SERVICE QUALITY DIMENSIONS AND CUSTOMER SATISFACTION AMONG CONTRIBUTORY PENSION SCHEME PARTICIPANTS IN ANAMBRA STATE, NIGERIA

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Abstract

The title of this study is Service Quality Dimensions and Customer Satisfaction among Contributory Pension Scheme Participants in Anambra State, Nigeria. This study was conducted with the sole motivation of improving the quality of service delivered by the pension fund administrators. The main objective of this study is to empirically investigate the effect of service quality dimensions on customer satisfaction among the participants of contributory pension scheme in Anambra State. The following hypotheses were stated in the null form: tangibility; reliability; responsiveness; assurance and empathy do not have positive and significant effect on customer satisfaction. This study adopted survey research design and also employed the use of a structured questionnaire as the research instrument. Data were analyzed using descriptive statistics, factor analysis and multiple regressions. The finding revealed that there exists a positive and significant relationship between tangibility; reliability; responsiveness; empathy; assurance and customer satisfaction among participants of contributory pension scheme in Anambra State. This study provided empirical support to show that these service quality dimensions have positive and significant relationship with customer satisfaction. Amongst other things, it was recommended that pension fund administrators should adopt and adapt the theory of service quality dimensions suggested in this study. This study has provided answers to the problem of service quality delivery in the pension industry.

Introduction

The focus on customer-centric marketing philosophies has received considerable attention in the marketing literature by scholars and practitioners. Both practitioners and scholars are increasingly looking for ways to understand, attract, retain and build intimate long term relationship with profitable customers (Gronroos, 1984). One of the key areas in the customer-centered marketing paradigm is ensuring that existing customers are satisfied.

As a result, organizations have been studying and developing strategies to satisfy customers and achieve customer delight. According to Ananth, Ramesh and Prabaharan (2011), a very satisfied customer is nearly six times more likely to be loyal and to re-purchase and recommend a product/service to family and friends than a customer who is just satisfied. It is again believed that satisfied customers tell five other people about their good treatment, and that five-percent increase in loyalty can increase profits by 25% - 85%. Conversely, the average customer with a

problem eventually tells eight (8) to ten (10) other people (Huddleston, Whipple, Mattick & Lee, 2008).

Numerous studies have established the fact that customer satisfaction (CS) drives customer retention and loyalty (Saghier & Nathan, 2013; Siddiqi, 2011; Muyeed, 2012). It is believed that the average business spends six (6) times more to attract new customers than to retain old customers. Customer retention is, therefore, basically a product of customer loyalty and value which in turn is a function of the level of customer satisfaction or dissatisfaction (CS/D) (Hafeez & Hasnu, 2010). Organisations that have long-term perspective for growth are, therefore, increasingly developing measures to ascertain customer satisfaction/dissatisfaction. Whereas effective customer complaints could be used to ascertain customer satisfaction level, it has its own shortcomings since the average business firm never hears from 96% of their unhappy customers and 91% will never come back; only 4% of dissatisfied customers will complain (*SPSS White paper, 1996 as cited in Garcia & Caro, 2010).* Consequently, modern business organizations adopt rigorous qualitative and quantitative mechanisms to determine customer satisfaction (CS) for effective marketing strategy and decisions. In this regard, measuring customer satisfaction provides feedback on how successful an organization is at providing products and/or services to the satisfaction of customers at the marketplace and market space.

There is also much evidence in the literature to the fact that CS is principally driven by service quality of a firm from the perspective of its customers (Arokiasamy & Abdullah, 2013). This has empirically informed practitioners of the necessity of developing, communicating, delivering and improving the quality of the service to customers. This has led to the growing interest in the development of many models of service quality for various industries, as well as development of total quality improvement strategies for service organizations that have particular significance to the insurance industry. The pension industry in Nigeria, like any other service organizations, has the quest to deliver quality service to satisfy its customers in the midst of fierce competition for market share with its numerous competitors.

According to Hansemark and Albinson (2004) "satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some needs, goals or desire ". With the recent stiff competition in the Nigerian pension industry, it is expedient for pension fund administrators to offer qualitative services for their customers in order to satisfy them and not losing them to competitors. Sequel to this, an investigation of the relationship between service quality and customer satisfaction in the Nigerian contributory pension sector becomes necessary for the present time.

