Service Quality and Customer Satisfaction in the Public Sector: The Case of the National Social Security Authority in Zimbabwe

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ABSTRACT

The study sought to assess the satisfaction of pensioners with the National Social Security Authority's (NSSA) service in Harare. The study adopted the quantitative research design. Data were collected by means of a questionnaire from a sample of 169 randomly selected participants. Out of these 162 participants fully completed and returned the questionnaire, representing a response rate of 96%. Five constructs of the SERVQUAL model, namely; tangibles, reliability, responsiveness, assurance and empathy, provided the conceptual framework for the study. The data were captured and analysed using the Statistical Package for Social Sciences (SPSS) Version 22. Frequency analysis was conducted. Multiple linear regression analysis was conducted to determine the relationship between the various dimensions of service quality and customer satisfaction. The questionnaire had a Cronbach's alpha reliability coefficient of 0.906. The results of the study indicated that the overall satisfaction rate with service among NSSA pensioners was 62%. The major reason for dissatisfaction with service among pensioners was the slow processing of pension claims by NSSA. Tangibles, reliability and empathy had the strongest influence on customer satisfaction of R.66, followed by assurance and responsiveness with R.58 and R.48, respectively.   The article argues that as regards service quality NSSA was doing well on tangibles, assurance and empathy, but was not doing quite well on reliability and responsiveness.

Key words: customer satisfaction,   NSSA, service quality, SERVQUAL, social security

I. INTRODUCTION

Public sector organisations, though not usually focused on competitive advantage and profitability, are not exempt from ensuring delivery of quality service and satisfying their customers. This study thus focused on customers' satisfaction with service at the National Social Security Authority (NSSA), a public sector organisation in Zimbabwe. NSSA is a statutory corporate body established by the government of Zimbabwe in terms of the NSSA Act Chapter 17:04 of 1989 to develop and administer social security schemes. The study was carried out against a background where the public in Zimbabwe is disillusioned with the quality of service in the public sector. For instance, Moyo (2013) aptly characterised public administration as dead for intents and purposes. Some of the poorly performing public organisations are, inclusive of the Zimbabwe Electricity Supply Authority, National Railways of Zimbabwe and Air Zimbabwe (Moyo, 2013). Yet public organisations, just like their private sector counterparts, are expected to provide quality service and to satisfy their customers who are basically the citizens (Zamil & Shammot, 2011). As Angelovah and Zekiri (2011) argue, in today's competitive environment delivering high quality service is the key to achieving sustainable competitive advantage and profitability. However, in the public sector profitability is usually not the central concern instead quality service and customer satisfaction are important. As Rashid (2008) points out, excellent quality of customer service is very important for government agencies even though they are not-for-profit. The National Social Security Authority (NSSA),   a statutory corporate body mandated to administer social security schemes in Zimbabwe, is also expected to prioritize service quality and customer satisfaction. As an organization which administers mandatory contributory   social security schemes, it is expected to show accountability to its stakeholders and to its beneficiaries, in particular, by delivering quality service.

II. RESEARCH OBJECTIVES

Succinctly, the objectives of the study were to establish the state of the quality of NSSA's service to its pensioners, determine the level of pensioners' satisfaction with NSSA's service and establish the reasons for the state of satisfaction among NSSA

pensioners. In investigating customer satisfaction it was deemed crucial the state of service quality at NSSA since service quality is antecedent to customer satisfaction. Establish the level of customer satisfaction was deemed crucial as indicator of NSSA's performance as a public sector   entity. Finally, identification of reasons for dissatisfaction with service, was crucial in identifying areas germane to service delivery requiring attention and improvement.

III LITERATURE REVIEW

3.1. Service quality

Gronroos, as cited in Karim & Chowdhury (2014), define service quality as the outcome of the comparison that consumers make between their expectations and perceptions. For Shahin (2006), service quality is the extent to which a service meets customers' needs or expectations. Similarly, Shahin & Janatyan (2011) assert that service quality can be characterized as the difference between customers' perception of service and their expectations. Karim & Chowdhury (2014) point out that a customer's expectation serves as a foundation for evaluating service quality because quality is high when performance exceeds expectation and quality is low when performance does not meet the customer's expectation. Shahin & Janatyan (2011), observe that the starting point in developing quality in services is analysis and measurement, hence the need for instruments for measuring service quality.

In the social security sector various quality initiatives have been instituted to improve customer satisfaction and guidelines have been developed to improve quality in the sector (Lee-Archer 2013). These efforts have culminated in the launch of the International Social Security Association (ISSA) Centre for Excellence at the 2013 World Forum, which sets service quality standards in social security organizations. (Lee-Archer, 2013). The service quality guidelines put people at the centre of the social security system. As Lee-Archer (2013) puts it, the traditional service model where the social security organisation was at the centre is being replaced by an ecosystem approach, which places people at the centre. In this set-up people can leverage the stakeholders in the ecosystem to participate fully in the social security system.

