such as the status of local government was discussed in order to understand how local government operates to make it easy to evaluate service quality delivery. The chapter also covered the phenomenon such as regulations guiding government, department functions, and responsibilities of government departments. The research methodology employed in this study is discussed in the next chapter.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The previous chapter presented critiques of the literature identifying the contributions and gaps in the previous studies related to the research topic of this dissertation. This chapter presents the research methodology underpinning this study. Research methodology is the approach that is selected to conduct the study by identifying the research design, methods, study site, population and target population, sampling methods, sample size, and data collection instruments to be used in the study. The methodology also highlights the issues of validity and reliability, data analysis techniques, ethical issues, and ends with a summary of the main research methods to be used in the study to achieve its stated research objectives.

3.2 RESEARCH DESIGN

This study employed what is called exploratory research design. Exploratory research, as the name implies, is type of research conducted to study a problem that has not been clearly defined yet. Exploratory research is conducted in order to determine the nature of the problem and helps to have a better understanding of the problem. When conducting exploratory research, the researcher ought to be willing to change his or her direction because of revelation of new data and new insights (Creswell, 2014). The exploratory research design is appropriate for this study as it allowed the researcher to study the research topic with varying levels of depth to have a comprehensive understand of service quality provided to clients at the DOLUIF at KwaZulu-Natal Provincial Office.

3.3 RESEARCH APPROACHES

This study used a quantitative research methodology to explore clients and officials at the DOLUIF at Kwazulu-Natal Provincial Office. The method is mainly used to quantify a phenomenon being studied by collecting numerical data or data that can easily be transformed

into statistics that can help understand a research problem. Creswell (2013) explained that quantitative methodology is used to quantify or measure opinions, attitudes, behaviours, and any defined constructs. Quantitative research methodology uses measurable data to uncover patterns and formulate research facts (Guba, Hunter and Brewer, 2008). This study used quantitative research methodology to measure the gap between expectations and experiences of service quality provided to clients at the DOLUIF at Kwazulu-Natal Provincial Office. The methodology also enabled the researcher to quantify respondents' attitudes, views, and behaviours towards the gap between expectations and experiences of service quality provided to clients at the DOLUIF. The quantitative research methodology enabled the researcher to conduct a structured study and generate results that can be generalized to the large population.

3.4 STUDY SITE

The study was conducted at the DOLUIF at KwaZulu-Natal Provincial Office located in province of KwaZulu-Natal, which is an Eastern coastal province in South Africa. The name KwaZulu-Natal was adopted for the region in 1994 (Statistics South Africa, 2013).

3.5 TARGET POPULATION

The target population is a specific population a researcher is interested in making as part of the study (Bruan and Clarke, 2006). The target population for this study is all clients and officials at the DOLUIF at KwaZulu-Natal Provincial Office. According to the South African State Government Annual Performance Reports (2017), DOLUIF has 504 clients.

3.6 SAMPLING STRATEGY

Sampling is as a process of selecting a small portion of the population to represent the entire (Crewell, 2013). There are two sampling methods; probability and non-probability. Since the researcher used quantitative research methodology to conduct the study, probability-sampling method was used to select employees. Probability entails that selection of respondents is

dependent on random selection where all participants have an equal chance of being selected for the study (Guba, Hunter and Brewer, 2008). To select respondents for this study, census sampling was used. This technique allows the researcher to select all respondents based on his or her knowledge of a population and the purpose of the study. The researcher selects all respondents, as they are needed to give him or her information to understand the phenomenon under investigation. All clients were selected. There are 504 clients therefore all clients were selected to participate in the study (The South African State Government Annual Performance Reports, 2017).

3.9 DATA COLLECTION INSTRUMENTS

Data was collected using questionnaires.

3.9.1 Questionnaire

A questionnaire made up a series of questions on the research problem and contains prompt questions was used to collect data. The questionnaire was used for a number of reasons; easy to use, ease to analyse, and easy to collect data from a vast population. Besides, the questionnaire is affordable, and less demanding to administer to respondents.

3.9.2 Development of the Questionnaire

The RATER Model was used to design a questionnaire. The questionnaire measured the gap between expectations and experiences of service quality. Experiences that were below expectations were taken as negative scores and experiences above expectations were taken as positive scores. The questionnaire evaluated service quality at the DOLUIF at KwaZulu-Natal Provincial Office using clients. The questionnaire had four sections:

- Section A: Biographical data

The questionnaire collected data on gender, age, race, education, income, employment status) as well as other issues.

- Section B: Expectations

Data was collected on the expectations of service quality of customers at the DOLUIF at KwaZulu-Natal Provincial Office focusing on the reliability, assurance, tangibility, empathy, and responsiveness of service quality provided to clients. A five-point Likert scale was used.

- Section C: Experiences

Data was collected on the experiences of service quality experienced by clients at the DOLUIF at KwaZulu-Natal Provincial Office. The questionnaire was informed by the five RATER Model constructs of service quality delivered. A five-point Likert scale was used. The items in the questionnaire identified factors contributing to service quality at the DOLUIF at KwaZulu-Natal Provincial Office.

3.10 RELIABILITY AND VALIDITY OF THE STUDY

Data control measures used were validity and reliability.

3.10.1 Validity

Validity was used to measure constructs under study. In particular content validity was used to ensure that the questionnaire used was able to cover all factors under study. Therefore, content validity was used to cover expectations and experience of service quality focusing on reliability,

assurance, tangibility, empathy and responsiveness as proposed by the RATER Model underpinning the study.

3.10.2 Reliability

This measure was used to ensure that there is consistency of measure of expectations and experiences of service quality. Six clients participated in the pilot study and helped refine the research process and questionnaire. Test-retest and observe reliability were used to realise reliability required in the study.

3.11 DATA ANALYSIS

Data analysis involves inspecting, cleaning, transforming, and the modelling of data. The aim of data analysis is to discover valuable information (Morgan, 2006) through conclusions that are proposed and reported (Creswell and Clark, 2009).

3.11.1 Quantitative data

The Statistical Package for Social Sciences (Version Windows 24.1) was used to analyse data. The research objectives underpinning the study determined the measures used. Tests were done on several dependent and independent variables.

3.12 ETHICAL CONSIDERATION

The University of KwaZulu-Natal Ethics Committee will be approached to provide ethical clearance and the DOLUIF will provide the gatekeeper's letter. The researcher will obtain consent from the respondents after explaining to them in detail what the study is all about. In addition, confidentiality, privacy and anonymity of the respondents will be upheld in order to avoid compromising respondents' rights.

3.13 SUMMARY

This chapter presents the systematic plan to be used to conduct this study. The chapter presents the research design, methodology, study site, target population, sampling method, and sample for the study. The chapter also presents measures for validity and reliability, data collection instruments, data analysis techniques, and summary for the chapter.

CHAPTER FOUR

DATA PRESENTATION, DISCUSSION AND ANALYSIS

4.1 INTRODUCTION

This chapter presents research findings starting by presenting a summary of the research process followed by a recap of the research objectives. The chapter also deals with five key findings on reliability, assurance, tangibility, responsiveness, and empathy. The last part the chapter summary.

4.2 RESEARCH OBJECTIVES

- To understand the service quality expected by clients at the DOLUIF at KwaZulu-Natal Provincial Office.
- To establish the service quality experienced by clients at the DOLUIF at KwaZulu-Natal Provincial Office.
- To determine the gap in service quality at the DOLUIF at KwaZulu-Natal Provincial Office.

4.3 SUMMARY OF THE RESEARCH PROCESS FOLLOWED IN THE STUDY

The ethical clearance was obtained from the University of KwaZulu-Natal (UKZN) Ethics Committee. The DOLUIF at KwaZulu-Natal Provincial Office provided the gatekeeper's letter. The study upheld research ethics including human rights, privacy, confidentiality, and anonymity. A questionnaire was used to collect data with 21 items of the RATER Model. The questionnaire dealt with the biographical data, reliability, assurance, tangibility, responsiveness,

and empathy. Five hundred and five (505) questionnaires were successfully completed and collected. The study realised a hundred per cent response rate.

