

Assessing customer service quality in banking by an alternative service provider: An African perspective

Steven K Msosa

Department of Marketing and Retail Management

Durban University of Technology

Durban, South Africa

kayambazinthu(aigmail.com

+27(0)313 735425

Jeevarathnam P Govender*

Department of Marketing and Retail Management

Durban University of Technology

Durban, South Africa

govendej (iil.dut.ac.za

+27(0)313735396

*Corresponding author



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Abstract

Achieving service quality has been the goal of many organisations over the past decade. In recent times, the postal business across the world has experienced a sharp decline in the volume of mail due to more efficient alternative channels of communication. The dwindling volumes of mail have made it necessary for public postal operators to diversify into financial services as one way of generating more revenue. However, the influx of many players into the financial service industry has raised the standard of service quality as a tool for business growth and sustainability and as a result, there is no room for mediocre performance. This paper examines customer perceptions of service quality in the Malawian public postal service. A survey comprising a sample of 400 financial services customers was conducted using the SERVPERF model as the measuring instrument. The results show that customer perceptions of the service quality dimensions are satisfactory. There were significant differences between education level and the perceptions of tangibles and reliability and between region and the perception of tangibles. There were no significant differences between gender, age and occupation and the perception of empathy, tangibles, assurance, reliability and responsiveness. Recommendations are proposed on how the public postal operator can improve service quality among its financial services customers. This study can prove useful as a basis for comparison of customer service quality by alternative providers of banking services in other under-developed countries.

Keywords: Post Office, service quality, customer perception, customer expectation, financial services.

1. Introduction

The increased adoption of technology and the patronage of alternative efficient communication channels have led to the decline in mail volumes which has been the traditional core business of postal operators throughout the world. The White Paper (United States of America, 2014) reports that financial services have replaced the mail business as the main revenue generator for the public postal sector. Furthermore, postal operators throughout the world and Sub-Saharan Africa in particular, have signed partnerships with financial services institutions such as Money Gram, Western Union and Money Express as one way of raising revenue and building the financial services product portfolio (Clotteau & Anson, 2011). The number of customers patronising postal financial services at the Malawi Posts Corporation has grown over the last decade and their expectations of service quality are very high and have to be met if the organisation is to remain a key player in the financial services sector. Quality of service is crucial if organisations are to be **competitive and be able to differentiate their offering from competition (Siddiqi,**



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kavambazinhu(aiQmail.com

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Durban University of Technology

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_____@dut.ac.za

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*Corresponding author

2011). The post office in Malawi has experienced the problem of poor service delivery and this has affected customers' perceptions of service quality. Customers of the post office complain of cash scarcity, delays due to congestion, power and network problems. It is further noted that customer patronage at Post Offices is declining due to failure to respond to customers' changing needs who also complain of stagnant long queues (Department for Business Innovation and Skill, 2010). This paper seeks to examine customers' perceptions of service quality in the public postal service with particular reference to Malawi. Specifically, the study aims to measure the service quality dimensions of tangibles, responsiveness, assurance, empathy and reliability and to examine the relationship between demographic variables and perceptions of the service quality dimensions. This study is significant because it can serve as a basis for comparison by alternative providers of banking services in other under-developed countries.