Various studies have been conducted to know the effect of service quality dimensions on customer satisfaction in the marketing literature (Eshghi, Roy &Ganguili, 2008; Ishaq, 2012; Johnson &Sirikit, 2002; Woo &Fock, 1999; Turel&Serenko, 2006; Yoo& Park, 2007; Chin,

2001; Kim, Park & Jeong, 2004; Arokiasamy& Abdullah, 2013). The majority of these studies were conducted in America, Europe and Asia and focused on other services sectors except the studies carried out by Adejoh (2013) and Babatunde (2012) that looked at the effect of contributory pension scheme on workers' saving, investment and its impact on the economy.

At least to the best knowledge of the researcher, studies that investigate effect of service quality on customers of pension fund administrators are still lacking and there is need for context specific study on the empirical relationship between service quality and customer satisfaction in this important sector of Nigerian economy. Also, the state of customer satisfaction with service quality delivered in Nigeria's pension service sector is not clear as there is scanty documentation on the issue hence, the need for more empirical investigation. In order to address this current deficiency in the marketing literature, this study shall investigate the effect of service quality dimensions on consumer satisfaction among the clients of PFAs in Awka metropolis. The remaining segments of this research will contain; hypothesis development, research design, result, discussion of finding and recommendation.

Hypothesis Development

Relationship between Service Quality Dimensions and Customer Satisfaction

According to Sureshchandar et al., (2002) as cited in Agyei & Kilika (2013), customer satisfaction should be seen as a multi dimensional construct just as service quality, it can occur at multi levels in an organisation and that it should be operationalized along the same factors on which service quality is operationalized. Parasuraman et al., (1985) suggested that when perceived service quality is high, then it will lead to increase in customer satisfaction. He supports that fact that service quality leads to customer satisfaction and this is in line with Saravana & Rao, (2007) and Lee, Lee and Yoo (2000) who acknowledge that customer satisfaction is based upon the level of service quality provided by the service provider.

According to Negi, (2009), the idea of linking service quality and customer satisfaction has existed for a long time. He carried a study to investigate the relevance of customer-perceived service quality in determining customer overall satisfaction in the context of mobile services (telecommunication) and he found out that reliability and network quality (an additional factor) are the key factors in evaluating overall service quality but also highlighted that tangibles, empathy and assurance should not be neglected when evaluating perceived service quality and customer satisfaction. This study was based only on a specific service industry (mobile service) and we think it is very important to identify and evaluate those factors which contribute significantly to determination of customer-perceived service quality and overall satisfaction.

Fen & Lian, (2005) as cited in Ishaq (2012), found that both service quality and customer satisfaction have a positive effect on customer's re-patronage intentions showing that both

service quality and customer satisfaction have a crucial role to play in the success and survival of any business in the competitive market. This study proved a close link between service quality and customer satisfaction.

Su et al., (2002) as cited in Ishaq (2012) carried a study to find out the link between service quality and customer satisfaction, from their study, they came up with the conclusion that, there exist a great dependency between both constructs and that an increase in one is likely to lead to an increase in another. Also, they pointed out that service quality is more abstract than customer satisfaction because, customer satisfaction reflects the customer's feelings about many encounters and experiences with service firm while service quality may be affected by perceptions of value (benefit relative to cost) or by the experiences of others that may not be as good.

Tangibility and Customer Satisfaction

Jabnoun and Al-Tamimi (2003) found that banks with better ambience enhance customer satisfaction in a better way. Association between service quality and customer satisfaction in banking sector of Sweden is examined by Zineldin (2005). He found that by combining tangible and intangible attributes of premium quality in products and services provided by banks, they may create a strong and long-term relationship with their customers. This service quality dimension comprises of bank ambience, service equipment, human resources (staff) and the means of communication. In simple words tangibles are about creating foremost impressions. All organizations desire that their consumers get an exceptional and positive foremost impression. Focusing on this particular dimension will help them to gain maximum benefit. (Swar & Sahoo, 2012).

