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# Using the Servoual Model to Evaluate the Service Delivery of the Consumer Protection Council in Nigeria

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#### Abstract

This study is an in-depth empirical investigation that seeks to compare consumer expectations to perceptions in the delivery of services in the consumer protection council (CPC) in Nigeria. The aim of this study is to use SERVQUAL instrument to ascertain any actual or perceive gap between consumer expectations and perceptions of the service offered by the council. The objectives are to ascertain the tangible, reliability, assurance, responsiveness and empathy dimensions of the service quality by measuring consumers' expectations to perceptions using the twenty-two (22) statements developed in the modified five dimension SERVQUAL. The questionnaire was subjected to reliability and validity tests. Seven research questions and seven hypotheses were formulated and tested. The statistical analysis used are mean, paired t-test and one-way analysis of variance (ANOVA). Findings show that there are no significant differences between the expectation and perceived CPC services for the five SERVQUAL dimensions. The study sets a ground for further research in evaluating service deliveries performance in other service industries in Nigeria such as NAFDAC, SON etc by applying both technical and image quality.

Keywords: Servqual, NAFDAC, t-test, ANOVA.

#### **1.0 INTRODUCTION**

#### 1.1 Background

There is a general opinion that most of the public enterprises in Nigeria have failed to deliver on the purposes for which they were established. (Esu and Inyang, 2009). The former President of Nigeria, Olusegun Obasanjo (2003) observes that Nigerians have too long been feeling short changed by the quality of public service. Providing excellent service quality is the important issue and challenge facing the contemporary service organizations (Shahin 2013). Service quality is an important subject in both public and private sectors (Zaheedi, 2009).

The rapid development and competition of service quality delivery, in both developed and developing countries has made it important for organizations to measure and evaluate the quality of service encounters (Brown et al 2005), which will help them to reposition where the need arises. Because service delivery occurs during the interactions between contact employees and consumers, attitudes and behaviours of the contact employees can influence consumers' perceptions of service quality (Munhurrun, 2010).

Presently, service organizations have begun focusing on the customer perceptions of service quality because it helps in developing strategies that will lead to customers' satisfaction (Sanchez, 2007).

This study focuses on Consumer Protection Council (CPC) in Nigeria, a public service organization established by consumer protection Council Act 1992, which is consumers focused. It gives direct protection to consumers by providing avenue for them to seek redress. CPC like other Nigerian Public organizations is faced with the challenges of meeting the expectations of the Nigerian consumers. Since the formation of the organization in Nigeria, there are divergent views of people on her service quality. While some scholars in their report are of the view that CPC is performing well, others are of the view that the organization is performing below expectations (Eze 2010, Umenyi 2013, Onwubiko 2013), which is not backed with any service quality measurement research.

This research work has the aim to measure the service quality of the service delivery of the Nigerian Consumer Protection Council by developing a multiple items scale for measuring service quality called SERVQUAL. This is linked to the concepts of perceptions and expectations (Parasuraman 1985, 1988). Consumers' perceptions of service quality results from a comparison of their before–service expectations with their actual service experience. The service will be considered excellent, if perceptions exceed expectations; it will be regarded as good or adequate, if it only equals the expectations; the service will be classed as bad, poor or deficient, if it does not meet them (Varee and McLennan 2006).

#### **1.2 THE STATEMENT OF THE PROBLEM**

To protect the consumers, the government in Nigeria established the consumer protection council in 1992, a public service organization charged with the responsibility of policing the exchange system in order to protect

the consumers from the overly exploitation and abuse by the sellers. The extent the consumer protection council is performing its role has not been empirically investigated and documented. This may not be unconnected with the reported laxity among public sector agencies to deliver value and quality service in Nigeria (Esu, Inyang, 2009). Indeed, it has been observed that despite the growing popularity of quality concepts in public service management, the issues remain largely under investigated (Agus 2007, Pansiri and Mmereki 2010). Also evidences are abounding that majority of the existing studies in this area took place in United States of America and Europe with very few in developing countries (Munhurrun, 2010) and most of these studies cluster around private establishments despite the fact that literature clearly supported the use of SERVQUAL in the public sector (Bryland and Curry, 2001). Arguably, such obvious neglect has created serious lacuna in the literature that have implications on knowledge development and practice. For instance, due to the obvious gap, it is not possible to evaluate the performance of the council with any evidence-based conclusions, nor manage it effectively using empirical evidence. This has made the investigation in this area both urgent and legitimate.