Lee-Archer (2013) notes that many social security organisations around the world are making significant investment in service quality to create an environment of trust and confidence to contribute to the overall health and stability of the social security system. The model appositely recognises the importance of service quality in social security provision. The need for quality service is made more compelling by the fact that contribution to social security schemes is compulsory so contributors naturally   expert a good service from NSSA, compulsorily collects their contributions.

3.2. Customer Satisfaction

According to Kotler and Armstrong, cited in Karim and Chowdhury (2014), customer satisfaction is a person's feelings of pleasure or disappointment resulting from the comparison of a product's perceived performance in reference to expectations. Similarly, Angelova and Zekiri (2011) define customer satisfaction as the outcome felt by those that have experienced a company's performance that has fulfilled their expectations. The two definitions clearly indicate the centrality of fulfilment of expectations by providers of goods or services as an element of customer satisfaction.

As Naik, Gantasala and Prabakar (2010) point out, satisfying customers is one of the main objectives of every organization since keeping current customers is more profitable than having to win new ones to replace those lost. Due to this realization, as McColl-Kennedy and Schneider (2000), cited in Naik, Gantasala & Prabakar (2010), observe, management and marketing theorists stress the importance of customer satisfaction for a business's success.

In studying customer satisfaction in the public sector and its impact on performance, Zamil and Shammot (2011) submit that customer satisfaction is critical for public sector organizations, contending that the customer needs services that satisfy him/her and equilibrate with his/her expectations. They further argue that if customer satisfaction is not achieved by public sector organizations, the customer will feel that his/her satisfaction is ignored and this causes more complaints (Zamil & Shammot, 2011). Similarly, Chakraarty *et al*. (1996), as cited in Karim & Chowdhury (2014), maintain that continuous systematic measurement of satisfaction level is necessary, since a satisfied customer is the real asset for an organization that ensures long-term profitability even in the era of great competition. This view dovetails with the International Social Security Association's submission, in reference to social security organisations, that when people are empowered to access the social security system in the way that best suits their needs, their level of satisfaction with the system and their level of trust in the system rises commensurately (Lee-Archer 2013). The current study was, thus, fittingly focused   on customer satisfaction in a public sector organization, the National Social Security Authority, the overriding aim being an assessment of customer satisfaction with service quality.

3.3. Relationship between Service Quality and Customer Satisfaction

Karim & Chowdhury (2014) maintain that service quality and customer satisfaction have long been recognized as playing a crucial role for success and survival in today's competitive market. They further contend that service quality is antecedent to customer satisfaction. Saravanan & Rao (2007) maintain that customer satisfaction is based on the level of service quality delivered by the service providers. Likewise, Wilson *et al.* (2008), cited in Karim & Chowdhury (2014), contend that customer satisfaction and service quality have certain things in common. They, however, point out that satisfaction generally is a broader concept than service quality. Also, Zeithaml & Bitner, (2003), cited by Karim & Chowdhury (2014), posit that although other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction. Daniel and Berinyuy (2010) also concur that there is some link between service quality and customer satisfaction, which highlights the importance of customer satisfaction when defining service quality. In this study service quality dimensions were, thus, employed to assess customer satisfaction. According to the SERVQUAL model, which was adopted for this study the dimensions are tangibles, reliability, responsiveness, assurance and empathy.

3.4 The SERVQUAL Model of Customer Satisfaction

Gibson (2009) notes that SERVQUAL was developed by Parasuraman, Berry and Zeithaml in the 1980s. SERVQUAL is a multi-item scale developed to assess customer perceptions of service quality in service and retail businesses. The SERVQUAL model was originally made up of ten dimensions of service quality, namely, tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding the customer, and access (Daniel & Berinyuy, 2010). Later these dimensions were reduced to five because some dimensions were overlapping (Daniel & Berinyuy, 2010). The five dimensions are as follows:

- Tangibles - For example, physical facilities, equipment and staff appearance.
- Reliability - Ability to perform service dependably and accurately.
- Responsiveness - Willingness to help and respond to customer needs.
- Assurance - Ability of staff to inspire confidence and trust.
- Empathy - The extent to which caring individualized service is given.

As Shahin (2006) notes, the SERVQUAL approach, which was adopted in this study, is the most common method for measuring service quality. Shahin (2006) notes that SERVQUAL is a generic instrument with good reliability and validity and broad applicability. Its purpose is to serve as a diagnostic methodology for uncovering broad areas of a company's service quality shortfalls and strengths. As Shahin and Janatyan (2011, p.101) put it, SERVQUAL dimensions and items represent core evaluation criteria that transcend specific companies and industries, hence it has been used to measure service quality in a wide variety of service environments.