Ladhari, Ladhari & Morales (2011) concisely explain the idea of tangibles role in banking sector. Service quality is key tool to achieve customer's attention. Varying behaviors and attitudes of customers demand high service quality to attain their perception of service. Service quality has linear relationship with success and profitability of business. General Electric (GE) has invested heavily in quality service and in return they earned huge profits every year. GE considered both tangible and intangible aspects of service quality equally important in the success of organization (Tax & Brown, 1998 as cited in Khan & Fasih, 2014). Environment and culture of different areas serve as a guide for businesses on how to adapt their policies in global perspective for a particular area. They have to make changes in the setup of their outlets and branches. Banking industry mostly follows identical office ambience setups and install similar service equipment all over the globe to maintain a standard. But adapting according to cultural needs of particular areas up to some extent will make customers feel more comfortable and loyal (Ganguli & Roy, 2011).

H_1: tangibility has a positive and significant effect on customer satisfaction.

Reliability and Customer Satisfaction

The association between dimensions of service quality and customer satisfaction was investigated by Ibáñez, Hartmann & Calvo (2006). They found a significant relationship between reliability of services on the satisfaction level of customers. The literature reveals an increased degree of positive relationship between service quality, customer satisfaction and performance (both financial and non-financial) where face-to-face dealing between customer and employee is the only focus. Technology expansion has had a great impact on the choice of service delivery standard and services marketing strategies. This has yielded many prospective competitive advantages including augmenting of productivity and enhanced revenue creation from new services (Muyeed, 2012).

H_2: Reliability has a positive and significant effect on customer satisfaction

Assurance and Customer Satisfaction

In addition to tangibles, reliability and responsiveness; assurance has been identified as a significant dimension of service quality by Parasuraman et al. (1988). They propose that all of these dimensions significantly enhance customer satisfaction. It is believed that if the employees of pension fund administrators display trustworthy behavior, the satisfaction level of customers can be enhanced significantly (Ndubisi, 2006; and Ndubisi & Wah, 2005).

H_3 : Assurance has a positive and significant effect on customer satisfaction

Empathy and Customer Satisfaction

A positive and significant relationship is found between empathy and customer satisfaction by Iglesias and Guillén (2004). It was also established by Al-Marri, Ahmed and Zairi (2007) that customer satisfaction is significantly impacted by empathy. It makes customers contended and in the long-run serves as an important predictor in improving the financial performance of the organization. Wieseke, Giegenmuller & Kraus (2012) empirically investigated the role of empathy in service quality and its impact on customer satisfaction. It was established that customers treated emphatically are more often visitors and prone to forgive any mistakes that may occur. Empathy creates an emotional relationship with customer, providing customers a touch of importance for business. This leads to retention and creation of new customer's pool.

Juneja (2011) as cited in Khan and Fasih (2014) has also studied the correlation between service quality dimensions and customer satisfaction in Bangladesh banking industry. It was found that customer loyalty can be won through empathy. Empathy can play roles in improvement of service quality, customer loyalty and finally satisfaction. Karatepe (2011) explored the service environment impact with empathy and reliability on loyalty. Empathy works as a moderator

between quality and customer satisfaction. Empathy can change the behavior of customers ultimately.

H_4: Empathy has a positive and significant effect on customer satisfaction

Responsiveness and Customer Satisfaction.

Customers expect online stores to respond to their inquires promptly (Liao & Cheung, 2002). Responsiveness describes how often an online store voluntarily provides services (e.g. customer inquiries, information retrieval and navigation speed) that are important to its customers (Parasuraman et al., 1988; Yang, 2001; Kim and Lee, 2002). Researchers examining the responsiveness of web-based services have highlighted the importance of perceived service quality and customer satisfaction (Yang &Jun, 2002; Zhu et al., 2002). We therefore hypothesized as follows:

H_5: Responsiveness has a positive and significant effect on customer satisfaction
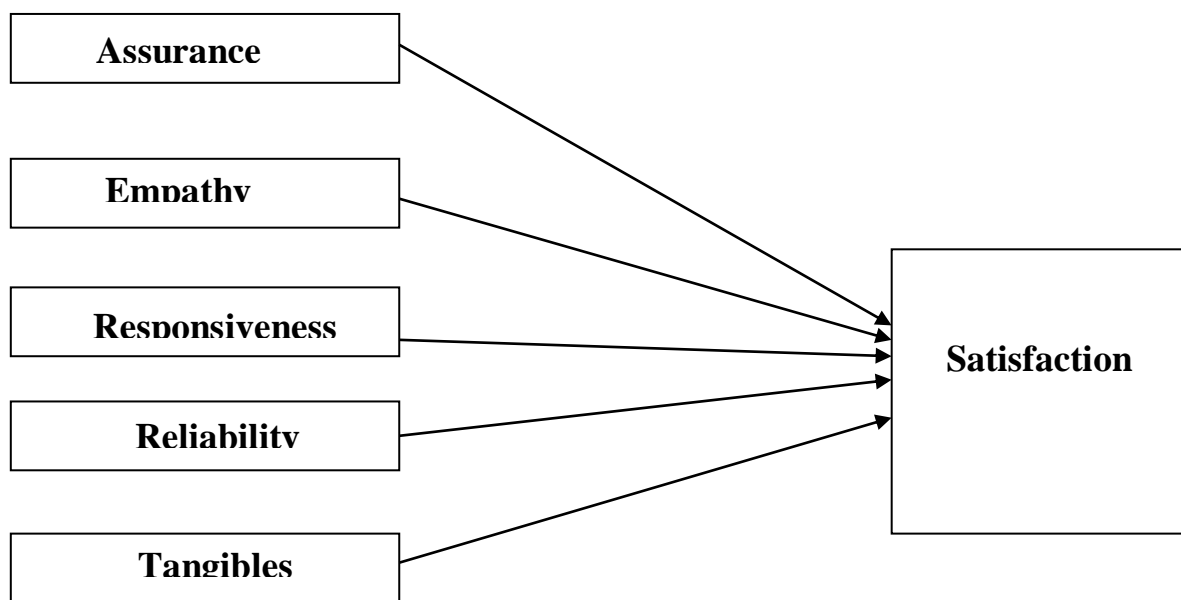
Source: *Researcher's own conceptualization*

Research Design

The research design adopted in this study is the survey research design-involves asking questions to respondents and recording responses; the aim of which is to elicit answers to the questions needed to address the objectives of the study (Okeke, Olise & Eze, 2010).

3.2 Population of the Study

The population of this study is the clients of pension fund administrators in Anambra State. The population is infinite because the researchers could not obtain the exact number of contributory pension scheme participants in the area from any secondary source.

3.3 Sampling Technique

This study employed quota sampling and the aim was to ensure that respondents from the various demographic characteristics are involved in the sample. Quota sampling involves the selection of potential respondents according to pre-specified behaviors though disproportionately (Okeke, Olise & Eze, 2010).

3.4 Sample Size Determination

Since the population of the study was unknown, the researcher adopted Australian Survey System formula that estimates the representativeness of the sample on certain critical parameters at an acceptable level of probability. The formula for sample size determination adopted for this study is:

$$n = Z^2 (P) (1-P) / C^2$$

Source*: http/www.surveysystems.com*

n= sample size
Z = Standard deviation associated with a given level of confidence
P = % of picking a choice, expressed as decimal (from pilot study)
C = confidence interval, expressed as decimal
Thus, the sample size, n is;
Z = at 95% confidence level is 1.96 (from standard normal distribution table).
(1-P) = 1-0.8 = 0.20
C = 0.05 (since we chose 95% as our confidence limit)
The sample size is 245 respondents.

3.5 Sources of Data

Data used in this study emanated from two main sources. Secondary data which were sourced from already existing materials like journals, discussion papers, conference proceedings and textbooks. On the other hand, primary data were sourced using questionnaire.

3.6 Research Instrument

The research instrument adopted in this study is a structured questionnaire. It comprises both open-ended and closed-ended questions. The closed-ended questions were designed using a 5-point Likert scaling ranging from strongly agree to strongly disagree. All the variables in this study have a number of questions on the questionnaire items. Section A of the questionnaire consists of the demographic variables of the respondents while section B consists of the constructs under study namely customer satisfaction, assurance, empathy, reliability, responsiveness and tangibility.

3.7 Administration of Research Instrument

The copies of the questionnaire were administered to the respondents by the researcher. The copies of the questionnaire were handed over to participants of contributory pension scheme in government ministries, departments and agencies in Awka, Onitsha and Nnewi. The distributed questionnaire copies were collected back immediately.

