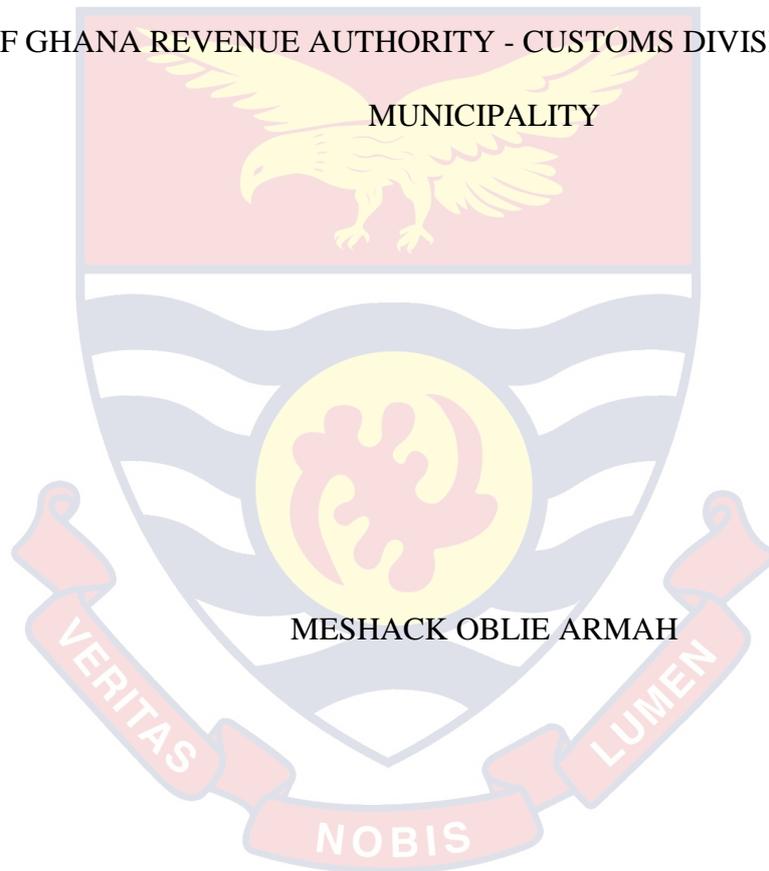


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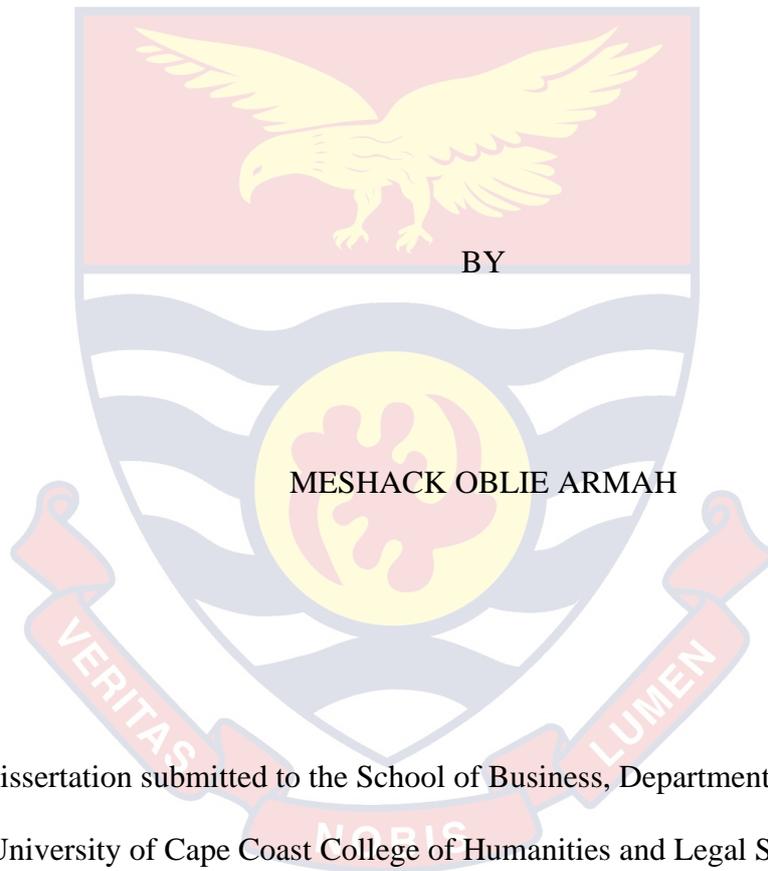
QUALITY OF SERVICE DELIVERY AND CUSTOMER SATISFACTION  
OF GHANA REVENUE AUTHORITY - CUSTOMS DIVISION IN THE HO