4.4 TEST OF RELIABILITY IN THE STUDY

For each construct the researcher tested which items could be excluded to give a reliable single measure. To test reliability, Cronbach's Alpha was used. An Alpha value $>.7$ indicates a reliable measure as presented in results summarised below.

Table 4.1: The Cronbach's Alpha Scores for each Variable

Construct	Name	Items included	Cronbach's alpha
EXPERIENCE			
Reliability	PER_REL	1 - 6	.985
Assurance	PER_ASS	1 - 10	.990
Tangibles	PER_TAN	1 – 4	.988
Empathy	PER_EMP	1 - 8	.986
Responsiveness	PER_RES	1 - 5	.980
EXPECTATION			
Reliability	EXP_REL	1 - 6	.988
Assurance	EXP_ASS	1 - 10	.987
Tangibles	EXP_TAN	1 – 4	.975
Empathy	EXP_EMP	1 - 8	.989
Responsiveness	EXP_RES	1 - 5	.988

These single measures are all reliable they are above $>.7$. They are formed by calculating the average of the individual items in each construct.

4.5. DEMOGRAPHIC INFORMATION

This section deals with the demographic data of respondents in this study.

4.5.1 Gender

Findings in Table 4.2 show that 57.9% were females and 42.1% were males. The findings suggest that there was somewhat balanced representation in terms of gender in the study. Egan (2010) argues that the assessment of service quality should involve both males and females because of the unique ways men and women understand and interpret service quality.

Table 4.2: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	209	41.4	42.1	42.1
	Female	287	56.8	57.9	100.0
	Total	496	98.2	100.0	
Missing	System	9	1.8		
Total		505	100.0		

The findings indicate that data was collected from a sample that had an adequate representation of males and females' views on service quality.

4.5.2 Age

Findings in table 4.3 show that the majority of the respondents were aged between 31-40, 41-50, and 51-60 respectively.

Table 4.3: Responses on Age

		Freque ncy	Percent	Valid Percent	Cumulative Percent
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Valid	21-30	132	26.1	26.6	26.6
	31-40	217	43.0	43.8	70.4
	41-50	109	21.6	22.0	92.3
	51-60	38	7.5	7.7	100.0
	Total	496	98.2	100.0	
Missing	System	9	1.8		
Total		505	100.0		

The findings indicate that people aged between 31- 40 seek service at the DOLUIF at KwaZulu-Natal Provincial Office more than any other age group. This may be attributed to the finding that the majority of people affected with unemployment are young people (Statistics South Africa, 2016)

4.5.3 Race

The findings in table 4.4 show that the majority of the respondents reported being Black (77.9%) followed by coloureds (10.5%), Indians (8.2%), and White (3.4%).

Table 4.4: Race

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	Black	371	73.5	77.9	77.9
	Coloured	50	9.9	10.5	88.4
	Indian	39	7.7	8.2	96.6
	White	16	3.2	3.4	100.0
	Total	476	94.3	100.0	
Missing	System	29	5.7		
Total		505	100.0		

The finding that majority of the clients at the DOLUIF at KwaZulu-Natal Provincial Office are Black because provincial demographic data indicates that Black people are the majority (70.0%) in Pietermaritzburg where this study was conducted (Statistic South Africa, 2018).

4.5.4 Level of Education

The results in table 4.5 indicate that 41.9% of respondents had secondary education followed by those who had tertiary education (25.9%) and other education level (22.3%).

Table 4.5: Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No schooling	9	1.8	1.9	1.9
	Primary education	40	7.9	8.3	10.1
	Secondary education	203	40.2	41.9	52.1
	Tertiary education	124	24.6	25.6	77.7
	Other	108	21.4	22.3	100.0
	Total	484	95.8	100.0	
Missing	System	21	4.2		
Total		505	100.0		

The findings therefore imply that clients at the DOLUIF at KwaZulu-Natal Provincial Office are somewhat educated to understand and interpret the type of service quality provided to them.

4.6 EXPECTATIONS OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE

The research objective was to understand the DOLUIF at KwaZulu-Natal Provincial Office clients' expectations of service quality delivery.

4.6.1 Reliability of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

The study used six statements to assess the expectations of the assurance of service quality at the DOLUIF at KwaZulu-Natal Provincial Office. The study reported 100% response rate (92.9%

strongly agreed and 7.1 agreed) to the statement that service quality should be provided as promised to clients at the DOLUIF at KwaZulu-Natal Provincial Office.

Table 4.6: Reliability

Items	SD (%)	D (%)	N (%)	A (%)	SA (%)	Total (%)
Responds as promised	0	0	0	7.1	92.9	100
Service specification followed	0	0	0	10.5	89.5	100
Accurate statements	0	0	0.4	16.3	83.3	100
The DOLUIF reports to be accurate	0	0	0.4	13.8	85.8	100
Service to be carried out correctly the first time	0	0	0	13	87	100
Consistently good service	0	0	0	10.9	89.1	100

Findings in table 4.6 show a similar pattern of findings on other statements used to assess the reliability of expected service quality. The findings are agreement with Parasuraman, Zeithaml and Berry (2009)'s RATER model and Kurra and Datta (2012)'s study that reported that customers expect service providers to give them service quality that is both dependable and accurate. The study therefore implies that clients at the DOLUIF at KwaZulu-Natal Provincial Office are largely concerned about service quality delivery. As a result, clients have high expectations of the reliability of service quality. The findings are supported by Ekinchi (2018) who argues that among the five dimensions of service quality, reliability is the only dimension that focuses on meeting customers' expectations of service quality while assurance, tangibility, empathy, and responsiveness focus on the process of service quality delivery in surpassing clients' expectations.

4.6.2 Assurance in Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

Table 4.7 shows that the study employed ten statement to assess clients' expectations of the assurance of the service quality at the DOLUIF at KwaZulu-Natal Provincial Office. Findings show that 12.1% agreed while 81.9% strongly to the statement service quality should be

provided without making mistakes ($p<0.001$). In addition, the study found that 10.5% of the clients agreed while 89.5% strongly agreed that materials used at the DOLUIF at KwaZulu-Natal Provincial Office should be appropriate ($p<0.001$).

Table 4.7: Assurance

Items	SD (%)	D (%)	N (%)	A (%)	SA (%)	Total (%)
Staff to provide service without fumbling	0	0	0	12.1	87.9	100
Staff to be courteous	0	0	0.8	19.3	79.9	100
The materials provided to be appropriate	0	0	0	12.6	87.4	100
The materials provided to be up to date	0	0	0	12.1	87.9	100
Staff to have the knowledge to use technology quickly	0	0	0	21.3	78.7	100
Staff to have the knowledge to use technology skilfully	0	0	0	17.6	82.4	100
Staff to have a good reputation	0	0	0	18.8	81.2	100
The responses given by staff to be accurate	0	0	0	13.8	86.2	100
The responses given by staff to be consistent	0	0	0	11.3	88.7	100
The materials used to be easily understood	0	0	0	11.7	88.3	100

Findings on the other themes on clients' expectations of the assurance of service quality show a similar trend. The findings presented above are in agreement with Parasuraman, Zeithaml and Berry (2009)'s RATER model that clients in financial institutions want to be served by staff with expertise. In general, the findings indicate that the dimension of assurance in expected service quality is a factor that has influence on clients' satisfaction at the DOLUIF at KwaZulu-Natal Provincial Office.

4.6.3 Tangibility of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

Four statements as presented in 4.8 were used to investigate clients' expectations of the tangibility of service quality at the DOLUIF at KwaZulu-Natal Provincial Office. Findings show

that 5.4% and 94.6% of the clients agreed and strongly agreed respectively therefore achieving 100% response rate to the statement that physical facilities at the DOLUIF at KwaZulu-Natal Provincial Office should be client appropriate.