2. Review of Literature

Service quality

The concept of service quality is a source of debate and a general set of attributes has been used to describe and evaluate quality. While many believe the customer has his or her own yardstick of what constitutes quality, Parasuraman, Zeithaml & Berry (1985) are of the opinion that quality is measured by assessing the gap between customer perception and customer expectations. The importance of offering superior service quality has been emphasised in numerous studies. Service quality is a perfect tool for differentiating a service or product in the face of competition. With the availability of many suppliers offering similar services, provision of superior service quality is key to product differentiation (Kavitha, 2012). While it is important to reap the benefits accruing from offering superior service quality, organisations are cautioned to match promises on quality to customers and the delivery of the actual quality, because in business, what is important is not the promise, but the delivery. Service quality is thus viewed as consistency in service delivery that meets customer expectations and excellence in performance. It also means paying attention to the aspirations of customers, being abreast of the trends on the market and fulfilling their needs (Bemdt & Tait, 2012). The marketing of services presents a number of challenges to organisations. Unlike goods where samples can be distributed to customers, marketing of services relies on image or symbols to illustrate functionalities (Grewal & Levy, 2012:361). Similarly, due to the intangible nature of a service, a service cannot be displayed for window shoppers hence the Post office should come up with support mechanisms like the printing of brochures to illustrate financial services products (Zeithaml, Bitner & Gremler, 2013). According to Armstrong & Kotler (2011), customers often search the presence of tangible cues such as appearance of employees, furniture, equipment and any form of communication to evaluate service quality.

The characteristics of services

Compared to physical goods, services have key characteristics that differentiate themselves from goods, viz., inseparability, variability and perishability. Inseparability is a very important feature in the financial services industry. Services can be described as performed other than produced and due to inseparability, customers expect service providers to maintain a certain level of standards because their image is built on delivering those standards consistently (Marshall & Johnston 2010; Boone & Kurtz, 2012). Inseparability creates problems for organisations that need to expand their market and the implication of the concept of inseparability is that wherever a Post Office is operational or intends to expand its business operations, it must offer the same quality standards as any other outlet otherwise the quality in the new outlets will be deemed to be mediocre and compromised (Rao, 2009). Services vary and consistency in terms of delivery cannot be guaranteed. In addition, a service can be altered to suit a particular taste or need of a customer. It is, however, noted that one way of reducing service variability in an organisation is by offering machines in place of people to assist customers (Grewal & Levy, 2012). However, in view of the financial challenges of the public postal service in Malawi which may prevent wholesale implementation of machines and technology, the Post Office can invest in training and management of employees to attain low variability (Marshall & Johnston, 2010:358). McDaniel, Lamb & Hair (2012:9) believe that use of machines or technology can help a commercial enterprise such as the Post Office to create consistency. Services are perishable and the challenge for marketers in managing services lies in controlling supply and demand because it is not possible to store services for future usage (Perreault, Canon & McCarthy, 2010). Solomon, Marshall & Stuart (2012) explain the perishability concept further by stating that when there is no demand to meet the available services, organisations should try to induce demand by cutting prices or offering other incentives. Similarly, the Post office can adjust transaction costs to drive traffic towards the service. The process of altering services to meet the available demand is known as "capacity management"

Customer expectation of service

Expectations are formed based on factors such as company advertising messages, information from friends and the customer's own personal requirement (Bemdt & Tait, 2012). Customer expectations should be realistic and if the sales force, promotion activities, product launches, messages or any marketing intervention creates unreasonable expectations, the real service will upset customers (Zeithaml, Bitner & Gremler, 2013). Customers understand and interpret promises differently and it is also not easy to stick to and live up to promises. With respect to promises, marketing creates expectations and has the responsibility to communicate to customers. However, meeting and living up to the promises is the task of every department (Gronroos, 2009). Customer expectations are therefore the desires or wants of the customer. Simply put, in the eyes of customers, expectations are regarded as what they anticipate to be offered by the organisation rather than what they are currently offering (Brink & Bemdt, 2009).

Levels of customer expectations

Customer expectations can either be ideal, adequate and predicted. Ideal or desired level of expectation reflects the hope and wishes of the customer (Nabi, 2012). Customers have an acceptable level of service and are not willing to compromise further to a service standard that is considered inferior or lower and this is referred to as adequate expectations (Berndt & Tail, 2012). With regard to predicted expectations, customers foresee or speculate that a certain level of service will be offered (Du Plessis, Strydom & Jooste, 2012). Wirtz, Chew & Lovelock (2012) explain that predictive expectations have a great impact on customer buying decisions whereas adequate and desired expectation are used during evaluation of customer satisfaction. However, despite expectation being used to assess service quality as evident in service conceptualisation, this notion may be misleading and inconsistent because excellent service could be regarded as being poor or inferior if expectations are low. Furthermore, poor or inferior service could be regarded as excellent if expectations are high and satisfied customers may switch if competitors can offer superior similar services (Johnston, Clark & Shulver, 2012).