2020

UNIVERSITY OF CAPE COAST

QUALITY OF SERVICE DELIVERY AND CUSTOMER SATISFACTION  
OF GHANA REVENUE AUTHORITY - CUSTOMS DIVISION IN THE HO  
MUNICIPALITY



Dissertation submitted to the School of Business, Department of Management,  
University of Cape Coast College of Humanities and Legal Studies, in partial  
fulfillment of the criteria for the award of a Master of Business Administration  
Degree in General Management.

OCTOBER 2020

## DECLARATION

### Candidate's Declaration

I hereby declare that this dissertation is the product of my own original research and that no portion of it has been submitted for another degree in this University or elsewhere.

Candidate's Signature: ..... Date: .....

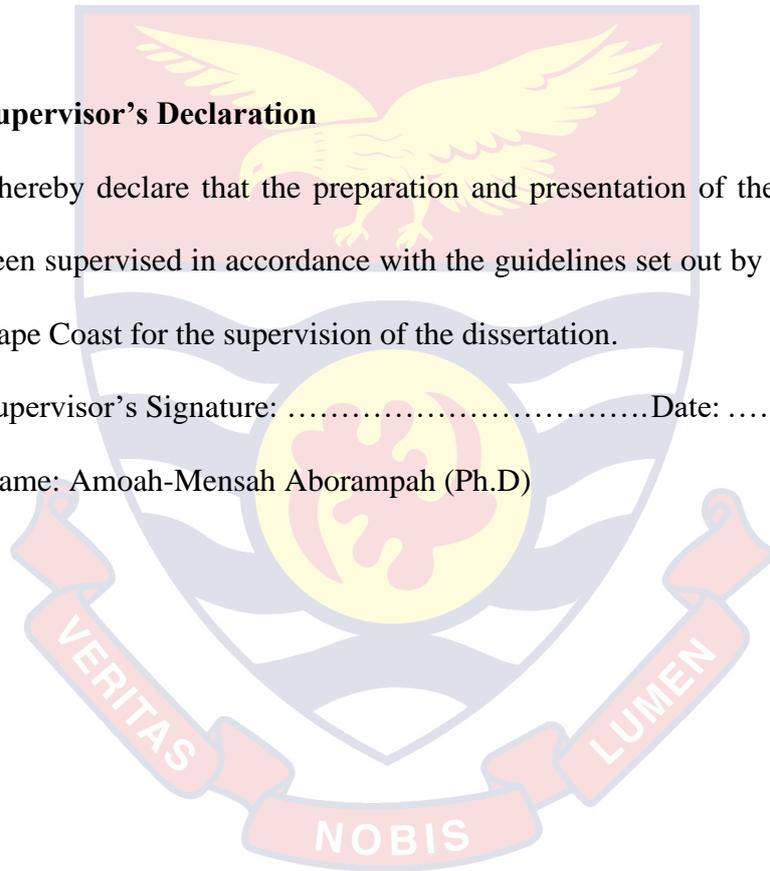
Candidate's Name: Meshach Oblie Armah

### Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation has been supervised in accordance with the guidelines set out by the University of Cape Coast for the supervision of the dissertation.