Table 4.8: Tangibility

Items	SD	D	N	A	SA	Total
Physical items to be appropriate	0	0	0	5.4	94.6	100
Modern technology is used	0	0	0	8.4	91.6	100
Neat facilities	0	0	0	8.4	91.6	100
Presentable staff	0	0	0.4	4.6	95	

The findings in the table above show a similar pattern of findings for the other statements used to assess the expected tangibility of service quality. Findings presented above demonstrate that the appearance of the equipment used at the DOLUIF at KwaZulu-Natal Provincial Office is one of the huge concerns of the clients. In agreement, scholars (Parasuraman, Zeithaml and Berry, 2009; Gronroos, 2009; Egan, 2010) state that tangibility is one of the least important factors of service quality, however clients at the DOLUIF at KwaZulu-Natal Provincial Office reported that they want appealing equipment.

4.6.4 Empathy of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

Table 4.9 shows that the variable of empathy was assessed using eight statements. The findings in the table above show a similar pattern. For example, 4.5% and 95.6% of the clients agreed and strongly disagreed respectively to the statement that staff at the DOLUIF at KwaZulu-Natal Provincial Office should have the capacity to ascertain clients' specific objectives ($p < 0.001$).

Table 4.9: Empathy

Item	SD	D	N	A	SA	Total
Staff to know clients' specific objectives	0	0	0	4.6	95.4	100
Consistent service levels	0	0	0	9.2	90.8	100
Costs afford	0	0	0.4	12.1	87.4	100
Polite service providers	0	0	0.8	15.9	83.3	100
Respect for clients	0	0	1.3	16.3	82.4	100
Staff are considerate	0	0	2.5	17.6	79.9	100
Staff to outline options of services	0	0	0	10	90	100
No jargons used	0	0	0	12.1	87.9	100

The findings can be expected to imply that clients expect the DOLUIF at KwaZulu-Natal Provincial Office to provide personalised and caring service quality. The findings are supported by Malhotra (2007) who argues that service providers would meet customers' needs if service quality provided dealt with customers' specific and individualised needs.

4.6.5 Responsiveness of Service Quality

Clients' expectations of the responsiveness of service quality at the DOLUIF at KwaZulu-Natal Provincial Office was assessed using five statements presented in the table 4.10 below.

Table 4.10: Responsiveness

Item	SD	D	N	A	SA	Total
Quickly way of solving issues	0	0	0.4	3.8	95.8	100
Staff answering questions	0	0	0.4	10.9	88.7	100
Knowledgeable staff	0	0	0	10	90	100
Service access points easy to find	0	0.4	0.4	12.1	87	100
Service is completed in time	0	0	0	7.1	92.9	100

Findings indicate that 7.1% and 92.1% of the clients agreed and strongly agreed to the statement that the DOLUIF at KwaZulu-Natal Provincial Office should state to their clients time for finishing up their work respectively. The pattern of the findings presented above are also reflected in the statements presented in table 4.10. Overall, the findings illustrate that clients at the DOLUIF at KwaZulu-Natal Provincial Office want service quality that is instant, quick, and prompt. The findings above are reinforced by Parasuraman, Zeithaml and Berry (2009)'s RATER model and Mokhlis (2012)'s argument that the responsiveness of the service quality provided to customers, accounts for one-fifth in the assessment of service quality.

4.7 EXPERIENCES OF SERVICE QUALITY AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE

The study set out to ascertain clients' experience of service quality at the DOLUIF at KwaZulu-Natal Provincial Office.

4.7.1 Reliability of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

The study employed six statements to study clients' experience of service quality at the DOLUIF at KwaZulu-Natal Provincial Office.

Table 4.11: Reliability

Item	SD	D	N	A	SA	Total
Responses happen as promised	41.4	57.7	0	0.9	0	100
Specifications are followed	40.2	59	0	0.4	0.4	100
The DOLUIF statements are accurate	32.6	61.5	4.6	1.3	0	100
The DOLUIF reports are accurate	31.8	62.3	5	0.9	0	100
Service carried out correctly at the first time	34.3	64.5	0.4	0.4	0.4	100
There are consistently good level of service	32.2	66.2	0.8	0.8	0	100

Findings show a high number of clients who disagreed to the statements used to investigate the reliability of service quality. For example, findings show that the majority of the clients disagreed to the statement that the responses from the DOLUIF at KwaZulu-Natal Provincial Office take place at the promised time (99.1%); $p < 0.001$ and requests are taken into consideration (99.2%); $p < 0.001$. The patterns of the findings presented above are similar to the other statements used to study clients' experience of the reliability of service quality at the DOLUIF at KwaZulu-Natal Provincial Office. The findings imply that the DOLUIF at KwaZulu-Natal Provincial Office is failing to provide reliable service quality promised to clients. This finding is reinforced by Malhotra (2007) found that clients wanted service providers they could count on. The findings are in agreement with Parasuraman, Zeithaml and Berry (2009)'s RATER model and Mokhlis (2012) who argues that customers desire to have service that is reliable than to have serving staff who look appealing.

4.7.2 Assurance Service Quality

Table 4.12 shows that the study used nine statements to study clients' experiences of the assurance of service quality provided by the DOLUIF at KwaZulu-Natal Provincial Office.

Table 4.12: Assurance

Items	SD	D	N	A	SA	Total
Service without fumbling	32.2	65.3	1.7	0.4	0.4	100
Courteous	21.3	61.5	10.9	6.3	0	100
Appropriate material	19.2	60.7	1.7	18	0.4	100
Use technology fast	17.2	61.9	12.6	8.3	0	100
Use technology skilfully	15.9	63.6	10	10.5	0	100
The DOLUIF has a good reputation	16.3	67.8	6.7	9.2	0	100
Accurate responses	20.5	74.9	2.9	1.3	0.4	100
Consistent responses	27.6	70.3	1.3	0.8	0	100
Easily understand materials used	18	74.4	3.8	3.8	0	100

Findings on the experience of the assurance of service quality show a similar pattern where clients disagreed to the statements used to assess the assurance of service quality. The study, for example, reported that 97.9%; $p < 0.001$ disagreed to the statement that service provided by the DOLUIF at KwaZulu-Natal Provincial Office is consistent, and 92.4%; $p < 0.001$ disagreed to the statement that materials used by the DOLUIF at KwaZulu-Natal Provincial Office are understandable. The findings can be interpreted to mean that clients' experience of the assurance of service quality at the DOLUIF at KwaZulu-Natal Provincial Office does not instil in them trust and confidence to make them feel that staff are knowledgeable and courteous in their delivery of service quality. The findings are supported by Peelen (2015) who argues that service provided to customers that shows lack of knowledge and courtesy on the side of staff makes it easy to undermine the service provider's ability to inspire trust and confidence.

4.7.3 Tangibility of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

Table 4.13 shows that four statements were used to assess the tangibility of service quality at the DOLUIF at KwaZulu-Natal Provincial Office.

Table 4.13: Tangibility

Items	SD	D	N	A	SA	Total
Suitable facilities	2.5	50.2	4.2	37.2	5.9	100
Modern technology	2.5	51	5.4	30.5	10.5	100
Neat facilities	3.8	49.8	7.1	32.2	7.1	100
Neat/presentable staff	2.5	51.5	5.4	33.5	7.1	100

Findings show no significant differences on the statements unpacking clients' experiences of the tangibility of service quality. Findings indicate that 52.7% of the respondents disagreed but 43.1% agreed to the statement on the tangibility of service quality. The study also shows that 52.6% disagreed while 41% strongly disagreed to the statement that technology used at the DOLUIF at KwaZulu-Natal Provincial Office looks modern respectively. A similar pattern of findings is observed in other statements used to assess clients' experience of service quality. The findings imply that the DOLUIF at KwaZulu-Natal Provincial Office is doing well in encouraging staff to be presentable but failing to provide the needed service quality in other areas of service delivery. Read (2009) argues that service providers can provide good experience of service quality by paying attention on their personnel, physical facilities, equipment, and communication materials. The findings are supported by Sattari (2007) argues that customers experience service quality expected if the service provided pays attention communication tools used, employees, and physical facilities as they influence how customers evaluate service quality.