Customer perception of service

Winer and Dhar (2011) emphasise that perception is a salient feature in measuring quality. Service quality evaluation varies from one customer to another based on their perception of quality. On the other hand, measuring service quality cannot be achieved from a single and narrow perspective because the assessment does not only depend on the end result but also the process used to deliver the service (Pham & Nguyen, 2012). Customer perception is a puzzle and does not always depend on a reasonable judgement and can be affected by other forces such as depression, bitterness and dissatisfaction. Service providers should anticipate customer resistance based on previous service encounters. In addition, customers cannot remember every detail of a previous experience but they only retain the overall feeling and such feeling combined with other experiences create their perception of the service provider (Han-is, 2013).

The service quality dimensions

Service quality is evaluated based on five dimensions, viz., reliability, responsiveness, assurance, empathy and tangibles (Parasuraman et al., 1988). These are described in the following section.

Reliability: The reliability concept entails that service providers have to offer customer service as promised and free of defects (Ladhari, Ladhari & Morales, 2011). Organisations need to maintain the same level of service performance in present and subsequent service encounters. Zeithaml et al., (2013) indicate that customers prefer to transact with organisations that live up to promises on service performance and attributes

Responsiveness: Businesses should address service related issues from the customer's perspective other than protecting the interests of the organisation.

Responsiveness refers to the willingness and prompt reaction of a service provider to the demands of the customers (El Saghier & Nathan, 2013).

Assurance: Assurance relates to knowledge, understanding, comiesy of employees and their ability to instil trust and confidence through a friendly attitude, good advice and product knowledge (Bick, Abratt & Moller, 2010). Financial services transactions are trust miented and need employees who have sound lnowledge of the product or services that the organisation offers. Customers prefer to deal with employees who have sufficient knowledge of financial services and are adept in customer service (Witkowska, 2011).

Empathy: In order to address customer problems emphatically, service personnel need to view customer problems as their own. Businesses need to understand the needs of customers. Customers do not want to be victimised as a result of their predicament (Zeithaml et al., 2013). Customers would like the Post Office to understand the frustrations they have due to problems of cash availability, network and power outage which compels them to wait for the service for a longer duration than normal.

Tangibles: Bateson & Hoffman (2011) observe that tangibles are multidimensional with a focus on facilities and equipment. Since a service is not a physical product, businesses must demonstrate the presence of these tangible aspects to assist the customer in service evaluation. They ftniher observe that tangibles include product literature, office layout, equipment and the grooming of the service personnel.

Measuring service quality

Several models have been used to assess the quality of services but the main focus and discussions have been on the Service Quality (SERVQUAL) model and the Service Performance (SERVPEF) model (Franklin & Balaji, 2013). The application of SERVQUAL is not shOJi of controversy as a number of researchers have criticised the instrument. It is believed that the dimensions of service quality are not universal and comprehensive such that they cannot be used to measure quality in various sectors or be implemented wholesale (Gupta & Dev, 2012). SERVQUAL has operational shortcomings and is perceived to be not appropriate for all scenarios, countries and industries hence researchers should try to explore other tools for measuring quality that can be adapted to their study (Ladhari, Ladhari & Morales, 2011). The use of post-hoc expectations makes SERVQUAL model unreliable and the application of functional and technical attributes of quality is redundant. It is also cmbbersome to ask pmiicipants to provide feedback on two questionnaires. Asking respondents to rate a service before and after consumption would effectively reduce their interest to participate in the study because the process is time consuming (Adil, Ghaswyneh & Albkour, 2013). Cronin & Taylor (1992) argue that there is little or no theory that backs the application of measuring service quality using expectations and reconunended the use of perception as a tool for measuring service quality. Bucak (2014) has defended the use of perception of performance as an appropriate tool for measuring quality because expectations cannot be provided in every service encounter. Another school of thought believes the SERVPERF model is the easiest