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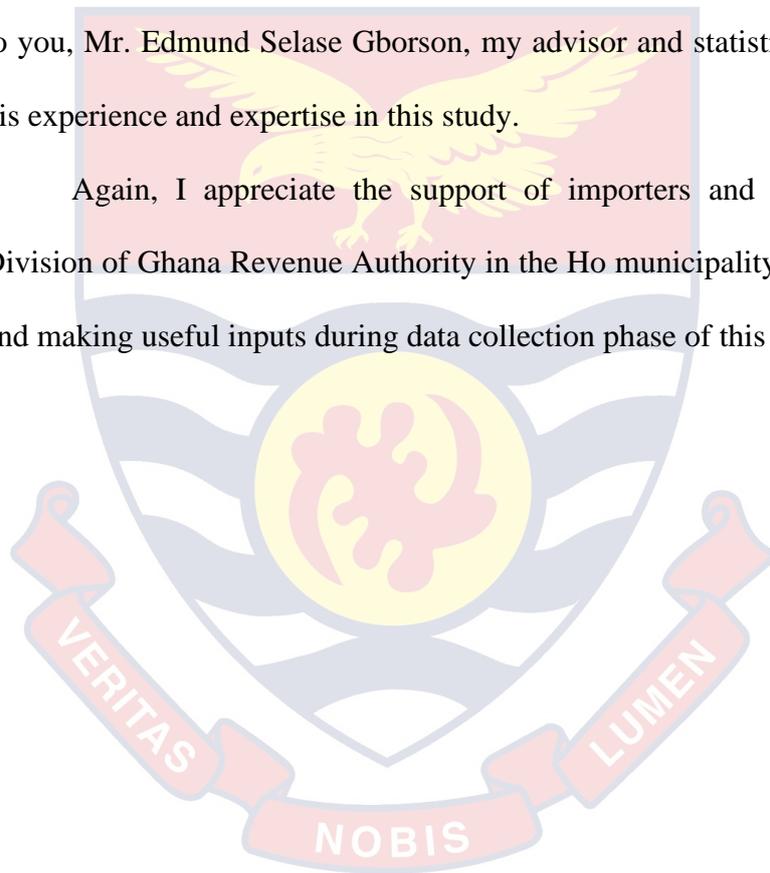
Name: Amoah-Mensah Aborampah (Ph.D)



## ACKNOWLEDGEMENTS

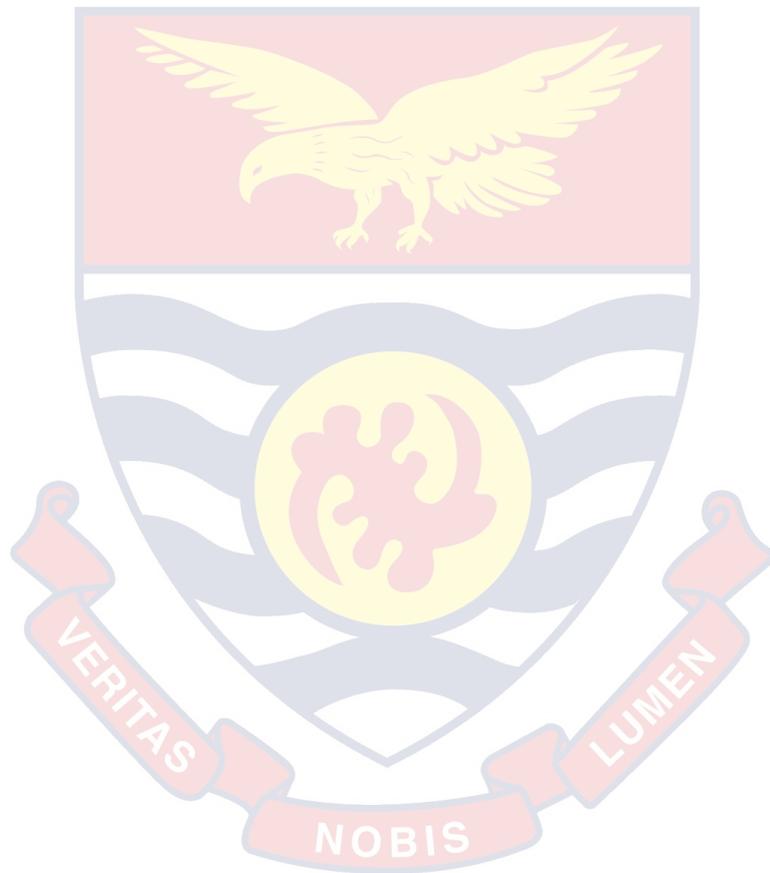
Thank you to the gracious Lord for all the many blessings he has bestowed on me, and thank you for the love and support of my family. It is a great pleasure to give my heartfelt appreciation and thanks to you. Aborampah Amoah-Mensah, Ph.D., for his role in helping me pick a good research topic and for his kind supervision, the Faculty of Humanities and Legal Studies. Working under his guidance is a real honor, I want to share my unique gratitude to you, Mr. Edmund Selase Gborson, my advisor and statistician, for sharing his experience and expertise in this study.

Again, I appreciate the support of importers and staff of Custom Division of Ghana Revenue Authority in the Ho municipality for encouraging and making useful inputs during data collection phase of this dissertation.