4.7.4 Empathy Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

Table 4.14 shows that the study used eight statements to investigate clients' experiences of service quality at the DOLUIF at KwaZulu-Natal Provincial Office.

Table 4.14: Empathy

Items	SD	D	N	A	SA	Total
Staff determine specific objectives	34.3	63.2	0.8	1.7	0	100
There is consistent service	33.5	65.3	0.4	0.8	0	100
Cost is affordable	25.9	72.4	1.3	0.4	0	100
Staff are polite	8.8	62.8	12.6	15.8	0	100
Staff show respect	8.4	66.5	15.9	8.8	0.4	100
Staff are considerate	9.6	68.2	13.4	8.4	0.4	100
Staff are clear in their explanations	21.8	72.8	3.3	1.7	0.4	100
No jargon used	15.1	77	5	2.9	0	100

Findings show that clients disagreed and strongly disagreed to the statements used to assess their experiences of the empathy of service quality at the DOLUIF at KwaZulu-Natal Provincial Office. This finding is observed in the finding that 94.6%; $p < 0.001$ of the clients disagreed to the statement that staff at the DOLUIF at KwaZulu-Natal Provincial Office are able to outline various options of service quality available to clients. The study found that 92.1%; $p < 0.001$ and 98.3%; $p < 0.001$ disagreed to the statement that staff at the DOLUIF at KwaZulu-Natal Provincial Office do use jargons when talking to clients and service provided is affordable respectively. Findings from other statements on clients' experiences of the empathy of service quality show similar patterns. The study therefore indicates that the empathy of service quality provided to clients especially in the area of care and personalised service is not impressive to clients at the DOLUIF at KwaZulu-Natal Provincial Office. Peelen (2015), in agreement argues that it is easy for customers to tell that the service quality given to them is lacking in terms of care which has impact on clients' assessment of service quality.

4.7.5 Responsiveness of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

Five statements were used to assess clients' experiences of the responsiveness of service quality at the DOLUIF at KwaZulu-Natal Provincial Office as presented in table 4.15 below.

Table 4.15: Responsiveness

Items	SD	D	N	A	SA	Total
Staff respond quickly	33.5	63.6	1.7	0.8	0.4	100
Willingness to answer questions	28.9	66.1	2.9	1.7	0.4	100
Staff are knowledgeable	36.8	61.6	0.8	0.4	0.4	100
Conveniently access points	29.7	68.6	0.4	0.8	0.4	100
Tasks completed on time	32.6	65.8	0.8	0.4	0.4	100

Findings show that 98.3%; $p < 0.001$ disagreed to the statement that access points are conveniently located while 98.4%; $p < 0.001$ disagreed to the statement that staff give specific times when service will be delivered. The findings in table 4.15 show similar patterns with other statements used to assess the responsiveness of service quality at the DOLUIF at KwaZulu-Natal Provincial Office. The study shows that the DOLUIF at KwaZulu-Natal Provincial Office is trying to provide clients with responsive service quality however there are challenges with regards to indicating when services would be provided, ensuring that staff are willing to provide service provided and ensuring that clients are given prompt service quality. The findings are supported by Palmer (2011) who argues that customers' happiness in service quality delivery should be prioritised. Therefore, the DOLUIF at KwaZulu-Natal Provincial Office should be responsive in its service delivery by providing prompt service quality addressing clients' inquiries. Egan (2010) in agreement said that service quality issues and problems are reduced when service provided to clients is responsive.

4.8 ANALYSIS OF THE GAP BETWEEN EXPERIENCES AND EXPECTATIONS OF CLIENTS AT THE DOLUIF AT KWAZULU-NATAL PROVINCIAL OFFICE

The study set out to understand the gaps of service quality delivered at the DOLUIF at KwaZulu-Natal Provincial Office. The largest gap was -3.0 in the reliability of service quality while the least gap was -2.00 in the tangibility of service quality as shown in the table below.

Table 4.16: Gap analysis of service quality

Variables	Experiences Mean Score	Expectations Mean Score	Gap	SD	SE	<i>t</i> – value
Reliability	1.66	4.90	-3.0	3.55	0.23	13.9373*
Assurance	1.97	4.85	-2.88	6.48	0.42	6.848*
Tangibles	2.90	4.96	-2.00	1.31	0.08	23.8404*
Empathy	1.98	4.86	-2.88	4.9	0.32	9.1196*
Responsiveness	1.73	4.90	-3.17	2.76	0.18	17.8151*

* $p < 0.05$

4.8.1 Reliability of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

The scores on expectations of the reliability service quality ($M = 4.88$, $SD = 3.55$) were significantly higher than the scores of experience of reliability ($M = 1.68$, $SD = 0.23$), $t=13.9373^*$, $p < 0.001$. Furthermore, the findings show that the reliability of the service quality was the largest service quality delivery gap score. In short, the DOLUIF at KwaZulu-Natal Provincial Office is struggling to deliver service quality promised to customers. In Egan (2010)'s view, it means that the DOLUIF at KwaZulu-Natal Provincial Office is not able to carry out services to clients dependably. The finding is highlighted by Ekinchi (2008) who found that customers want to deal with service providers able to carry out promises of service accurately and dependably. Grönroos (2009) added his voice by saying that customers want to engage in a transaction with service providers whose service upholds the promised service attributes and outcomes.

4.8.2 Responsiveness of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

The findings show that the scores on expectations of reliability ($M = 4.90$, $SD = 2.76$) were significantly higher than the scores of experience of reliability ($M = 1.73$, $SD = 0.18$), $t=17.811^*$, $p < 0.001$. Responsiveness of service quality was the second largest service delivery gap score. The findings imply that staff at the DOLUIF at KwaZulu-Natal Provincial Office seem not to be

willing to provide service promised and are not prompt in their service quality delivery. Malhotra (2007) said that it is difficult to provide responsive service quality to customers when service delivery staff are failing to be attentive and prompt when responding to customers' questions, requests or complaints. Parasuraman, Zeithaml and Berry (2009)'s RATER model suggests that to have responsive service delivery, service providers should customise their services and be flexible to meet clients' needs.

4.8.3 Assurance of Service Quality

The findings show that the scores on expectations of reliability ($M = 4.85$, $SD = 6.48$) were significantly higher than the scores of experience of reliability ($M = 1.97$, $SD = 0.42$), $t=6.848^*$, $p < 0.001$ and the third largest score gap of service quality. The findings, therefore, can be understood to mean that the DOLUIF at KwaZulu-Natal Provincial Office's service delivery is lacking in terms of courtesy and instilling confidence and trust in clients. A study by Peelen (2005) argues that the assurance of service quality is important especially in the public sector where people tend to be violent in protesting poor service delivery, in addition to being difficult to assess.

4.8.4 Empathy of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

The findings show that the scores on expectations of reliability ($M = 4.86$, $SD = 4.9$) were significantly higher than the scores of experience of reliability ($M = 1.98$, $SD = 0.32$), $t=9.1196^*$, $p < 0.001$ and the fourth largest score gap of service quality. The findings imply that the DOLUIF at KwaZulu-Natal Provincial Office is failing to deliver caring and personalised service quality desired by clients. A study by Sattari (2007) reinforces this finding by stating that it is important for service providers to deliver individualised services as this helps to satisfy customers' desires and needs. Read (2009) also said that empathy should be part of service quality delivery as it plays an important role in enhancing customers' loyalty, confidence and trust.