model or tool for measuring service quality because it only dwells on performance or the actual experience (Palmer, 2011). The validity and reliability of service quality is very high using SERVPERF and the instrument highlights variance in measuring service quality better than SERVQUAL does (Martinez & Martinez, 2010). The effectiveness of the usage of perception in measuring quality is substantiated by numerous scholars. It is noted that in determining quality and customer satisfaction, customer perceptions are very critical because expectations are not static and can change (Zeithaml, Bitner & Gremler, 2013).

3. Methodology

This study was cross-sectional, quantitative and descriptive in nature. The survey approach was used as a means of collecting data from respondents using the SERVPERF questionnaire. A five point Likert scale was used to measure service quality. According to Sekaran and Bougie (2013), the Likert scale assesses how research participants agree with a question and also helps to uncover differences from one customer to another based on their attitude towards a given statement. Convenience sampling was used as the basis for selecting research participants in the Post Offices because, according to (Denscombe, 2010), it is a quick, easy and cheap method of choosing suitable respondents for the study. A total of 400 financial services customers were engaged as participants in this study based on Sekaran and Bougie (2013) who suggest that a sample of 384 is adequate for a population in excess of one million. Data was analysed using descriptive and inferential statistics by means of the SPSS statistical package (version 22).

4. Results and discussion

The results are presented at a descriptive as well as inferential level. The following abbreviations are applicable: SD = Strongly Disagree, D =Disagree, U =Uncertain, A= Agree and SA= Strongly Agree.

Tangibles

As reflected in Table I, tangibles encompass equipment, physical facilities, frontline employees and product literature.

The Post Office has modern looking equipment: The results indicate that 58.1% (232) of the respondents agree/strongly agree that the Post Office has modern looking equipment followed by 23.6% (94) who disagree/strongly disagree and 18.5% (74) who are uncertain. Organisations that are performing better in terms of offering high quality service to customers have up-to-date equipment and tools. This enables them to compete favourably and satisfy the needs of their customers (Ongom, Iravo & Munene, 2013).

The Post Office's physical facilities are visual(v appealing: The results indicate that 64% (256) of the respondents agree/strongly agree that the Post Office's physical facilities are visually appealing followed by 18.3% (73) who are uncertain and 17.5% (71) who disagree/strongly disagree. The physical environment is a visual impetus for service quality despite not being directly related to the provision of financial services (Molae, Ansari & Teimuori, 2013).

Table 1: Frequency distribution of the tangibles dimension

	SD		D		U		A		SA		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Modem looking equipment	37	9.3	57	14.3	74	18.5	151	37.8	81	20.3	400	100.0
Physical facilities are appealing	15	3.8	56	14.0	73	18.3	170	42.5	86	21.5	400	100.0
Frontline personnel are neat	19	4.8	34	8.5	65	16.3	164	41.0	118	29.5	400	100.0
Product literature is visually appealing	19	4.8	69	17.3	78	19.5	187	46.8	47	11.8	400	100.0

The Post Office's frontline personnel are neat and professionally dressed: The findings show that 70.5% (282) of the respondents agree/strongly agree that the Post Office employees are professionally dressed followed by 16.3% (65) who are uncertain and 13.3% (53) who disagree/strongly disagree. Karl, Hall & Pelluchete (2013) suggest that casual attire, funny hair styles and colour, facial make up and see through clothing can adversely affect customer perception of quality.

The Post Office product literature, statements and invoices are visually appealing: The results show that 58.6% (234) of the respondents agree/strongly agree that the Post Office product literature, statements, receipts and invoices are visually appealing followed by 22.1% (88) who disagree/strongly disagree and 19.5% (78) who are uncertain. Most of the respondents are happy with the product literature (brochures) and invoices or receipts. Culiberg & Rojsek (2010) suggest that visual images are very important because they assist customers to create an impression of the service rendered.