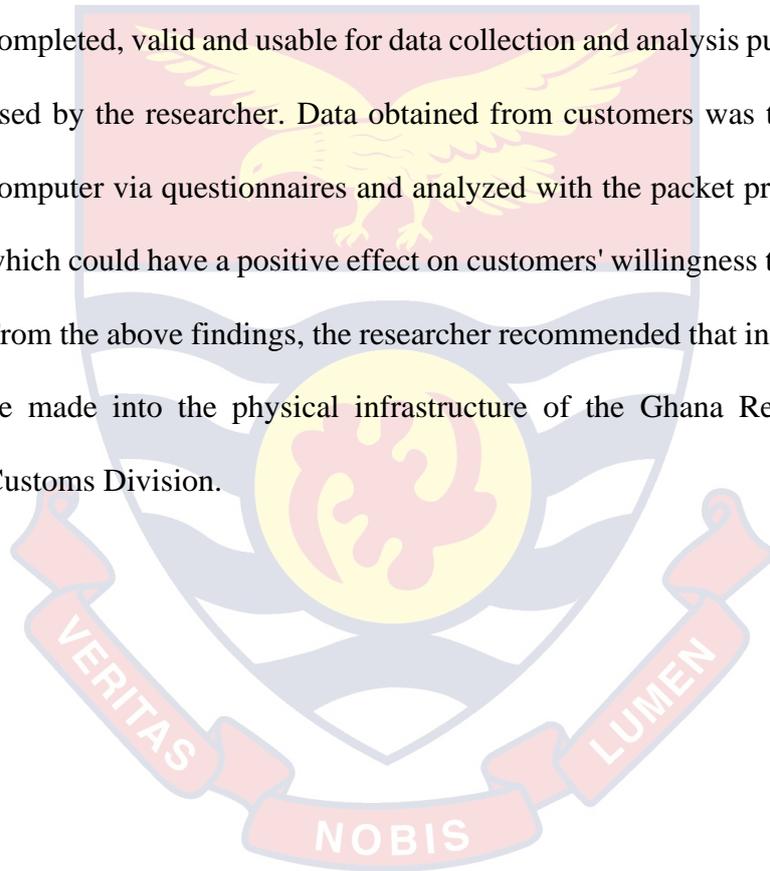
## DEDICATION

To my lovely wife and children



## ABSTRACT

The purpose of this research was to assess the quality of the provision of services by the GRA Customs Division in the municipality of HO., Ghana. The approach of quantitative analysis was considered the most suitable and thus embraced, so the studies were quantitative in nature. The researcher adopted the correlational study design randomly sampled 300 customers of Customs Division of the GRA in the HO municipality. In all, 296 questionnaires were completed, valid and usable for data collection and analysis purposes, therefore used by the researcher. Data obtained from customers was transferred to the computer via questionnaires and analyzed with the packet program SPSS 22., which could have a positive effect on customers' willingness to pay their taxes. From the above findings, the researcher recommended that investments should be made into the physical infrastructure of the Ghana Revenue Authority Customs Division.