4.8.5 Tangibility of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

The findings show that the scores on expectations of reliability ($M = 4.94$, $SD = 1.31$) were significantly higher than the scores of experience of reliability ($M = 2.92$, $SD = 0.08$), $t=23.8404^*$, $p < 0.001$ and the fifth largest or smallest score gap of service quality. The finding shows that clients find the equipment at the DOLUIF at KwaZulu-Natal Provincial Office to be old therefore there is a need to have modern looking equipment. However, scholars (Egan, 2010; Palmer, 2011; Leonard and Sasser, 2012) argue that tangibility is the least important dimension of service quality delivery. In spite of this, it is important to ensure that the DOLUIF at KwaZulu-Natal Provincial Office have attractive equipment because good appearances have an influence on clients' experience and the opposite is also true as depicted in the gap above.

In short, the findings show that there is as a statistically significant difference between the mean scores of expectations and experiences of the DOLUIF services. The study ascertains that service provided by the DOLUIF at KwaZulu-Natal Provincial Office does not met the desires of the clients as shown in the table below.

Table 4.17: Gap analysis of service quality

Variables	Experiences Mean Scores	Expectations Mean Scores	Gap
Reliability	1.68	4.90	-3.0
Assurance	1.97	4.85	-2.88
Tangibles	2.92	4.96	-2.00
Empathy	1.98	4.86	-2.88
Responsiveness	1.73	4.90	-3.17

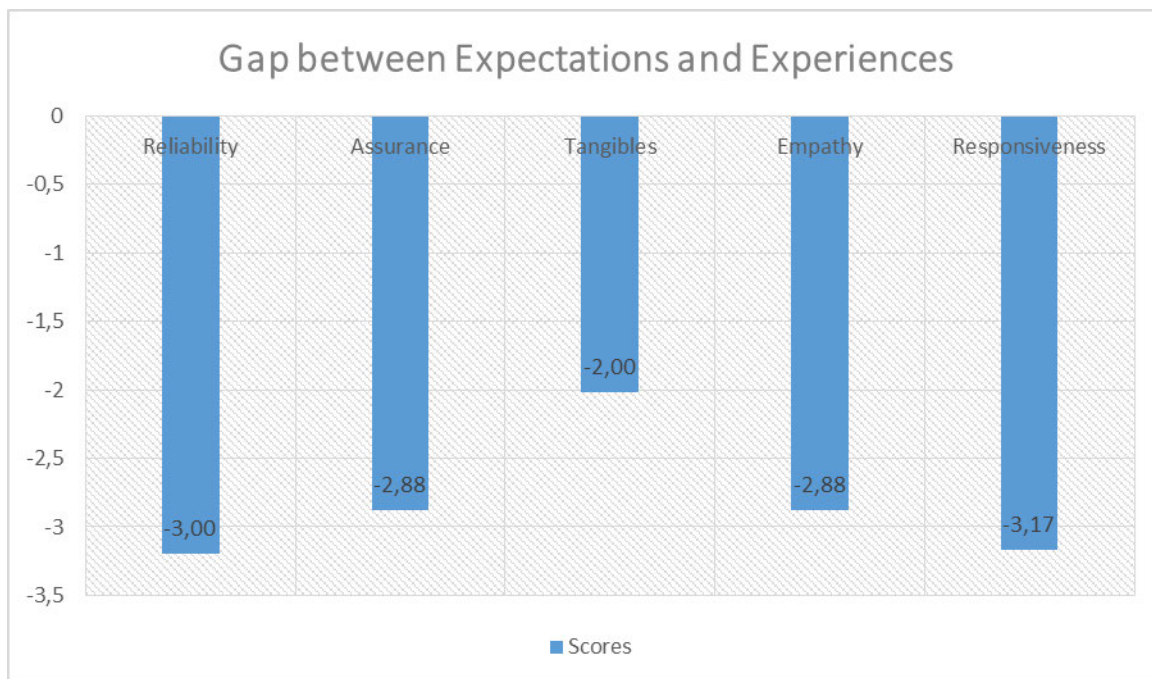
In short, the actual service quality provided by the DOLUIF at KwaZulu-Natal Provincial Office is falling short of what clients expect. The DOLUIF at KwaZulu-Natal Provincial Office needs to take note that clients employ their expectations or desired services as reference points against which they judge the DOLUIF at KwaZulu-Natal Provincial Office service quality. In addition, the findings indicate that clients and the DOLUIF at KwaZulu-Natal Provincial Office have

different expectations for service performance, this explains why service quality provided fails to meet clients' expectations.

The DOLUIF at KwaZulu-Natal Provincial Office, therefore, has a challenge of putting in place measures to continuously and accurately measure and understand clients' expectations to have a competitive advantage. The DOLUIF at KwaZulu-Natal Provincial Office's inability to understand the service quality expected by clients may trigger protests, and the DOLUIF at KwaZulu-Natal Provincial Office may lose credibility. Zeithaml, Bitner and Gremler (2009) argue that when service providers' fail to meet customers desires it means that the organisation is failing in its mandate and may force clients to seek the same service somewhere else.

The findings show that the reliability of service quality exhibits the largest gap score and the tangibility of service quality the smallest gap score as demonstrated in the figure below

Figure 4.1: Largest and smallest score gap between expectations and experiences



The findings imply that the poorest service is in terms of the DOLUIF at KwaZulu-Natal Provincial Office's lack of ability to perform the promised service dependably while doing well in terms of the appearance of equipment, appearance of employees and physical facilities.

4.9 CHAPTER SUMMARY

The chapter presented and discussed findings. Section one outlined the research process, section two presented the research objectives, section three key five findings on the expectation of the service quality on reliability, responsiveness, assurance, empathy, reliability and tangibility. Section four presents key five findings on the experiences of the service quality. Section five deals with findings on the gap score of service quality. The smallest and largest service quality gap score are highlighted. The next chapter concludes the study based on its results in relation to the research objectives and makes recommendations.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The chapter presents the conclusions and recommendations generated from the findings. The conclusions and recommendations are emanating from the key findings on the empathy, tangibility, responsiveness, empathy, assurance, and reliability of service quality delivered by the DOLUIF at KwaZulu-Natal Provincial Office. A chapter summary winds up the chapter.

5.2 CONCLUSIONS AND RECOMMENDATIONS BASED ON THE RESEARCH OBJECTIVES

The section presents conclusions and recommendations based on the key findings.

5.2.1 Clients' Expectations of Service Quality

5.2.1.1 Reliability

The study found that clients at the DOLUIF at KwaZulu-Natal Provincial Office had very high expectations of the reliability of service quality. The findings indicate that 7.1% agreed and 92.9% strongly agreed with the statement that responses should happen when promised ($p < 0.001$) therefore achieving 100% response rates, and the same pattern of findings was observed for other statements. It is therefore sensible to conclude that clients at the DOLUIF at KwaZulu-Natal Provincial Office expect high service quality delivery. Zeithaml, Bitner and Gremler (2009) argue that reliability is the most valued dimension of service quality delivery because the dimension is concerned about meeting customers' expectations.

5.2.1.2 Assurance

The assurance of service quality at the DOLUIF at KwaZulu-Natal Provincial Office achieved 100% rate response for both respondents who agreed (12.1%) and strongly agreed (87.9%) with the statement that staff should provide service without fumbling ($p < 0.001$), and the same pattern of findings was found for the other statements on the expectations of the assurance of service quality. The finding, therefore, suggests that customers at the DOLUIF at KwaZulu-Natal Provincial Office expect high service quality to be delivered by experts. Carman (2010), in support of the findings, explained that service quality is incomplete if service providers do not exhibit knowledge and courtesy towards customers and fail to convey confidence and trust.