Reliability

Table 2 reflects responses pertaining to the responses pertaining to the reliability dimension.

Table 2: Frequency distribution of the reliability dimension

	SD		D		U		A		SA		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Promising on what they can deliver	31	7.8	74	18.5	75	18.8	139	34.8	81	20.3	400	100.0
Assisting in resolving Problems	31	7.8	70	17.5	68	17.0	165	41.3	66	16.5	400	100.0
Performs transactions connect on first attempt	36	9.0	68	17.0	57	14.3	139	34.8	100	25.0	400	100.0
Providing service within the promised time	41	10.3	62	15.5	68	17.0	165	41.3	64	16.0	400	100.0
Providing error-free transactions	30	7.5	75	18.8	69	17.3	140	35.0	86	21.5	400	100.0

The Post Office promises on what they can deliver: The results show that 55.1% (220) of the respondents agree/strongly agree that the Post Office promises that they can deliver followed by 26.3% (105) who disagree/strongly disagree and 18.8% (75) who are uncertain. Parasuraman, Ben-y & Zeithaml (1991) suggest that chances of meeting customer expectation are high when promises match the actual service delivered other than the idealised model of the service.

The Post Office assists in resolving customer problems: The responses show that 57.8% (231) of the respondents agree/strongly agree that the Post Office assists in resolving customer problems relating to financial services followed by 25.3% (99) who disagree/strongly disagree and 17% (68) who are uncertain. Employees are advised to handle customer problems properly by providing solutions to the problems reported or encountered because this can help the service provider to achieve customer satisfaction (Singh, 2013).

The Post Office performs transactions correctly on first attempt: The findings reveal that 59.8% (239) of the respondents agree/strongly agree that the Post Office performs transactions correctly on first attempt followed by 26% (104) who disagree/strongly disagree and 14.3% (57) who are uncertain. There is a need to provide the service correctly the first time and also set up reliability standards to avoid service failures and engaging the business in service recovery processes (Parasuraman et al., 1991).

The Post Office provides service within the promised time: The results show that 57.3% (229) of the respondents agree/strongly agree that the Post Office provides service within the promised time followed by 25.8% (105) who disagree and 17% (68) who are uncertain. Grombos (2007) suggests that service providers should endeavour to fulfil all promises and action must be taken to make sure that resources are sufficient and people have knowledge, skill and motivation to adhere to promises.

The Post Office transactions are error-free: The responses indicate that 56.5% (226) of the respondents agree/strongly agree that the Post Office transactions do not have errors followed by 26.3% (105) who disagree/strongly disagree and 17.3% (69) that are uncertain in this regard. Culiberg & Rojsek (2010) contend that customers do not want to experience problems regarding financial matters; they expect a service free of errors, executed to the highest standards, correctly, promptly and timely.

Empathy

Table 3 is indicative of responses pertaining to each question of the empathy dimension.

The Post Office employees give an indication of the timing when the service will be rendered: The results show that 58.3% (233) of the respondents agree/strongly agree that the Post Office gives an indication of the time when the service will be rendered followed by 25.8% (103) who disagree/strongly disagree and 16% (64) who are uncertain. Ramachandran & Chidambaram (2012) posit that waiting for service delivery can be frustrating to customers hence it is necessary for service providers to implement a waiting line strategy in order to achieve customer satisfaction.

The Post Office employees provide prompt service: The findings reveal that 58.8% (235) of the respondents agree/strongly agree that the Post Office employees provide prompt service followed by 28.1% (112) who disagree/strongly disagree and 13.3% (53) who are uncertain. Customers prefer to deal with organisations or employees

that respond promptly to their needs because it demonstrates the employees concern and sense of urgency to help customers (Beny, Pm-asuraman & Zeithaml, 1994).