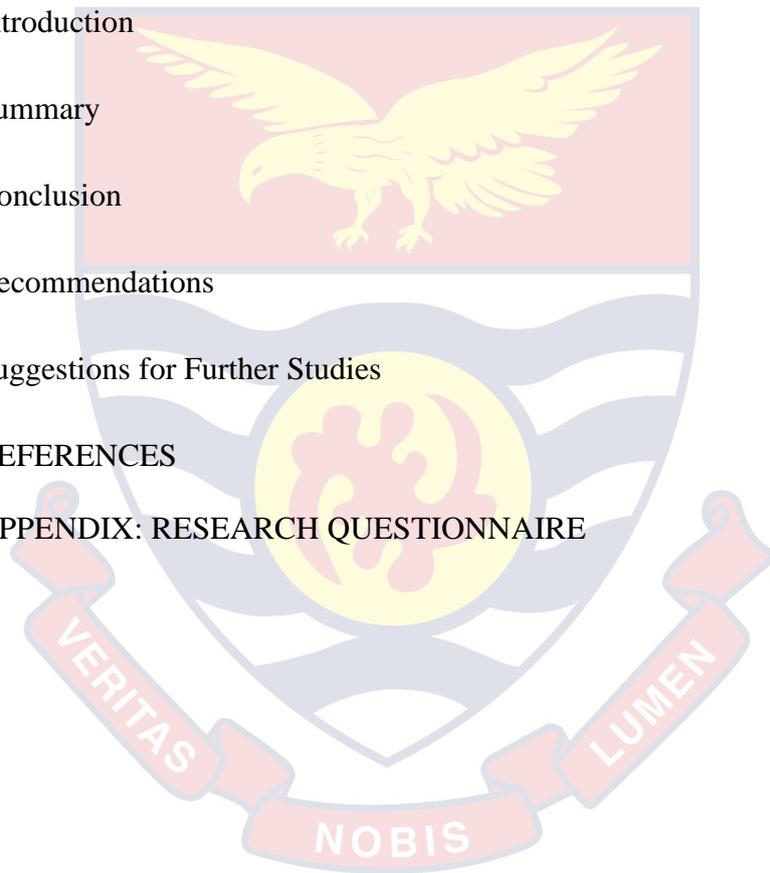


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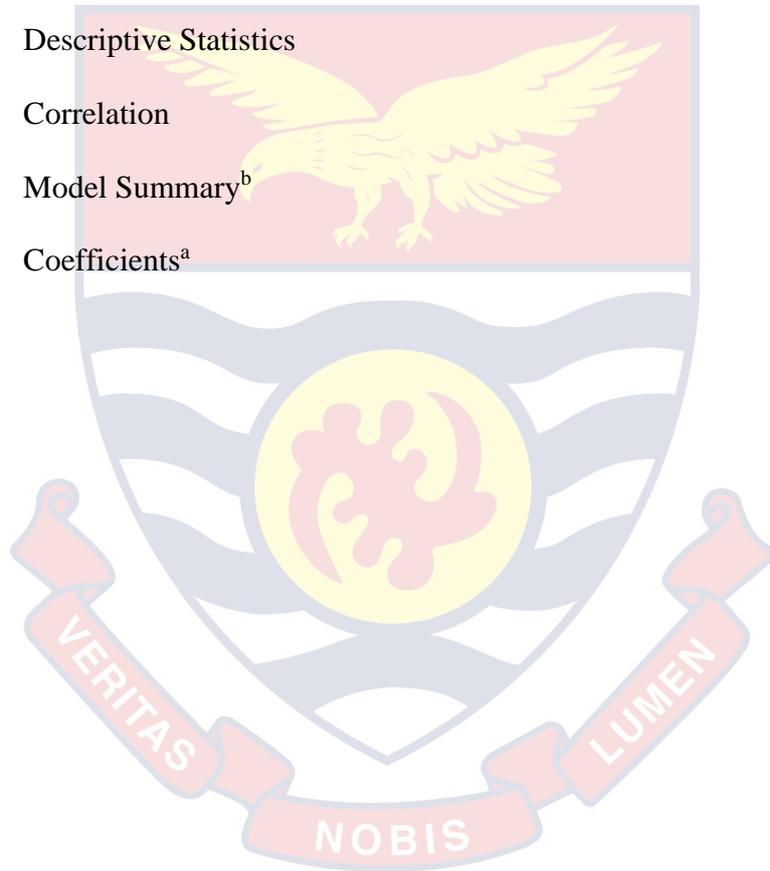
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## CHAPTER ONE

### INTRODUCTION

The Ghana Revenue Authority (GRA) has a separate division. The Custom Division is one of the divisions. Clients need to be satisfied with the delivery of GRA 's service. This research is being carried out in the Ho municipality in order to determine the level of service quality and customer satisfaction of the Ghana Revenue Authority's customs division in the Ho municipality.

#### **Background to the Study**

Public revenues rely solely on the taxation of Ghana. The collection and handling of tax revenues in Ghana is the responsibility of the Ghana Revenue Authority (GRA), a subsidiary of the Ministry of Finance and Economic Planning (MoFEP) (Armah-Attoh & Awal, 2013; De Wulf, 2005). Taxes serve as an effective means for the government to mobilize monetary resources for the welfare and protection of people and the subsequent development and growth of the economy. (Abdul-Razak & Adafula, 2013; Armah-Attoh & Awal, 2013). In Ghana, developmental projects and programmes commonly prosecuted through tax revenue generated include road infrastructure, internal security and disaster management. Significant investment in efficient infrastructure is essential for preserving Ghana's lower middle income status (Abdul-Razak & Adafula, 2013; del Granado, 2013). In view of this, taxpayers' approach to tax payments is seen as a significant precondition for the successful mobilization of global revenue revenues.