# **1.3 OBJECTIVE OF THE STUDY**

The objective of this study is to evaluate the difference between the consumers' expectations and perceived services of the consumer protection council in relation to the various service quality dimensions.

#### **SPECIFIC OBJECTIVES:**

- 1. Ascertain how consumers' expectations of SERVQUAL tangibles would lead to the evaluation of CPC perceived services.
- 2. Ascertain how consumers' expectations of SERVQUAL reliability would lead to the evaluation of CPC perceived services.
- 3. Ascertain how consumers' expectations of SERVQUAL assurance would lead to the evaluation of CPC perceived services.
- 4. Ascertain how consumers' expectations of SERVQUAL responsiveness would lead to the evaluation of CPC perceived services.
- 5. Ascertain how consumers' expectations of SERVQUAL empathy would lead to the evaluation of CPC perceived service.
- 6. Ascertain how consumers' expectations of the five SERVQUAL dimensions would lead to the evaluation of CPC perceived services.
- 7. Ascertain how differences in the demographic variables of age, gender, income and education would lead to the evaluation of CPC perceived services.

#### **1.4 RESEARCH QUESTIONS**

Based on the objectives above, the following research questions were formulated:

- 1. How would consumers' expectations of SERVQUAL tangibles lead to the evaluation of CPC perceived services?
- 2. How would consumers' expectations of SERVQUAL reliability lead to the evaluation of CPC perceived services?
- 3. How would consumers' expectations of SERVQUAL assurance lead to the evaluation of CPC perceived services?
- 4. How would consumers' expectations of SERVQUAL responsiveness lead to the evaluation of CPC perceived services?
- 5. How would consumers' expectations of SERVQUAL empathy lead to the evaluation of CPC perceived service?
- 6. How would consumers' expectations of the five SERVQUAL dimensions lead to the evaluation of CPC perceived services?
- 7. How would consumers' expectations of differences in the demographic variables of age, gender, income and education lead to the evaluation of CPC perceived service.

# **1.5 FORMULATION OF HYPOTHESES**

The following research hypotheses are proposed in line with the research questions.

- (Ho<sub>1</sub>) There is no positive significant difference between the consumers' expectations of SERVQUAL tangibles and CPC perceived services?
- (Ho<sub>2</sub>) There is no positive significant difference between the consumers' expectations of SERVQUAL reliability and CPC perceived services.
- (Ho<sub>3</sub>) There is no positive significant difference between the consumers' expectations of SERVQUAL assurance and CPC perceived services.
- (Ho<sub>4</sub>) There is no positive significant difference between the consumers' expectations of SERVQUAL responsiveness and CPC perceived services.

- (Ho<sub>5</sub>) There is no positive significant difference between consumers' expectations of SERVQUAL empathy and CPC perceive services.
- (Ho<sub>6</sub>) There is no positive significant difference between consumers' expectations of the five SERVQUAL dimensions and CPC perceive services.
- (Ho<sub>7</sub>) There is no positive significant difference in the demographic variables of age, gender, income and education that would lead to the evaluation of CPC perceived service.

# 2.0 REVIEW OF RELATED LITERATURE

### 2.1 THEORETICAL BACKGROUND ON SERVICE QUALITY

The concept of service quality was proposed by the Nordic School in the nineteen eighties (Gummesson, 1979, Gronross, 1982) and picked up in North America (Parasuraman, Zeithaml, Berry, 1985; Berry Parasuraman, Zeithaml, 1988). The idea of quality involving a customer satisfaction formula, spread from services to manufacturing and even to relationships between governmental services and the citizen.