5.2.1.3 Tangibility

The study found very high expectations of the tangibility of service quality at the DOLUIF at KwaZulu-Natal Provincial Office. For example, 5.4% of the respondents agreed and 94.6% strongly agreed with the statement that physical facilities should be suitable ($p < 0.001$) achieving 100% response rate, 8.4% agreed and 91.6% strongly agreed with the statement that technology should look modern ($p < 0.001$), and a similar trend of findings was found for the other statements. It is therefore rational to conclude that clients at the DOLUIF at KwaZulu-Natal Provincial Office expect to be provided service using appealing physical facilities, equipment, personnel and communication materials.

5.2.1.4 Empathy

The findings show that clients at the DOLUIF at KwaZulu-Natal Provincial Office have very high expectations of the empathy of service quality. For example, 4.5% agreed and 95.6% strongly agreed to the statement that staff should be able to determine clients' specific objectives ($p < 0.001$) and the same trend was observed for the other findings on empathy. The conclusion can, therefore, be drawn that clients at the DOLUIF at KwaZulu-Natal Provincial Office have very high expectations of the empathy of service quality. Tolpa (2011) in agreement argues that

customers want service providers who are caring, and able to provide personalised attention to them.

5.2.1.5 Responsiveness

The study found that 100% response rate for both respondents who agreed (7.1%) and strongly agreed (92.9%) with the statement that specific times for completing tasks should be given, 10% agreed and 90% strongly agreed with the statement that staff should be able knowledgeable($p < 0.001$). The similar trend was observed with regards to other dimensions of the expected responsiveness of service quality. The findings imply that the DOLUIF at KwaZulu-Natal Provincial Office customers have high hopes of how quick, prompt and instant the service quality at the DOLUIF at KwaZulu-Natal Provincial Office should be. In agreement to the findings above, Carman (2010) said that customers desire to transact with service providers that are willing to assist them and delivery to them prompt service (see also Beytell, 2010).

5.2.2 Experiences of Service Quality at the DOLUIF at KwaZulu-Natal Provincial Office

The research objective was to ascertain clients' experience of service quality delivered by the DOLUIF at KwaZulu-Natal Provincial Office.

5.2.2.1 Reliability

Findings indicate that the majority of the respondents disagree or strongly disagree with all statements used to assess reliability. This can be seen in the findings that the majority of the respondents disagreed to the statement that responses happen at the time promised (99.1%); $p < 0.001$; disagreed to the statement that specifications of service quality are followed (99.2%); $p < 0.001$, and the rest of the statements. The conclusion to these findings is that the DOLUIF at KwaZulu-Natal Provincial Office is failing to provide service quality delivery promised to their clients. This finding is supported by Parasuraman, Zeithaml and Berry (2009)'s RATER model and Isac and Rusu (2014) who stated that customers' service quality desires are not met when a firm fails to perform the promised service dependably and accurately

5.2.2.2 Assurance

The study found customers' experience of the assurance of service quality provided to be low. For example, the majority of the respondents disagree or strongly disagree with all statements used to assess assurance such as responses given by staff are consistent 97.9%; $p < 0.001$, materials used are easy to understand 92.4%; $p < 0.001$, and the same trend was observed for other items. The findings imply that the DOLUIF at KwaZulu-Natal Provincial Office is failing to meet clients' desired service quality on assurance. In other words, the DOLUIF at KwaZulu-Natal Provincial Office is failing to convey trust, instil confidence, and make customers feel that staff are knowledgeable and courteous. In agreement, Beytell (2010) explained that when firms fail to exhibit knowledge and courtesy and fail to convey trust and confidence in their services, it means that they are failing in their service quality.

5.2.2.3 Tangibility

The findings show that the tangibility of service quality at the DOLUIF at KwaZulu-Natal Provincial Office is swinging from being positive and negative. For example, findings show that 52.7% disagreed to the statement that facilities are suitable, 43.1% agreed to the same statement, and 3.2% were neutral. The same pattern of findings was observed for the other statements on the experiences of the tangibility of service quality. The conclusion that can be drawn from the findings is that the DOLUIF at KwaZulu-Natal Provincial Office is trying to have appealing communication materials, personnel, equipment, and physical facilities.

5.2.2.4 Empathy

The findings show low experiences of the empathy of service quality because the majority of the respondents disagree or strongly disagree with all statements used to assess empathy. The majority of the respondents disagreed to the statement that staff are able to clearly explain to the various options of service available 94.6%; $p < 0.001$, and the same pattern of findings was found for the other statements. The logical conclusion to this finding is that empathy in the service quality delivered is very low. Kaura and Datta (2012) argue that when service provided

does not make customers feel cared for it negatively affect how customers assess service delivered to them.

5.2.2.5 Responsiveness

The study found very low experience of the responsiveness of service quality. Findings show that the majority of the respondents disagree or strongly disagree with the statement that service access points are conveniently located 98.3%; $p < 0.001$, specific times for completing tasks are given 98.4%; $p < 0.001$, and other statements. This means that staff at the DOLUIF at KwaZulu-Natal Provincial Office are not able to provide prompt service and help clients as desired by clients. In agreement, Chan *et al* (2014) argued that when customers get low responsive service quality, it means that they are not getting the service quality they desire.

5.2.3 Gap Analysis of Experiences and Expectations of Clients at the DOLUIF at KwaZulu-Natal Provincial Office

5.2.3.1 Tangibility

The findings indicate that the best service quality delivery dimension to clients at the DOLUIF at KwaZulu-Natal Provincial Office was with regard to tangibility. The mean gap score was the smallest at -2.00 among the service quality dimensions. It is, therefore, logical to conclude that the DOLUIF at KwaZulu-Natal Provincial Office has good appearing physical facilities. In support of the findings, Grönroos (2009) argued that when customers' expectations of the tangibility of service quality delivery are met, it is an indication that the service providers' physical representation of the service meets the aspirations of the customers. This is because customers use tangibles to evaluate quality service delivery and the opposite is true. There is a need for the management at the DOLUIF at KwaZulu-Natal Provincial Office to channel their resources to improving their equipment and put in place measures to ensure that facilities are well maintained and become visually appealing to customers.

5.2.3.2 Empathy

The study found a mean gap score of -2.88 in relation to the empathy of the service quality delivery. The findings indicate that the empathy gap score was the second smallest gap score among the service quality dimensions. The implication of the finding is that the DOLUIF at KwaZulu-Natal Provincial Office is not able to deliver individualised attention and care that clients expect. There is a need for the DOLUIF at KwaZulu-Natal Provincial Office have the best interest of their clients at heart and the ability of employees to understand clients' particular needs. Based on the findings, it is logical to recommend to the DOLUIF at KwaZulu-Natal Provincial Office to invest resources to train employees in matters of empathy service quality delivery. The DOLUIF at KwaZulu-Natal Provincial Office should promote a culture of empathy in service quality delivery as this is one of the sure ways of improving the quality of care and personalised attention in service quality delivery.

5.2.3.3 Assurance

The assurance of the service quality delivery at the DOLUIF at KwaZulu-Natal Provincial Office is reported as the second best service quality dimension with a mean gap score of -2.88. Even then, findings indicate that the DOLUIF at KwaZulu-Natal Provincial Office's service quality delivery is below clients' expectations especially in the area of employees exhibiting knowledge, courtesy, and the quality of inspiring confidence and trust in clients. It is recommended that the DOLUIF at KwaZulu-Natal Provincial Office should provide training and information to employees as a way of enhancing employees' skills to effectively and efficiently deal with clients' requests and problems. The management should ensure that employees-job-fit so that employees with appropriate knowledge and skills carry out roles and responsibilities that are strategic to service quality delivery.