Table 3: Frequency distribution of the empathy dimension

	SD		D		U		A		SA		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Employees indicate the timing when service will be rendered	32	8.0	71	17.8	64	16.0	166	41.5	67	16.8	400	100.0
Employees Provide prompt service	47	11.8	65	16.3	53	13.3	37	34.3	98	24.5	400	100.0
Employees willing to help customers	34	8.5	66	16.5	39	9.8	172	43.0	89	22.3	400	100.0
Employees never busy to address customer requests	52	13.0	64	16.0	61	15.3	124	31.0	99	24.8	400	100.0
Employees conduct instilling confidence in customers	38	9.5	66	16.5	46	11.5	168	42.0	82	20.5	400	100.0

The Post Office employees are willing to help: The responses indicate that 65.3% (261) of the respondents agree/strongly agree that the Post Office employees are willing to help customers followed by 25% (100) who disagree/strongly disagree and 9.8% (39) who are uncertain. Munusamy, Chelliah & Mun (2010) are of the view that personal contact between customers and employees is crucial for the business and direct marketing. In addition, the nature of customers as human beings is that they expect empathy and respect from service providers.

The Post Office employees are never too busy to assist: The results show that 55.8% (223) of the respondents agree/strongly agree that the Post Office employees are never too busy to assist customers, followed 29% (116) who disagree/strongly disagree and 15.3% (61) who are uncertain. Belayneh & Lalisho (2015) suggest that timely reaction to customer issues is very crucial to achieving high levels of service quality.

The conduct of Post Office employees instils confidence in customers: The findings reveal that 62.5% (240) of the respondents agree/ strongly agree that the conduct of Post Office employees gives confidence to customers followed by 25% (104) who disagree/strongly disagree and 11.5% (46) who are uncertain. Customers would like to deal with employees who can be trusted and give them confidence that they are competent to provide a credible service (Auka, Bosire & Matern, 2013).

Assurance

Table 4 shows the responses to questions relating to the assurance dimension.

Table 4: Frequency distribution of the assurance dimension

	SD		D		U		A		SA		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Customers feeling safe to send or receive money	24	6.0	64	16.0	34	8.5	140	35.0	138	34.5	400	100.0
Employees are always courteous	54	13.5	75	18.8	67	16.8	138	34.5	66	16.5	400	100.0
Employees have knowledge to respond to customer queries	37	9.3	82	20.5	65	16.3	127	31.8	89	22.3	400	100.0
Employees give individual attention	36	9.0	80	20.0	74	18.5	149	37.3	61	15.3	400	100.0

The Post Office customers feel safe to transact or send money: The findings show that 69.5% (278) of the respondents agree/strongly agree that they feel safe to transact or send money through the Post Office followed by 22% (88) who disagree/strongly disagree and 8.5% (34) who are uncertain. Customers have high expectations and are interested in the security and safety of their transactions because financial transactions are prone or susceptible to fraud (Auka et al., 2013).

The Post Office employees are courteous. The results reveal that 51% (204) of the respondents agree/strongly agree that the Post Office employees are courteous with customers followed by 32.3% (129) who disagree/strongly disagree and 16.8% (67) who are uncertain. Banerjee & Sah (2012) have noted that employees are a vital component of the customer service process and that their interaction with customers helps to build customer satisfaction.

The Post Office employees have the necessary knowledge to respond to customer queries: The responses indicate that 54% (216) of the respondents agree/strongly agree that the Post Office employees have knowledge to respond to customer queries followed by 29.8% (119) who disagree/strongly disagree and 16.3% (65) who are uncertain. Appropriate feedback to the needs of customers is vital because financial service business depends on a good relationship between employees and customers (Molaei et al., 2013).

The Post Office employees give customers individual attention: The findings show that 52.6% (210) of the respondents agree/strongly agree that the Post Office employees give customers individual attention followed by 29% (116) who disagree/strongly disagree and 18.5% (74) who are uncertain. Organisations or employees that provide individualised attention to customers enhance customers' perception of service quality. Services vary and are intangible in nature and due to these attributes, interaction with customers plays a crucial role in improving service delivery (Auka et al., 2013).

Responsiveness

Table 5 reflects the responses to the questions relating to the responsiveness dimension.