The first service quality analysis model was produced in the eighties (Gronross, 1983; Gronross, 1984); being the total perceived quality model, based on the individual's perception of the quality of a service. The consumer compares his expectations with his experience of the service.

This was followed by the Gap Analysis model, conducted by the North American Scholars Parasuraman et al (1985). Starting out from the supposition that the quality of a service is expressed according to a disconfirmation paradigm (Oliver, 1980; Churchill, Surprenant, 1982), that is to say the discrepancy between the consumers' expectation and the consumers' perception of the service.

In the nineties the synthetic model of perceived quality was developed (Brogowicz, Delene, Lyth, 1990), according to which perceived quality derives from the total service quality gap i.e. the technical quality gap and the functional quality gap, each of which is strictly connected to the respective quality expectations.

The 4Q model of offering quality (Gummesson, 1993) considers both goods and services. This model compares consumer expectations, experiences and company's image and brand to consumer perceived quality.

The Gap Analysis Model is in its turn revisited and extended to embrace seven gaps of knowledge, of standards, of delivery, of internal communications, of perception, of interpretation and of service, each of which can occur at any moment or stage in service planning and performance (Lovelock, 1994).

If all of the models considered up to this point are characterized by their static nature, in 1993 Gronross highlighted the need to construct dynamic models to be able to come to a real understanding of perceived service quality and, thanks also to the work of Gummesson (1987; 1993), the approach which emerges is that of relational quality analysis, by which the service company sets out to create value for the consumer, an analysis of the interactions in actions an episodes between service company and customers (Liljander, Strandvik, 1995). By way of a comparative parameter, the customer compares company performance over a series of episodes to determine the relational quality.

Following these studies, a relational grid was drawn up that also shows the sequences (Holmlund, 1997) involved in the formation of the relationship itself. Communication plays a particularly important role in this regard, not so much as a unilateral tool but rather as interaction and dialogue between provider and customer (Ballantyne, 1999-2000). This communication is based on the participation of both parties (Bohm, 1996), and on their desire to establish and maintain reciprocal understanding (Dichter, 1996) and to think together to solve any problems that arise (Gronross, 2007).

Finding that customer expectations of the service may change over time, Reeve and Bednar (1994) constructed a dynamic expectations model, which broke down expectations into indefinite, explicit and implicit expectations (Ojasola, 1996,). The service company must always satisfy implicit expectation and understand the indefinite expectations so that they can be made to emerge as explicit expectations. The provider of the service can then be sure of having performed a service that satisfies the customer, also by transforming explicit but unrealistic expectations into realistic expectations. For their part, over time the customers learn to carry out the same conversions (dynamic non intentional effect). Where the changing expectations are not satisfied, there is on the one hand a failure of the service provision (Nyquist, Bitner, Booms, 1985) and on the other hand the customer may switch to another provider who will satisfy his expectations.

Parasuraman, Zeithaml and Berry (1988) later created a new conceptualization called the SERVQUAL model which measures service delivery process (Kang and James, 2004). This model had five dimensions: reliability, responsiveness, empathy, assurances, and tangibles. These dimensions created a basis to measure the service experience and to see how the perceived and expected service would affect the perceived service quality.

Subsequently, research on the SERVQUAL instrument has been widely cited in the marketing literature and its used in industry has become quite wide spread (Brown, Churchill, Peter, 1993). SERVQUAL focuses on the service delivery process ("how the service is provided") which is functional quality. The focus of functional quality attributes is referred to as the American Perspective of Service Quality (kang, James, 2004).

This study used the American Perspective of Service Quality based primarily on (Parasuraman et al's 1985,

1988) proposition that service quality may be evaluated based on the functional quality dimension. It has provided the researcher with the possibility of measuring the performance – expectation gap (Gap 5) ostensibly composed of five determinants namely: reliability, responsiveness, empathy, assurance and tangibles (Caruana, Money, Berthon, 2012).