5.2.3.4 Responsiveness

The dimension of the responsiveness of the service quality delivered to clients at the DOLUIF at KwaZulu-Natal Provincial Office was reported to be the second worst service dimension with a mean gap score of -3.17. The findings indicate that employees at the DOLUIF at KwaZulu-Natal Provincial Office fail to deliver service quality that is prompt and is not willing to help clients as expected by their clients. In agreement, Kaura and Datta (2012) stated that responsive service quality delivery is difficult to achieve if service providers fail to provide instant service and are not willing to serve customers as expected. It is recommended that the management at the DOLUIF at KwaZulu-Natal Provincial Office should address the issue of the responsiveness of the service quality delivery by putting in place measures to make the systems used in service quality delivery faster than they are now. This can help to reduce the backlog and time taken to respond to clients' requests or problems.

5.2.3.5 Reliability

The findings indicate that the reliability of service quality delivery at the DOLUIF at KwaZulu-Natal Provincial Office to be the worst service quality delivery among all the five dimensions of service quality delivery with a mean gap score of -3.0. The implication of the finding is that the DOLUIF at KwaZulu-Natal Provincial Office is failing to meet clients' expectations such as upholding the core attributes of service quality delivery and keeping promises made to clients. The issue of employees carrying out promises as promised and at the promised time had the highest gap score. It is recommended that the management at the DOLUIF at KwaZulu-Natal Provincial Office should put in place measures to enhance the existing communication systems and channels employees and clients use to help employees keep their promises to clients.

5.3 RECOMMENDATIONS FOR FUTURE RESEARCH

- There is a need to conduct research using qualitative research methodology to delve deeper into the service quality delivery at the DOLUIF at KwaZulu-Natal Provincial Office.
- Further research is needed on the influence of socio-demographics on the expectations and experiences of service quality in the DOLUIF.
- The RATER model should be used to assess service quality delivery as an important contribution to service quality delivery in other DOLUIF.
- Based on the findings, it is recommended that a comparative study of all the DOLUIF in KwaZulu-Natal be conducted to determine the differences in the status of service quality from different topographical sites.
- Researchers should replicate this study at different levels of governance to have an understanding of service quality delivery.

5.4 CHAPTER SUMMARY

The chapter presented conclusions and recommendations based on the findings in this research project. The conclusions and recommendations are based on the responsiveness, assurance, tangibility, empathy, and reliability of service quality delivered by the DOLUIF at KwaZulu-Natal Provincial Office. This chapter summary closes this chapter.

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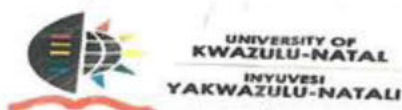
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APPENDIX 1

ETHICAL CLEARANCE



15 July 2019

Mr Shaka Thabani Collin Dladla (214582509)
School of Management, IT & Governance
Westville Campus

Dear Mr Dladla,

Protocol reference number: HSSREC/ 00000017 /2019
Project title: An investigation into Service Quality within the Unemployment Insurance Fund Division at the Department of Labour at KwaZulu-Natal Provincial Offices

Full Approval – Expedited Application

This letter serves to notify you that your application received on 25 April 2019 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

This approval is valid for one year from 15 July 2019.

To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date.

Yours sincerely,

Dr Rosemary Sibanda (Chair)

Humanities & Social Sciences Research Ethics Committee
Dr Rosemary Sibanda (Chair)
UKZN Research Ethics Office Westville Campus, Govan Mbeki Building
Postal Address: Private Bag X54001, Durban 4000
Website: <http://research.ukzn.ac.za/Research-Ethics/>

Founding Campuses: Edgewood Howard College Medical School Pietermaritzburg Westville

INSPIRING GREATNESS

APPENDIX 2

GATEKEEPER'S LETTER

questionnaires to the clients/ staff. It will also be asking them whether they want to take part.

The supervisor will provide storage space for all the documentation used in the study within the university facilities. All the documents used will be shredded and electronic data deleted after five years.

This study "is significant in several ways. The management teams at the DOLUIF can utilize the findings from this study with confidence, as they will be based on scientific measures and steps for assessing the level of service quality that they deliver. The study will also serve as an important source of information about the changing intentions of the employees. Factors or dimensions of service quality that influence clients' expectations and experiences will be revealed.

The study will provide empirical support for management planning decisions in several vital areas of their operations. To policy-makers such as government, the findings of this study may provide vital insights and a dependable guide to use to monitor the influence of the operations of the DOLUIF. For other stakeholders, the study may provide important information that will allow employees and others to provide useful suggestions for the improvement of service quality delivery in their respective DOLUIF in" South Africa.

The objectives of the study are as follows:

- To ascertain the expectations of service quality of the clients at the DOLUIF at Kwazulu-Natal Provincial Office;
- To determine the experiences of service quality of the clients at the DOLUIF at Kwazulu-Natal Provincial Office;
- To understand the gap between expectations and experiences of the service quality provided to the clients at the DOLUIF at Kwazulu-Natal Provincial Office; and

Yours sincerely

Name: Shaka Thabani Collin Dladla (214582509)

Request approved by the: Commissioner of UIF Mr Teboho Maruping

Signature:



07/03/2019



07/03/2019



labour

Department:
Labour
REPUBLIC OF SOUTH AFRICA



Enquiries: Mr T. Maruping
Tel : 012 337 1885
Date : 07 March 2019

Dear Shaka

Gatekeeper Letter

Date: 07 MARCH 2019

Topic: An investigation into factors affecting service quality within the Unemployment Insurance fund division at the department of labour at Kwazulu-Natal provincial offices
Department of labour (UIF)

Dear

My name is Shaka Thabani Collin Dladla (214582509) and I'm currently beginning a research project for my (Master of Commerce: Management) at University of Kwazulu-Natal.

Subject to approval by University of Kwazulu- Natal Ethics this study will be using a questionnaire to assess (This "study will investigate service quality at the DOLUIF at Kwazulu-Natal Provincial Office. The study is triggered by the high level of complaints from employees received by the DOLUIF (South African State Government Annual Performance Reports, 2016/2017). The DOLUIF in South Africa is a social safety and a temporal relief to employees. The Unemployment Insurance strategy provides protection to workers who become unemployed. It prescribes claiming unemployment benefits for unemployment, maternity benefits, illness benefits, adoption benefits and dependents' benefits. Structurally, most senior positions and functions of the DOLUIF are carried out at the head office in Pretoria (South African State Government Annual Performance Reports, 2016/2017). There are complaints that the DOLUIF takes long to settle sensitive matters affecting their stakeholders that primarily constitute employees and employers at KwaZulu-Natal Provincial offices. To enhance service quality delivery in this department, to the best interest of its stakeholders, there is a need to review its service quality strategy. Many studies have found that customer-centric marketing philosophies are receiving significant attention in the marketing literature produced by both practitioners and scholars (Bligh and Turk, 2014; Agarwal and Kumar, 2016). Both scholars and practitioners are continuously searching for the means to comprehend, entice, retain, and develop close long-term relationships with valuable employees or customers" (Ahmad and Sungip, 2008).

One of "the critical issues of concern in the customer-centred marketing theory is that service providers need to ensure that existing customers are satisfied with the service they are offered. For this reason, businesses are conducting research on and generating service strategies to improve service quality. Studies such as those conducted by Beytell (2014) and Barnes (2016) found that customers who were very satisfied with the service they received were more than six times more likely to be loyal and to tell family members and friends about a service, than customers who were merely satisfied. A study by Bligh and Turk (2014:23) found that satisfied customers told on average more than five other people about the quality of service received. This has the potential to increase a company's reputation anywhere between 25 per cent and 85 per cent. Conversely, Banks (2014) found that on average, customers with problems told between 8 and 10 other people about the poor service they" received.

Shaka Dladla (UIF_HQ)

From: Nonkululeko Mabandla (HQ)
Sent: 07/March/2019 12:32 PM
To: Shaka Dladla (UIF_HQ); Teboho Maruping (UIF-HQ)
Subject: Re: Proposal for An investigation into factors affecting service quality within the Unemployment insurance fund division at the department of labour at Kwazulu-Natal provincial offices

Dear Shaka

The document looks great. I hope the Department/UIF will benefit from your study.