3.5. Conceptual Framework

The SERVQUAL model is the conceptual framework for this study and is represented diagrammatically in Figure 3. As part of the conceptual framework the five dimensions of quality identified by Parasuraman, Berry & Zeithaml in the 1980s under the SERVQUAL model were used to assess service quality and customer satisfaction. The dimensions are as follows: tangibles, reliability, responsiveness, assurance and empathy.
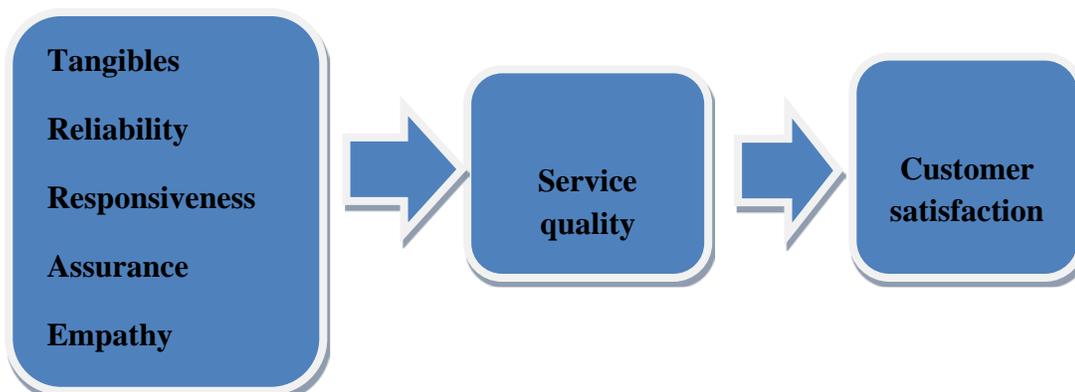
Figure 3: Conceptual Framework

IV. RESEARCH METHODOLOGY

In this study the quantitative approach was used as it allows the collection and analysis of quantifiable data amenable to statistical analysis. Quantitative methods were also expected to enable the researcher to gather and analyse data from a large number of participants within a short space of time. This approach was thus envisaged to facilitate the collection of quantifiable   data, which are easy to analyze and interpret objectively in line with the positivist paradigm (Flowers, 2009). The survey method was adopted for this study**.** The approach also dovetailed with the SERVQUAL model, which was adopted for this research study. SERVQUAL is a multi-item scale developed by Parasuraman, Berry and Zeithaml in the 1980s to assess customer perceptions of service quality (Gibson 2009).

4.1. Sample Selection

NSSA pays out pensions to about 140000 pensioners in Harare. However, the majority of these pensioners do not regularly visit the NSSA Harare office as their pensions are paid through banks. Pensioners who visit Harare office invariably will be either collecting or submitting pension claim forms or will be having queries. The NSSA Harare regional office on average attends to about a hundred such pensioners on a daily basis. Pensioners who visit this office were the target population in this study. In this study data collection was carried out over a period of 3 consecutive days. This gave the study an estimated target population of 300 hundred pensioners. Using the sample size table developed by Bartlett, Kotrlik, & Higgins (2001) it was determined that the appropriate samples size for a population of 300 pensioners, with a confidence interval of .50 for categorical data is 169. Random or probability sampling was employed in the selection of the sample for this study. This was meant to ensure representativeness of the sample, thereby making the results of the sample generalizable to the entire study population (Teddlie & Yu 2007).

4.2. Data Collection Tool and Methods

A questionnaire was used as the data collection tool. Most of the questions in the questionnaire were derived and adapted from tried and tested SERVQUAL customer satisfaction instrument. The five SERVQUAL constructs, namely, tangibles, reliability, responsiveness, assurance and empathy constituted the framework upon which the questions were hinged. The respondents were asked to use the Likert type rating scale to respond to the closed questions. However, a few open-ended questions were also included. This was meant to afford the respondents the latitude to give some explanation and justification for their assessment of service quality. Cronbach's Alpha was employed to test the reliability of the questionnaire. Cronbach's alpha reliability coefficient ranges between 0 and 1 and the closer the coefficient is to 1, the greater the internal consistency of the items in the research instrument (Gliem and Gliem, 2004). The questionnaire had a reliability coefficient of 0.906, which shows as that it was highly reliable, thereby enhancing the reliability of the research results.

4.3. Analysis of Data

Data were captured and analysed using the Statistical Package for Social Sciences (SPSS) Version 22. The analysis predominantly consisted of determination of frequencies of responses and multiple linear regression analysis.

V. RESULTS AND DISCUSSION

5.1 Response rate

The questionnaire was administered on a sample of 169 participants. One hundred and sixty two (162) participants fully completed and returned the questionnaire, representing a response rate of 96%. Apparently, the high response rate   was realised because the participants were requested to complete the questionnaire soon after receiving service from NSSA and to submit the questionnaire before leaving the NSSA premises. This yielded a high response rate, unlike a situation where participants are allowed to take questionnaires home and may end up forgetting complete and return.