Figure 2.1: evaluating service quality using SERVQUAL model

This model solves the problem envisaged by the respondents in relation to services provided by the Consumer Protection Council in Nigeria by measuring expected services and perceived services of the five dimensions of SERVQUAL. This will be achieved by measuring the (22) statements developed in the modified five dimensions SERVQUAL. The service will be considered excellent if perceptions exceed expectation; it will be regarded as good or adequate if it only equals the expectation; the service will be classed as bad, poor or deficient if the expectation does not meet the perception (Vazquez et al 2001).

# **3.0 METHODOLOGY**

# **3.1 POPULATION OF THE STUDY**

The population of the study are fifty (50) consumers that approached the consumer Protection Council Office at Awka, the South East Zonal Headquarters in 2017, whose names are contained in their register. However, forty-five (45) of the respondents returned their questionnaires giving us ninety percent (90%) response.

# **3.2 RESEARCH INSTRUMENT**

The best-known method of operationalising service quality is the gaps model/SERVQUAL approach suggested by Parasuraman et al 2001). It measures service quality perceptions by comparing customer expectations with the service performance (Boshoff and Gray, 2004). In this study, SERVQUAL standard questionnaire were used to collect data. The 22-question tool was used to measure two aspects: service expectations, and perceptions of provided service. Then, the service quality was measured by using the gap between the expectations and assessed perceptions (Emgell and Workman, and Singh, 2000). The distribution of the questions among the five aspects of service quality: tangibility, assurance and responsiveness, four questions were assigned each and reliability and empathy received five questions each (Parasuraman et al., 1988), on the whole totaling (22) questions.

As mentioned before, this questionnaire examined two aspects of service quality. In the first aspect, the consumers of consumer protection council were asked to express their views on the current quality of the provided services (perception). For the second aspect, the consumers were asked about how they expect the quality of service to be (expectation) Aghamollaie et al., 2008). Therefore, the given tool evaluated the gap between expectations and perceptions of the provided services on the 7 point Likert scale and it is assumed that the smaller the gap is the better service quality will get (Fu & Parks, 2001). The difference between expectations and perceptions of the respondents is indeed service quality (Hudson, and Miller, 2004). Other data were collected to cross-reference data such as gender, age, income and education.

# 3.3 STATISTICAL ANALYSIS

A preliminary statistical analysis was performed to find out the reliability and validity of the data collected. The reliability tests for all the multidimensional items are shown in table 3.3.1

Table 3.3.1	<b>Reliability Value</b>

		Cronbach's alpl	na
Multidimensional items	Number of items	Perceptions	Expectations
Tangibles	4	0.712	0.851
Reliability	5	0.89	0.918
Responsiveness	4	0.75	0.904
Assurance	4	0.83	0.956
Empathy	5	0.78	0.955

The above Cronbach's alpha reliability tests are very good for statistical analysis.

Similarly, validity of the multidimensional items was also tested using principal component analysis. The communalities for perception and expectation are shown in table 3.3.2 and table 3.3.3 respectively.

Table 3.3.2 Communalities for Perception					
Question numbers	Extraction	Question numbers	Extraction	Question numbers	Extraction
1	0.909	9	0.856	17	0.961
2	0.867	10	0.873	18	0.966
3	0.946	11	0.960	19	0.974
4	0.906	12	0.905	20	0.855
5	0.722	13	0.949	21	0.975
6	0.843	14	0.974	22	0.876
7	0.853	15	0.959		
8	0.879	16	0.848		

#### Table 3.3.3Communalities for Expectations

Question numbers	Extraction	Question numbers	Extraction	Question numbers	Extraction
1	0.991	9	0.991	17	0.926
2	0.854	10	0.747	18	0.967
3	0.960	11	0.950	19	0.860
4	0.991	12	0.661	20	0.967
5	0.960	13	0.950	21	0.562
6	0.991	14	0.926	22	0.472
7	0.920	15	0.893		
8	0.960	16	0.722		

The communalities in the above data are very high and close to one and hence all the items in the questionnaire are retained.

However, the varimax rotation retained all the questionnaire items.