3.8 Validity and Reliability of Research Instrument

Draft copies of the questionnaire were given to the supervisor and other lecturers as well as some research experts who went through and made comments that were used in drafting the final questionnaire. Cronbach's alpha coefficient was adopted to test the internal consistency (reliability) of the multiple-item scales with a value over 0.60 indicating acceptability, over 0.80 indicating good and excellent when over 0.90.

3.9 Statistical Method of Data Analysis

Data collected were analyzed using descriptive and inferential statistics. Descriptive statistics was employed to explain the characteristic features of the respondents while factor analysis was carried out for data reduction and multiple regression analysis was employed to test the significance of the research hypotheses. The data were analyzed using Statistical Package for Social Science (SPSS) 20.0.

 In the light of these, the research model was proposed thus:
 Customer satisfaction = f(assurance, empathy, responsiveness, reliability, tangibility)
 This is translated thus:
$$CustSat = a + b_1 assur_{x1} + b_2 empthy_{x2} + b_3 respons_{x3} + b_4 reliablty_{x4} + b_5 tang_{x5} + e_i$$
 Cus Sat = Customer satisfaction
 Assur = Assurance
 Empthy = Empathy
 Respons = Responsiveness
 Reliablty = Reliability

Tang = Tangibles

e_i = Error margin

Result

The table below shows the model summary of the regression analysis. The table showed a correlation coefficient (R) of .845 which is a positive, strong correlation. The R square tells how much of the variance in the independent variables is explained by the model. The value is .714 expressed as a percentage (multiply by 100, by shifting the decimal point two places to the right), this means that our measurement model explains 71.4% of the variance in the dependent variable (customer satisfaction). This is quite a respectable result (particularly when compare to some of the results that are reported in the literature review). Adjusted R square value provides a better estimate of the true population value. The value is .708 which indicates that the numbers of independent variables and the sample size of this study are large enough for a study of this magnitude.

Table 4.7.1 **Model Summary[b]**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.845[a]	.714	.708	1.12029	2.027

a. Predictors: (Constant), Assurance, Empathy, Responsiveness , Reliability, Tangibility
b. Dependent Variable: Customer Satisfaction

The table below reveals the analysis of variance (ANOVA) of the regression analysis. ANOVA value assesses the statistical influence of the result. This tests the null hypotheses that multiple R in the population equals 0 i.e. $p < 0.5$. The ANOVA in this study is 113.0735 which is statistically significant at 0.00; this implies that the research model is a good-fit. Also, because the p-value is less than 0.05, the model is significant.

Table 4.7.2 **ANOVA[a]**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	709.581	5	141.916	113.075	.000[b]
	Residual	283.643	226	1.255		
	Total	993.224	231			

a. Dependent Variable: customer Satisfaction
b. Predictors: (Constant), Assurance, Empathy, Responsiveness , Reliability, Tangibility

In the coefficient table (see table 4.7.3 below) the collinearity statistics column shows the tolerance and the Variance inflation Factor (VIF) of the regression. Tolerance is an indicator of how much of the variability of the specified independent variable is not explained by the other independent variables in the regression model. Values less than 0.1 indicates that the multiple correlation with other variables is high, suggesting the possibility of multicollinearity. In this study, two independent variables have tolerance slightly higher than 0.1 which is very negligible since others have tolerance values higher than 0.1. Also, the Variance Inflation Factor (VIF) of the regression model shows that two independent variables have VIF value slightly above 10 which is also negligible (see Table 4.7.3 below).

Table 4.7.3 :	Coefficients[a]						
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1 (Constant)	.411	.357		1.151	.251		
Assurance	.174	.037	.269	4.701	.000	.386	2.593
Empathy	-.810	.109	-.906	-7.407	.000	.084	11.841
Responsivenes	.718	.104	.948	6.912	.000	.067	14.880
Reliability	.059	.022	.113	2.667	.008	.702	1.424
Tangibility	.272	.045	.325	6.088	.000	.442	2.261
a. Dependent Variable: Customer Satisfaction							

Table 4.7.4 : Summary of Regression Model

Independent variables		B	SE Beta	Standardized Beta	T	Sig.	Result
	Assurance	.174	.037	.269	4.701	.000	Accepted*
	Empathy	-.810	.109	-.906	-7.407	.000	Accepted*
	Responsiveness	.718	.104	.948	6.912	.000	Accepted*
	Reliability	.059	.022	.113	2.667	.008	Accepted**
	Tangibility	.272	.045	.325	6.088	.000	Accepted*

*Sig @ 0.05; **Sig @ 0.1; Dependent variable: Street Food Patronage; Overall F = 113.075 R= .845; adjusted = .714; B = unstandardized coefficient; SE = Standard Error.