5.2 Satisfaction with Service at NSSA

Figure 1 shows that a total of 62% of the participants were satisfied with NSSA's service. This finding addresses the research objective of determining the satisfaction level among NSSA pensioners in Harare. The level of customer satisfaction was moderately high, which could indicate that the service quality was reasonably good, since service quality is antecedent to customer satisfaction (Karim & Chowdhury, 2014). However,   the fact that 38% of the participants did not indicate that they were satisfied with NSSA's service could suggest that there were shortcomings in the service delivery or that certain dimensions of service quality were not up to standard. It certainly   indicates that the service   quality needed   improve   in order to engender a higher level of customer satisfaction.
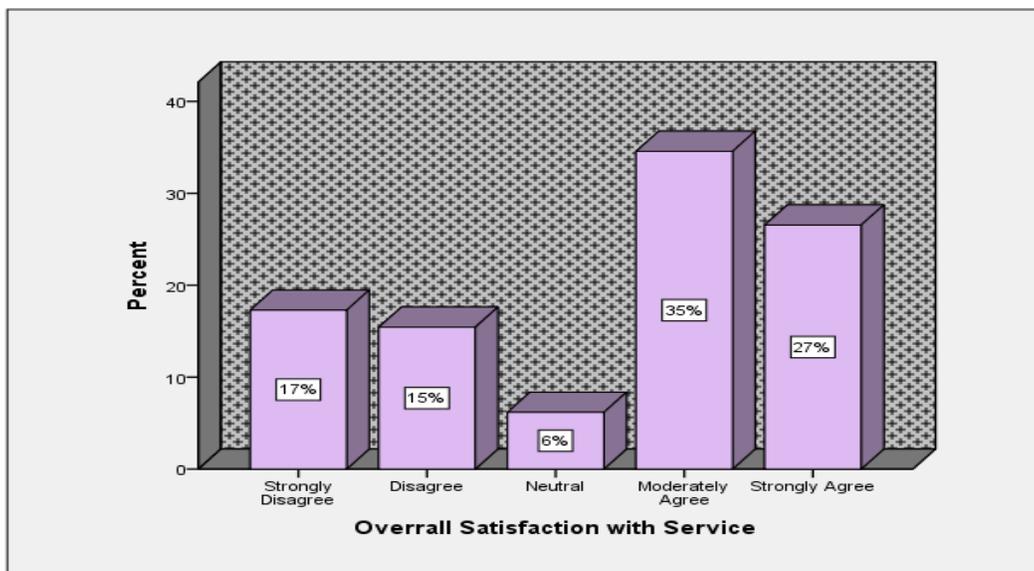
Figure 1: Overall Satisfaction with NSSA's Service

5.4 Reasons for Dissatisfaction with service

Table 2 shows a variety of reasons for dissatisfaction with NSSA's service. Seventeen percent of the respondents indicated that they were dissatisfied because of delays in the processing of pension claims, while 10% indicated that they were dissatisfied because of going through along and slow-moving queues. About 7% of the respondents, without elaborating, simply cited poor service as their reason for dissatisfaction. It is evident from these statistics that the major reason for dissatisfaction was delay in the processing of benefits.

Table 1 : Reasons for Dissatisfaction

Reasons For Dissatisfaction		Frequency	Percent
	Staff at service counters seem not to have knowledge to answer questions	3	1.9
	Poor service	11	6.8
	Payment of inconsistent pensions amounts	2	1.2
	Delays in processing claims	28	17.3
	Long and slow-moving queue	16	9.9
	Total	60	37.0
Not stated		102	63.0
Total		**162**	**100.0**

5.5 State of Service Quality at NSSA

5.5.1 Tangibles

As shown in Table 3, the participants were generally satisfied with tangibles. The tangibles included signage, adequacy of parking space, clarity of directions to service counters, visual appearance of the service room, adequacy of ventilation and use of modern-looking equipment. Other tangibles included spaciousness of the service room, adequacy of seats in the service room, adequacy of service counters, cleanliness of the desk of the serving official and neatness of serving official. The participants predominantly indicated that NSSA was faring very well on tangibles. For instance, 88% of the respondents strongly agreed with the statement that the service room was visually appealing, while 6% moderately agreed with it and another 6% were neutral. Similarly, 73% of the participants strongly agreed with the assertion that ventilation in the service room was adequate, while 21% moderately agreed with it and 6% were neutral. Likewise, 84% of the participants strongly agreed with the assertion that the NSSA official who served them was neat in appearance, while 5% moderately agreed, 5% were neutral and 6% strongly disagreed with it. Evidently, NSSA was doing well on tangibles relating to buildings as regards customer satisfaction. This is presumably because over the years NSSA has invested in state-of-the-art buildings, which are visually appealing.