All the best with your studies.

Kind regards

Nkuli Mabandla

From: Shaka Dladla (UIF_HQ)
Sent: Thursday, 07 March 2019 12:09:30 PM
To: Nonkululeko Mabandla (HQ)
Subject: Proposal for An investigation into factors affecting service quality within the Unemployment insurance fund division at the department of labour at Kwazulu-Natal provincial offices

Good day

I spoke to commissioner yesterday about the proposal support/ approval request. He is fine with the proposal but he wanted you to check the documents first before he can sign.

Regards
Shaka Dladla (UIF_HQ)

Unfortunately, "there is no study that has investigated service quality at the DOLUIF at Kwazulu-Natal Provincial Office, South Africa despite the challenges reported (South African State Government Annual Performance Reports, 2016/2017). Therefore, this study will be conducted to understand and address the gap between clients' expectations and experiences of service quality" at the DOLUIF at Kwazulu-Natal Provincial Office).

I'm writing to ask your permission to be allowed access to your KZN Department of labour offices (UIF Division). This should not take a large amount of time and can be conducted at a convenient time and date to be arranged. All I will need is to arrange a suitable time with your offices to come and (provide/give out) the

The department supports the study

The document looks great. I hope the Department/UIF will benefit from your study.

All the best with your studies.

APPENDIX 3

QUESTIONNAIRE

AN INVESTIGATION INTO SERVICE QUALITY WITHIN THE UNEMPLOYMENT INSURANCE FUND DIVISION AT THE DEPARTMENT OF LABOUR AT KWAZULU-NATAL PROVINCIAL OFFICES

The RATER (SERVQUAL) service quality framework asks customers about their expectations and experiences across the five RATER dimensions of quality. The measure of quality is the gap between expectation and experience. Please complete your responses with specific regard to the concepts of enquiry by placing a TICK in the appropriate box.

RESPONDENTS MAY WITHDRAW THEIR PARTICIPATION AT ANY TIME, SHOULD THEY SO WISH PARTS OF QUESTIONNAIRE

Part One: Demographic information

Part Two: Concepts of inquiry:

Customer EXPERIENCE of the service quality

Part Three: Concepts of inquiry:

Customer EXPECTATIONS of the service quality

PART ONE: DEMOGRAPHIC INFORMATION						
<i>Please tick the most appropriate response</i>						
1	Gender of respondent	Male			Female	
2	What is your race group?	Black	Coloured	Indian	White	Other (specify)
3	What is your age?	21 – 30		31 –40	41 –50	51 – 60
4	Please indicate your income group	<R10000	R10001-R20000	R20001-R30000		R30001+
5	What is your present marital status?	Legal married	Divorced	Widowed	Single	Other
6	Highest level of education successfully completed?	No schooling	Primary Education	Secondary Education	Tertiary Education	Other

PART TWO: CLIENT EXPERIENCE OF THE SERVICE QUALITY						
Indicate your agreement with the following statements regarding your EXPERIENCE with service delivery at the Department of Labour Unemployment Insurance Fund						
SECTION 1: RELIABILITY						
	IN MY EXPERIENCE...	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	When a service delivery response is promised in a certain time, it does happen					
2	My exact specifications of service quality are followed e.g.					

	sincere interest from employees in solving a problem					
3	The Department of Labour Unemployment Insurance Fund statements are accurate and error-free					
4	The Department of Labour Unemployment Insurance Fund reports are accurate and error-free					
5	Service delivery is performed right the first time					
6	Levels of service delivery are consistently good					
SECTION 2: ASSURANCE						
	IN MY EXPERIENCE...	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Staff at the Department of Labour Unemployment Insurance Fund provide service without fumbling					
2	Staff at the Department of Labour Unemployment Insurance Fund are courteous					
3	Materials provided are appropriate					
4	Materials provided are up to date					
5	Staff at the Department of Labour Unemployment Insurance Fund can use technology quickly					
6	Staff at the Department of Labour Unemployment Insurance Fund can use technology skilfully					
7	Staff at the Department of Labour Unemployment Insurance Fund have a good reputation					
8	Responses given by staff are accurate					
9	Responses given by staff are consistent					
10	Materials used are easy to understand					
SECTION 3: TANGIBLES						
	IN MY EXPERIENCE...	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Facilities at the Department of Labour Unemployment Insurance Fund are suitable					
2	The technology at the Department of Labour Unemployment Insurance Fund looks modern					
3	Facilities at the Department of Labour Unemployment Insurance Fund are neat					
4	Staff at the Department of Labour Unemployment Insurance Fund are neat					
SECTION 4: EMPATHY						
	IN MY EXPERIENCE...	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Staff try to determine what my specific issues are					
2	The level of service is consistent with what I require					
3	The level of service cost is consistent with what I can afford					
4	Staff at the Department of Labour Unemployment Insurance Fund are polite					
5	Staff at the Department of Labour Unemployment Insurance					

	Fund show respect					
6	Staff at the Department of Labour Unemployment Insurance Fund are considerate					
7	Staff are able to clearly explain to me the various options of service available					
8	Staff at the Department of Labour Unemployment Insurance Fund avoid using technical jargon when speaking to me					
SECTION 5: RESPONSIVENESS						
	IN MY EXPERIENCE...	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	When there is a problem with staff at the Department of Labour Unemployment Insurance Fund respond quickly					
2	Staff at the Department of Labour Unemployment Insurance Fund are willing to answer my questions					
3	It is easy for me to talk to knowledgeable staff when I have a problem					
4	Service access points are conveniently located					
5	Specific times for completing tasks are generally given					

PART THREE: CLIENT EXPECTATION OF THE SERVICE QUALITY						
Indicate your agreement with the following statements regarding your EXPECTATIONS of service delivery at the Department of Labour Unemployment Insurance Fund						
SECTION 1: RELIABILITY						
	I expect ...	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Responses to service delivery happen when promised					
2	My exact specifications of service quality are followed					
3	The Department of Labour Unemployment Insurance Fund statements to be accurate and error-free					
4	The Department of Labour Unemployment Insurance Fund reports to be accurate and error-free					
5	The service to be performed right the first time					
6	The level of service to be consistently good					
SECTION 2: ASSURANCE						
	I expect ...	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Staff at the Department of Labour Unemployment Insurance Fund to provide service without fumbling					
2	Staff at the Department of Labour Unemployment Insurance Fund to be courteous					
3	The materials provided to be appropriate					
4	The materials provided to be up to date					
5	Staff to have the knowledge to use technology quickly					
6	Staff to have the knowledge to use technology skilfully					

CONSENT LETTER

Title of research project:

An Investigation into Service Quality within the Unemployment Insurance Fund Division at the Department of Labour at Kwazulu-Natal Provincial Offices

Name and Position of Researcher:

I Shaka Thabani Collin Dladla Postgraduate student, School of Management, IT and Governance, University of KwaZulu-Natal.

CONSENT FORM

I, _____, confirm that I have read the information sheet that describes this study and have had an opportunity to ask questions to understand the purpose of the study.

I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason.

I understand that if I do not wish to answer any or all of the questions I may take a break or leave the interview at any time.

I understand that if I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

Mrs Mariette Snyman

Humanities and Social Science Ethics (HSSREC) Research Office,
Govan Mbeki Building, Westville Campus, Private Bag X54001, DURBAN 4000
Tel: 031 260 8350 **Snymanm@ukzn.ac.za**

I am aware that any information I provide will be treated in the strictest confidence.

I agree to take part in an audio-recorded interview.

I give permission for brief extracts of my interview to be used for research purposes with strict adherence to anonymity.

Please tick box

Yes

No

☐☐☐☐

Signature of participant: _____

Date: _____

Signature of witness: _____
(where applicable)

Date: _____

Signature of translator: _____
(where applicable)

Date: _____