The total variance for perceptions and expectations were also examined and presented in tables 3.3.4 and 3.3.5

Table 3.3.4Tables of Total Variance for Per
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	Extraction sums of squares loading			Rotation sums of squares loading		
Component	Total	% of variance	Cumulative %	Total	% of Variance	Cumulative %
	17.042	77.464	77.464	9.417	42.804	42.804
	1.682	7.645	85.109	5.526	25.118	67.923
	1.134	5.153	90.261	4.915	22.339	90.261

From the table above, the items in the questionnaire explain 90% total variance shared in the model which demonstrates the validity of the questionnaire.

#### Table 3.3.5Total Variance for Expectations

	Extraction sums of squares loading			Rotation sums of squares loading		
Component	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
	6.517	29.621	29.621	5.321	24.187	24.187
	4.115	18.704	48.326	4.466	20.300	44.487
	3.328	15.128	63.454	3.842	17.464	61.950
	2.380	10.818	74.272	2.267	10.306	72.257
	1590	7.227	81.499	1.875	8.521	80.778
	1.290	5.865	87.364	1.449	6.586	87.364

From the table above, the items in the questionnaire explained 87% total variance shared in the questionnaire which demonstrates the validity of the instruments used.

Having been satisfied with the reliability and validity of the instruments used, we now subject the data

collected to further statistical analysis to enable us answer the research questions and hypotheses and hence draw conclusions based on our results and findings.

Seven Likert scale point was used for the questionnaire. The research questions 1 - 6 seek to find out how consumers' expectations of SERVQUAL tangibles, reliability, assurance, responsiveness, empathy dimensions would lead to the evaluation of CPC perceived services. The mean responses for tangibles, reliability, assurance, responsiveness and empathy dimensions are all above 4.0. This means that the multidimensional items actually leads to the evaluation of the CPC services by the respondents of the South East zone by the 45 respondents out of the 50 respondents that received the questionnaires. Similarly, the last research question which seek to find out how the consumers' expectations of the five SERVQUAL dimensions could lead to the evaluation of CPC perceived services have all the mean responses above 4.0 signifying that all the five SERVQUAL dimensions lead to the evaluation of the CPC services.

Seven hypotheses were formulated. Paired t-test statistic was employed to test if there are significant differences between expectation and perceived CPC services for the five SERVQUAL dimensions. The result shows that there are no significant differences between the expectation and perceived CPC services for the five SERVQUAL dimensions.

The last hypothesis that seek to find out if there is positive significant difference in the demographic variables of age, gender, income, education that would lead to the evaluation of consumers' expectations and CPC perceived services shows that there are no significant differences.

#### 4.0 FINDINGS

From our research hypotheses, the result shows that there are no significant differences between the expectation and perceived CPC services for the five SERVQUAL dimensions.

The T-test was used to analyze most of the formulated hypotheses. The result shows that there are significant differences in Tangibles, Assurance, reliability, responsiveness and Empathy. To buttress the result, an analysis of variance was carried out. The multiple comparison test showed that responsiveness is the most significant SERVQUAL dimension. This paired T-test is very important to study the SERVQUAL model proposed by Parasuraman, Zeithaml and Berry (1988). This model had five dimensions: reliability, responsiveness, empathy, assurances and tangibles. These dimensions created a basis to measure the service and to see how the perceived and expected would affect the perceived service quality.

#### **5.0 CONCLUSION**

We have established that there are strong positive relationships in the five dimensions as it affects expectations and perceptions. This means that consumers' protection council have

- Modern-looking equipment
- Visually appealing facilities
- Neat employees
- Appealing materials
- Discipline over time
- Sincerity of purpose
- Error free records

Employees at consumers' protection council also

- Give prompt service
- Are willing to help
- Are never too busy to respond to requests
- Instills confidence to complainants
- Are consistently courteous with complainants
- Have knowledge to answer questions.

From the study, expectation marches perception which is relatively good. However, there is need for improvement where perception will exceed expectation to achieve an excellent result.

This study also adds to the body of knowledge as the first systematic study of the specific impact of linkage between expectations and perceived performance relating to the importance of service quality in the Consumer Protection Council in Nigeria. It can give a reasonable expectation of how consumers will react with regards to their decision-making based upon service quality delivery.

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