Table 3: Tangibles

TANGIBLES	Strongly disagree	Disagree	Neutral	Moderately agree	Strongly agree
Signage to the office is clear	2%	31%		37%	30%
Directions to service counters are clear	1%	9%		23%	66%
The service room is visually appealing			6%	6%	88%
The service room has adequate ventilation			6%	21%	73%
Equipment is modern-looking			11%	40%	49%
Service room sufficiently spacious		11%		45%	44%
Adequate service counters in the service room		24%		48%	28%
Desk of the serving official was clean	6%			12%	83%
The serving official was neat in appearance	6%		5%	5%	84%

A multiple linear regression analysis of responses to questions under tangibles was conducted. In this analysis R is called the correlation coefficient. In this model R=66%, as show in the model summary in Table 4, indicating a strong relationship between overall satisfaction with service and tangibles.

Table 4: Model Summary for tangibles

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.662[a]	.439	.390	1.139

As shown in Table 5, the multiple linear regression analysis showed that easiness to locate the service point, signage, adequacy of parking space negatively affected customer satisfaction as they had negative beta coefficients. Other variables with negative beta coefficients were clarity of directions to service counters, adequacy of ventilation, adequacy of counters, adequacy of stationery and cleanliness of the desk of the serving official. All these negatively affected overall customer satisfaction. This shows that for customer satisfaction to improve these tangible aspects should be improved.

Table 5: Coefficients of tangibles

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.124	1.361		2.295	.023
It was easy to locate the service point	-.137	.092	-.127	-1.495	.137
Signposts to the Service points were clearly visible	.197	.104	.170	1.892	.060
There is enough parking space	-.048	.145	-.041	-.329	.742
Directions to the service counter are clear	.499	.153	.335	3.273	.001
The service room is visually appealing	1.143	.303	.396	3.769	.000
Ventilation is adequate	-.870	.309	-.344	-2.815	.006
Equipment is modern-looking	.202	.187	.094	1.080	.282
The room is sufficiently spacious	.091	.163	.057	.555	.580
There are adequate seats	.226	.154	.147	1.465	.145
There are adequate counters	-.589	.140	-.444	-4.193	.000
Stationery is adequate	-.434	.132	-.398	-3.280	.001
The desk is clean	-.502	.217	-.326	-2.318	.022
The Official was neat	.073		.051	.354	.724
		.207			

7.5.2 Reliability

As shown out in Table 6, the results indicate that service quality was low on the aspect of reliability. Ratings on reliability dimensions such as honouring promises, showing interest in solving customers' problems, doing things right the first time and maintaining error-free records were generally low. For instance, 33% of the respondents strongly disagreed with the assertion that NSSA officials do what they promise to do, while 17% disagreed with it. On the other hand, 22% were neutral, while 22 moderately agreed and 6% strongly agreed with it. These statistics show that NSSA was clearly lacking on the aspect of reliability, which is a facet of the SERVQUAL model of service quality and customer satisfaction (Shahin, 2006; Gibson, 2009; Shahin and Janatyan, 2011). This also shows that NSSA pensioners' satisfaction with this particular aspect of service quality could be lacking. Similarly, 39% of the respondents moderately agreed with the assertion that NSSA officials show sincere interest in solving customers' problems, while 26% strongly agreed with it. On the other hand, 17% strongly disagreed with it, while 6% disagreed with it and 12% were neutral. Forty five percent of the participants moderately agreed with the assertion that NSSA officials show sincere interest in solving customers' problems, while 10% strongly agreed with it. On the other hand, 22% disagreed, 6% strongly disagreed and 17% were neutral. Although the majority indicated that NSSA does things right the first time, the fact that a sizeable percentage indicated otherwise shows that NSSA was somewhat lacking on this aspect of reliability. Fifty four per cent of the respondents moderately agreed with the statement that NSSA maintains error-free records, while 6% strongly agreed with it. On the other hand, 23% were neutral, while 11% disagreed and 6% strongly disagreed. This indicates that NSSA's records were predominately viewed by the participants as moderately error-free. These results suggest that NSSA has a reasonably efficient records capturing and maintenance system. However, the fact that 40% of the participants did not affirm that NSSA maintained error-free records could indicate that the record system had some shortcomings, and therefore needed improvement.

Table 6: Reliability

RELIABILITY	Strongly disagree	Disagree	Neutral	Moderately agree	Strongly agree
NSSA Officials Do what they Promise to Do	33%	17%	22%	22%	6%
NSSA Officials Show Sincere Interest in Solving Problems	17%	6%	12%	39%	26%
Doing Things Right the First Time	6%	22%	17%	45%	10%
Maintaining Error-Free Records	6%	11%	23%	54%	6%

A multiple linear regression analysis of responses to questions under reliability was conducted. In this model R=66% as shown in the model summary in Table 7, indicating a strong relationship between overall satisfaction with service and reliability.