Table 5: Frequency distribution of the responsiveness dimension

	SD		D		U		A		SA		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Operating hours are convenient	37	9.3	73	18.3	43	10.8	138	34.5	109	27.3	400	100.0
Employees give personalised service to customers	40	10.0	82	20.5	59	14.8	145	36.3	74	18.5	400	100.0
Post Office has focus on customer welfare at all times	42	10.5	80	20.0	66	16.5	124	31.0	88	22.0	400	100.0
Employees understand specific needs of customers	38	9.5	71	17.8	63	15.8	148	37.0	80	20.0	400	100.0

The Post Office operating hours are convenient: It emerged that 61.8% (247) of the respondents agree/strongly agree that the Post Office operating hours are convenient to customers followed by 27.6% (110) who disagree/strongly disagree and 10.8% (43) who are uncertain. Nowadays, increased competition is forcing

many service providers to alter the way they conduct business because the customer in the modern age demands flexible operating hours and convenience (Ramachandran & Chidambaram, 2012).

The Post Office employees give personalised service to customers: The results indicate that 54.8% (219) of the respondents agree/strongly agree that the Post Office employees give customers personalised service or attention followed by 30.5% (122) who disagree/strongly disagree and 14.8% (59) who are uncertain. Agarwal (2012) believes that the process of meeting customer needs requires provision of tailor-made services based on what the customer demands rather than what the service provider can conveniently offer.

The Post Office has customer welfare at heart: The findings show that 53% (212) of the respondents agree/strongly agree that the Post Office has customer welfare at heart followed by 30.5% who disagree/strongly disagree and 14.8% (59) who are uncertain. Customer service employees should be friendly, approachable, helpful and have a positive attitude in order to improve delivery of quality service (Lepkova & Zukaite-Jefimoviene, 2012).

The Post Office employees understand the customer's specific needs: The results indicate that 57% (228) of the respondents agree/strongly agree that the Post Office employees understand customer specific needs followed by 27.3% (109) who disagree/strongly disagree and 15.8% (63) that are uncertain. Customers may sometimes understand the non-responsiveness of machines because they break down but they may not accept or take lightly the non-responsiveness of employees (Munusamy et al., 2010).

Perception of the service quality dimensions and gender

Table 6 illustrates the perception by gender with respect to the service quality dimensions using a Man-Whitney ANOVA. The results show that there are no statistically significant differences between the dimensions constituting perceptions of service quality and gender at the 95% level of significance ($p > 0.05$).

Table 6: Perception of the service quality dimensions and gender

Service quality dimensions	Mean	n	Std. Dev.	ANOVA	df	p
Tangibles	3.588	400	.907	19760.500	-.201	.841
Reliability	3.428	400	1.099	18775.000	-1.056	.291
Empathy	3.449	400	1.140	18524.500	-1.274	.203
Assurance	3.412	400	1.127	19776.500	-.187	.852
Responsiveness	3.398	400	1.170	19811.500	-.269	.794

Perception of the service quality dimensions and age

Table 7 reflects the perception of service quality dimensions using a Kruskal-Wallis Chi-square test. The results show no statistically significant differences in the perception of the service quality dimensions among the age groups at the 95% level of significance ($p > 0.05$).

Table 7: Perception of the service quality dimensions and age

Service quality dimensions	Mean	n	Std. Dev.	Chi-square	df	p
Tangibles	3.588	400	.907	16.399	5	.006*
Reliability	3.428	400	1.100	11.249	5	.047*
Empathy	3.450	400	1.141	6.344	5	.274
Assurance	3.412	400	1.127	5.859	5	.320
Responsiveness	3.398	400	1.170	8.369	5	.137

Perception of the service quality dimensions and the highest education qualification

Table 8 illustrates perception of the service quality dimensions between categories of the highest education qualification using a Kruskal-Wallis Chi-square test. The results indicate that there is a statistically significant relationship between highest educational qualification and the tangibles and reliability dimensions ($p < 0.05$). It also emerged that there was no statistically significant relationship between the dimensions of empathy, assurance and responsiveness and highest educational qualification.