The smaller the value of significance (p- value) and the larger the t- value, the greater the contribution of that predictor. In this model, assurance (t =4.701, p = .000 0.05), empathy (t = 7.407, p = .000 0.05), responsiveness (t = 6.912, p = .000 0.05), reliability (t = 2.667, p = .008 0.1) and tangibility (t = 6.088, p = .000 0.05) were all significant predictors of customer satisfaction. From the magnitude of the t- values, we can see that empathy has the highest effect, follow by responsiveness; tangibility, assurance, and reliability in that order.

More so, standardized coefficients Beta were calculated because they provide insight into the importance of predictors (service quality dimensions) in the model. The Beta value for responsiveness (.948) indicates that it had the strongest on customer satisfaction, while empathy showed the second strongest relationship (= .906), tangibility showed the third strongest predictor, assurance showed the fourth strongest predictor and reliability showed the fifth strongest predictor.

The new regression model is stated below:

CuSat= 0.411 - 0.810**Ass** + 0.718**Emp** + 0.272**Res** + 0.174**Rel** + 0.059**Tan** + **e$_i$**

4.6 Discussion of Findings

For hypothesis 1, there is a positive and significant relationship between tangibility and customer satisfaction among the participants of contributory pension scheme in Anambra State. This is in consistence with the findings of Arokisamy and Abdullah (2013). They asserted that tangibility

has positive and significant effect on customer satisfaction. Also, our finding is in consonance with the finding of Ishaq (2012), Khan and Fasih (2014).

For hypothesis 2, there exists a positive and significant relationship between reliability and customer satisfaction among the participants of contributory pension scheme in Anambra State. Our finding is in line with the finding of Arokiasamy and Abdullah (2013), Ishaq (2012), Khan and Fasih (2014) and Saghier and Nathan (2013).

For hypothesis 3, it was found out that there exist a positive and significant relationship between responsiveness and customer satisfaction among the participants of contributory pension scheme in Anambra State. This finding is consistent with the findings of Saghier and Nathan (2013), Khan and Fasih (2014), Ishaq (2012) and Arokiasamy and Abdullah (2013).

For hypothesis 4, it was revealed that there exists a significant relationship between empathy and customer satisfaction among the participants of contributory pension scheme in Anambra State.This finding is supported by the findings of Arokiasamy and Abdullah (2013), Ishaq, (2012) and Khan and Fasih (2014).

For hyposthesis 5, there exists a positive and significant relationship between assurance and customer satisfaction. This is in support of the findings of Saghier and Nathan (2013), Ishaq (2012), Khan and Fasih (2014) and Arokiasamy and Abdullah (2013).

Conclusion

The major objective of this study was to investigate the empirical relationship between service quality dimensions and customer satisfaction among the participants of contributory pension scheme in Anambra State. Findings revealed that assurance, reliability, empathy, responsiveness and tangibility were all predictors of service quality dimensions. The findings of this study contribute to the understanding of services marketing and customer satisfaction. Also, this study has provided empirical support that service quality dimensions of assurance, empathy, responsiveness, reliability and tangibility have significant and positive relationship with customer satisfaction.

Recommendations

The following recommendations were made based on the findings

1. Pension Fund Administrators should adopt and adapt the theory of service quality dimensions suggested in this study since it was tested in the pension scheme sector.

2. PFA, should develop and implement service quality program that are customer centric in nature.

3. Regulators of PFAs should develop a robust policy framework that is workable and customer friendly, so that all PFA's (both existing and prospective) can scoop their framework from it, and this policy frame work should be based on service quality model.

4. Participants of the contributory pension scheme (CPS) should also be a major player in the pension industry especially they should be involved in the course of policy formulation and implementation.

Suggestions for Further Studies

It is suggested that scholars who are interested in service quality studies can look at the relationship between electronic service quality dimensions and customer satisfaction. Also, the nexus among service quality dimension, customer satisfaction and loyalty could be studied. Since the present study focused on the contributory pension scheme participants, other service – dominant products like insurance services, banking service, online shopping services could be studied.

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