Table 7: Model Summary of Reliability

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.657[a]	.431	.417	1.113

Overall satisfaction with service depended by 43% on the independent variables included in the model as shown by the coefficient of determination R^2 of 44%. The analysis showed that failure to perform services right the first time negatively affected overall customer satisfaction as it had a negative beta coefficient of -.484. This shows that for customer satisfaction to improve, NSSA must improve on this aspect.

Table 8: Coefficients on Reliability

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.484	.359		4.132	.000
NSSA staff perform according to promise	.453	.095	.406	4.771	.000
Staff show interest in solving problems	.580	.075	.549	7.732	.000
Staff perform services right the first time	-.484	.120	-.366	-4.041	.000
NSSA maintains error free records	.098	.109	.065	.901	.369

5.5.3 Responsiveness

Table 9 shows that service quality was generally poor in the area of responsiveness. For instance,22% of the respondents moderately agreed that NSSA tells customers exactly when services will be performed, while 12% disagreed. Interestingly, 22% strongly disagreed, 22% disagreed and 22% were neutral. These statistics clearly show that NSSA's service quality and customer satisfaction was poor in this regard as the majority of the respondents did not affirm that NSSA tells customers exactly when services would be performed. Thirty five per cent of the respondents strongly agreed with statement that NSSA offers prompt service to its customers, while 22% moderately agreed with it. On the other hand, 26% disagreed, 11% strongly disagreed and 6% were neutral. It is clear from these statistics that the majority of the respondents indicated that prompt service was offered by NSSA but a significant percentage of the respondents did not affirm this. This indicates that this is an area of service quality and customer satisfaction where NSSA was not doing quite well, since some of the respondents did not see NSSA's service as prompt. Similarly, 38% of the respondents strongly agreed that NSSA employees were always willing to help customers.   On the other hand, 12% were neutral while 11% strongly disagreed. This shows that NSSA was generally doing well on this aspect of service quality. With regard to answering to answering customers' questions, 33% of the respondents strongly agreed, while 28% agreed that NSSA employees are never too busy to answer customers' questions. Twenty three percent disagreed and 17% strongly disagreed. Although the majority of the respondents indicated that NSSA employees were never too busy to respond to customers' questions, it is important to note that 40% of respondents did not affirm this. This could indicate that the NSSA's employees were not always disposed to answering customers' questions. This, therefore, shows that in terms of the SERVQUAL construct of responsiveness NSSA's service quality was not quite good.

Table 9: Responsiveness

RESPONSIVENESS	Strongly disagree	Disagree	Neutral	Moderately agree	Strongly agree
Telling Customers Exactly when Services will be Performed	22%	22%	22%	22%	12%
Offering Prompt Service	11%	26%	6%	22%	35%
NSSA Employees are Always Willing to Help	11%		12%	39%	38%
NSSA Employees are Never too Busy to Respond to Customers' Questions	17%	23%		28%	33%

Multiple linear regression analysis of responses to questions under responsiveness was conducted. In this model R=48% as shown in the model summary in Table 10, indicating a rather weak relationship between overall satisfaction with service and responsiveness. Overall satisfaction with service depended by 23% on the independent variables included in the model as shown by the coefficient of determination R^2 of 23%. The analysis thus showed that   issues to do with responsiveness did not significantly affect overall customer satisfaction.

Table 10: Model Summary on Responsiveness

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.479[a]	.229	.209	1.296

5.5.4 Assurance

As shown in Table 11, the results generally show that NSSA was doing moderately well on the aspect of assurance. For instance, 40% of the respondents moderately agreed with the assertion that the behaviour of NSSA employees instils confidence in customers, while 27% strongly agreed with it. However, it is important to note that 33% of the respondents did not affirm the statement that the behaviour of NSSA employees instilled confidence in customers. This shows that NSSA was not doing very well in this regard. Thirty eight percent (38%) of the respondents strongly agreed with the statement that they felt safe in their transactions with NSSA, while 17% moderately agreed with it. The fact that the majority of the respondents were in agreement with the statement shows that on the aspect of assurance, which is one of the constructs of the SERVQUAL model (Shahin, 2006, p.6; Gibson, 2009, p.8; Shahin and Janatyan, 2011, p.101), service quality was reasonably good. However, the fact that 45% of the respondents did not affirm the statement that they felt safe in their transactions with NSSA shows that this aspect of assurance was to some extent lacking at NSSA. Thirty nine percent of the respondents strongly agreed and 39% moderately agreed with the assertion that NSSA employees were consistently courteous with customers. This shows that with regard to courteousness service quality was quite good. Also, 50% of the respondents strongly agreed with the statement that NSSA officials had enough knowledge to answer questions, while 27% moderately agreed with it. This indicates that on the aspect of knowledge NSSA was faring quite well. However, the fact that 23% of the respondents did not affirm that NSSA employees had enough knowledge to answer customers' questions could indicate that some NSSA employees lacked the requisite knowledge to answer customers' questions. According to the International Social Security Association's service quality model for social security organisations, skilled employees are critical component of service quality (Lee-Archer, 2013. p.12). The model thus   prescribes   investment in the skills and capability of the staff delivering services as a way of improving service quality outcomes (Lee-Archer, 2013. p.12). The fact that some staff members at NSSA appeared not to have the requisite knowledge to answer customer's questions could indicate that they needed to empowered with knowledge and skills necessary for the delivery of quality service.