Table 8: Perception of the service quality dimensions and highest qualification

Service quality dimensions	Mean	n	Std. Dev.	Chi-square	df	p
Tangibles	3.588	400	.907	16.399	5	.006*
Reliability	3.428	400	1.100	11.249	5	.047*
Empathy	3.450	400	1.141	6.344	5	.274
Assurance	3.412	400	1.127	5.859	5	.320
Responsiveness	3.398	400	1.170	8.369	5	.137

Perception of the service quality dimensions and occupation

The perception of the service quality dimensions between the categories of occupation is reflected in Table 9. The results indicate that there are no statistically significant differences in the perception of the service quality dimensions among the categories of occupation at the 95% level of significance ($p > 0.05$).

Table 9: Perception of the service quality dimensions and occupation

Service quality dimensions	Mean	N	Std. Dev.	Chi-square	df	p
Tangibles	3.588	400	.907	3.204	5	.669
Reliability	3.428	400	1.100	6.792	5	.237
Empathy	3.450	400	1.141	4.783	5	.443
Assurance	3.412	400	1.127	3.747	5	.586
Responsiveness	3.398	400	1.170	1.359	5	.929

Perception of the service quality dimensions and region

Table 10 illustrates the perception of service quality dimensions between service regions. The results indicate that there is a statistically significant relationship between perceptions of service quality and region, only in respect of the tangibles dimension ($p < 0.05$). It emerged that there is no statistically significant relationship between the remaining dimensions of reliability, empathy, assurance and responsiveness and region.

Table 10: Perception of the service quality dimensions and region

Service quality dimensions	Mean	n	Std. Dev.	Chi-square	df	p
Tangibles	3.588	400	.907	7.774	2	.021*
Reliability	3.428	400	1.100	1.786	2	.409
Empathy	3.450	400	1.141	1.151	2	.562
Assurance	3.412	400	1.127	2.519	2	.284
Responsiveness	3.398	400	1.170	.152	2	.927

5. Conclusion and recommendations

This paper assessed customers' perceptions of service quality in the public post offices in Malawi. The results indicate that customer perception of the service quality dimensions (tangibles, reliability, empathy, assurance and responsiveness) is

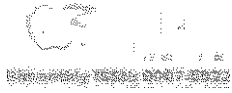
generally satisfactory. There were significant differences between education level and the perceptions of tangibles and reliability and between region and the perception of tangibles. There were no significant differences between gender, age and occupation and the perception of empathy, tangibles, assurance, reliability and responsiveness. Based on the findings of this study, the following reconunendations are presented, that can be adopted to improve service quality at the Malawian public post office. Management should encourage members of staff to be responsive to the needs of customers and understanding of their varying needs. In addition, training should be provided to customer facing employees in the areas of customer service and commniation to enhance quality and delivery of services. It is also recommended for management to hire competent and skilled staff in customer interface designations because training alone cannot be sufficient if the people employed do not have proper basic skills. Service quality can also be improved by developing mechanisms that will enable members of staff to solicit customer feedback through methods such as conducting customer satisfaction surveys and mystery shopping exercises. The employees at Malawian public post office should ensure that they instil trust and confidence in their dealings with customers. Employees must also show respect to customers regardless of their status or their appearance. It is further recommended for employees to be properly oriented in the aspects of the business to improve their understanding of the post office. This can be supplemented by training on product knowledge. In this regard, management should champion the creation of product manuals. Customers enjoy dealing with employees who are knowledgeable and have ready answers to their needs and requests rather than dealing with members of staff who do not have answers to customer questions. Management should encourage members of staff to ensure that the service is reliable and customers are handled empathetically. Employees must stick to expected delivery standards in tenns of adhering to promises, solving customer problems and providing services fi-ee of errors. An incentive system should be considered, whereby staff members are recognised for delivering high quality customer service.

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