Table 11: Assurance

ASSURANCE	Strongly disagree	Disagree	Neutral	Moderately agree	Strongly agree
The Behaviour of NSSA Employees Instils Confidence	5%	22%	6%	40%	27%
I Feel Safe in My Transactions with NSSA	17%	6%	23%	17%	38%
NSSA Employees are Consistently Courteous with Customers	11%	6%	6%	39%	39%
NSSA Employees Have Enough Knowledge to Answer Questions	11%		12%	27%	50%

Multiple linear regression analysis of responses to questions under assurance was conducted. In this model R=58% as shown in Table 12, indicating a strong relationship between overall satisfaction with service and assurance. It also showed that overall

satisfaction with service depended by 33% on the independent variables included in the model as shown by the coefficient of determination R^2 of 33%.

Table 12: Model Summary on Assurance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.577[a]	.333	.316	1.205

The analysis showed that failure to give clients a feeling of safety in transacting with them negatively affected overall customer satisfaction with service as it had a negative beta coefficient of -.288, as shown in Table 13. This shows that for customer satisfaction to improve, NSSA must improve on this aspect.

Table 13: Coefficients on Assurance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.946	.361		2.624	.010
Staff instil confidence in customers	.827	.120	.711	6.862	.000
I feel safe in my transactions with NSSA	-.288	.146	-.289	-1.975	.050
NSSA employees are courteous	.098	.209	.087	.470	.639
NSSA staff have enough knowledge	.025	.174	.022	.146	.884

5.5.5 Empathy

Table 14 shows that service quality was generally good on the aspect of empathy. Sixty per cent of the respondents strongly agreed that the official who served them greeted them well, while 23% moderately agreed. Similarly, seventy two per cent of the respondents strongly agreed and 11% moderately agreed that the NSSA officials who served them were friendly. Besides, 60% of the respondents strongly agreed and 39% moderately agreed that NSSA's business hours were convenient to customers. In addition, 40% of the respondents strongly agreed and 33% moderately agreed that they were given personal attention by NSSA staff. This bodes well as it indicates that with respect to empathy, service quality, and resultantly, customer satisfaction was good at NSSA. Also, 50% of the respondents strongly agreed with the statement that NSSA officials understood their specific needs, while 22% moderately agreed with it. This shows that service quality in this regard was quite good, since understanding customers' specific needs is an element of the empathy construct of the SERVQUAL model of service quality and customer satisfaction (Shahin, 2006; Gibson, 2009; Shahin and Janatyan, 2011). Furthermore, 46% of the respondents strongly agreed and 26% moderately agreed with the assertion that NSSA employees had the interests of customers at heart. These results, thus, show that with respect to empathy NSSA's service quality was quite good.

Table 14: Empathy

EMPATHY	Strongly disagree	Disagree	Neutral	Moderately agree	Strongly agree
The NSSA Official who Served me Greeted me Well	11%		6%	23%	60%
The Official Who Served Me was Friendly	6%	5%	6%	11%	72%
NSSA's Business Hours are Convenient to Customers		1%		39%	60%
NSSA Employees Give me Personal Attention	6%	6%	6%	33%	49%
NSSA Employees Understand my Specific Needs	6%	12%	4%	22%	55%
NSSA Employees Have Customer's Interests at Heart	10%	5%	13%	26%	46%

A multiple linear regression analysis of responses to questions under empathy was conducted. In this model R=66% as shown in Table 15, indicating a strong relationship between overall satisfaction with service and empathy. It also showed that overall satisfaction with service depended by 44% on the independent variables included in the model as shown by the coefficient of determination R^2 of 44%.

Table 15: Model Summary on Empathy

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.662[a]	.438	.416	1.113

The analysis showed that failure to greet customers well, lack of friendliness and inconvenient business hours negatively affected customer satisfaction as they all had negative beta coefficients, as shown in Table 19. This shows that for customer satisfaction to improve, NSSA must improve on greeting customers and friendliness and must ensure that its business hours are convenient to customers.

5.5.6 Comparison of Dimensions of Service Quality using R

The multiple regression analysis showed that the service quality dimensions that had the greatest impact on overall customer satisfaction were tangibles (R.66), reliability (R.66) and empathy (R.66), followed by assurance (R.58). The service quality dimension with the least impact on

overall customer satisfaction was responsiveness (R.48). This implies that for NSSA to improve customer satisfaction it must concentrate on the service quality dimensions with the highest impact on overall customer satisfaction, namely, tangibles, reliability and empathy.

5.6 The Appropriateness of SERVQUAL as a Model of Customer Satisfaction

In a bid to test the appropriateness of SERVQUAL as a model for assessing customer satisfaction at NSSA, respondents were asked to state what they thought were the critical components of service quality and whether the absence of these components would affect customer satisfaction. Table 16 shows the components of service quality that were identified by the respondents. It is important to note that the components of service quality suggested by the respondents closely approximate to the five dimensions of the SERVQUAL model, namely, tangibles, reliability, responsiveness, assurance and empathy. For instance, service quality components such as good signage, clear directions to service points, sufficient service counters and adequate seats dovetail with the tangibles construct under the SERVQUAL model. Similarly, service quality components suggested by the respondents such as being truthful to customers, telling customers exactly when benefits would be paid, giving clear directions to customers and accurate diagnosis of customers' problems closely relate to the SERVQUAL dimension of reliability. Likewise, service quality components proposed by respondents such as being responsive, providing fast customer service and willingness to serve can be placed under the SERVQUAL construct of responsiveness, which is one of the facets of service quality and customer satisfaction. Other service quality components suggested by the respondents such as courteousness with customers and sufficient knowledge to answer customers' questions can be subsumed under the SERVQUAL construct of assurance, showing clear congruence between the components of service quality suggested by the respondents and those inherent in the SERVQUAL model. The sampled respondents also suggested other service quality components such as understanding customers' problems, listening to the views of customers, and

friendliness of staff. These are closely akin to those under the SERVQUAL dimension of empathy. This clearly proves that the SERVQUAL is applicable to the social security pensions sector in assessing service quality and customers satisfaction.

Table 16: Components of Service Quality

Components	Frequency	Percent
Good welcome or reception of customers	11	6.8
Adequate and clean toilets	2	1.2
Friendliness of staff	11	6.8
Willingness to serve	4	2.5
Sufficient service counters	7	4.3
Canteen for customers	2	1.2
Telling customers exactly when benefits will be paid	8	4.9
Being truthful to customers	7	4.3
Giving clear explanations to customers	9	5.6
Fast service	11	6.8
Increasing benefit levels	4	2.5
Listening to the views of customers	9	5.6
Open offices a in rural areas	8	4.9
Being directed to the right office	7	4.3
Teamwork by staff	3	1.9
Photocopying and certifying documents	8	4.9
Adequate seats	3	1.9
Clear directions to service points	3	1.9
Responsiveness	9	5.6
Accurate diagnosis of problems	3	1.9
Good signage	8	4.9
Adequate parking space	1	.6
Giving clear instructions to customers	1	.6
Being courteous to customers	13	8.0
Knowledge to answer customers' questions	3	1.9
Staff with people at heart	3	1.9
Understanding customers' problems	4	2.5
Total	**162**	**100.0**

VI. CONCLUSIONS

The study established that customer satisfaction at the National Social Security Authority is rather low, 62%. Considering that NSSA runs compulsory pension schemes, to which employees and employers are compelled by the law to contribute, it is apparent that NSSA was operating below what is expected of it. The expectation is that NSSA would give pensioners value for their money by offering them quality service, which satisfies them. This expectation is in tandem with the International Social Security Association's service quality guidelines, which place emphasis on putting customers at the centre of the social security system from where they can leverage stakeholders in order to access social security benefits in the best way, which suits their needs.

It was evident from the analysed data that service quality on most of the five dimensions of the SERVQUAL model was generally good. NSSA fared relatively well on service quality on tangibles. This is presumably because it has over the years been investing heavily in infrastructure, especially in buildings. NSSA, thus, has nice building which are sufficiently equipped. However, apparently what is more critical is the delivery of service in a timely manner and the actual interaction between NSSA officials and customers. Clearly, this is where NSSA is lacking. Generally, the service quality at NSSA as measured by the dimensions of assurance and empathy was also quite good. Service quality with respect to reliability and responsiveness was not quite good as these dimensions tended to be affected by slow processing of benefits, inaccuracies in terms of informing customers about when services will be rendered and lack of prompt responses to customer needs.

The major reason for dissatisfaction with service at NSSA was slow processing of benefits, with the second major reason being long and slow moving queues in the service room.

It can be concluded from the findings of this study that SERVQUAL is apparently the appropriate model for assessing customer satisfaction in pension institutions like NSSA. The respondents' conception of service quality and customer satisfaction closely approximated that of the SERVQUAL model. It shows that from the perspective of the pensioners the constructs of the SERVQUAL model are generally appropriate for assessing customer satisfaction at NSSA.   However, it is important to note that responsiveness, with R.48 had a minimal impact on customer satisfaction. This could indicate that it is not an important construct for measuring customer satisfaction at NSSA.

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