In spite of this, effective voluntary fiscal implementation, sustaining current compliance rates and growing Marginal levels in both developed and

developing countries are important concerns that worry fiscal policymakers, such as Ghana. (Abdul-Razak & Adafula, 2013). The principal objective of taxation which purports to finance public goods and services and fund governments underscores this notion (Hartner, Rechberger, Kirchler & Schabmann, 2008; Prime News Ghana [PNG], 2017). The major contributory factors to the low compliance to tax payment is public perception. Due to increased self-awareness and engagement in public relations, public understanding of public relations remains a relevant social concern and has drawn many researchers' attention. (Burger *et al.*, 2003 ; Cervantes, Espejel, Arellano, & Delhumeau, 2008 ; Lü, Chen, & Huang, 2009 ; Miller *et al.*, 2008).

Perception is a mental capacity to grasp and interpret sensory input that helps one to identify tangible objects and events. (Hagedorn, Blanch, & Harwood, 2011). The public also receives sufficiently accurate knowledge that translates into general public relations attitudes and influences the attitude of people (usual response) to objective issues, and plays a crucial role in shaping events (Brewer, 2004; Dowler, Green, Bauer, & Gasperoni, 2006; Fishbein & Ajzen, 1975; Qu, Lu, Jiang, Bassett, & Tan (2018) this is so because perception of someone leads that person in a position to react in a particular way. Perception of one would allow the one to have a certain knowledge about some phenomena.

Misjudgment of public perception arguably led to crisis of faith in processes of democratic decision-making and implementation (Eldridge, Kitlinger, Philo, & Reilly, 1998). In relation to their tax burden, taxpayers also measure their benefits, so whether the tax they pay is consistent with what they

think they receive from the government in return (Cowell, 1990; Falkinger, 1995; Folger, 1986).

This perspective by the public encompasses a broad reciprocal view of taxes paid as well as the welfare benefits received (Larsen, 2018). Ayee (2007) revealed policies to achieve tax enforcement by building and strengthening reciprocity with government. Tax collecting agencies largely show minimal compliance to this claim by the Unless it is considered unethical with officials filling their own pockets, the public with the taxes, a practice common in most developing and underdeveloped countries particularly in Africa (Aidt, 2003; Larsen, 2010). According to Armah-Attoh & Awal (2013), most Ghanaians (70%) have knowledge on tax payment as an obligation in the country. However, Degree of compliance with tax payments revenue in Ghana undermines GRA's ability to collect enough revenue from public sources. The efficiency of GRA and willingness of citizens to pay tax revenue influence tax collection in Ghana (Armah-Attoh & Awal, 2013).

Even though Ghana has been carrying out a series of tax reforms since 1992, the country's the tax system and administration continue to face problems in terms of tax revenue mobilisation. (Abdul-Razak & Adafula, 2013; Armah-Attoh & Awal, 2013). At present, because of its huge position in patterns of behavior and related measurements, public perception of public relations is increasingly critical (Qu et al., 2018). Amongst these, there is very little comprehension of how GRA is viewed by the public as well as its effect on potential behavioral intentions. This study therefore investigates public perception on GRA-customs division and its Effect in the Ho Municipality on the standard of service delivery.

## Statement of the Problem

Sub-Saharan Africa has been under immense pressure to achieve revenue targets following the 2008 global economic meltdown (Yasui, 2009). Out of an estimated 6 million taxable population, only about 1.5 million Ghanaians pay direct taxes, representing only 25% rate of compliance (AbdulRazak & Adafula, 2013; Ministry of Finance and Economic Planning [MoFEP], 2011). An earlier study by Antwi-Asare *et al.* (2010) reported that tax revenues targets in Ghana remains underachieved. The proportion of personal income tax to total revenue from taxes remained at its lowest level. Since 1995 (Antwi-Asare *et al.*, 2010). In developing a country, government rely on taxes paid by the citizenry, loans, grants among others to execute project. The tax revenue targets of Ghana which remains under achieved means development of the nation would be stagnant, if not retarded.

Ghanaians fiercely resisted the introduction of the Value Added Tax (VAT) in 1995 prior to its reintroduction in 1998 after a comprehensive education of the citizens (Ali-Nakyea, 2006; Armah-Attoh & Awal, 2013). Similarly, the introduction of the Communication Service Tax (CST) in 2010 was resisted vehemently (Abdul-Razak & Adafula, 2013; Armah-Attoh & Awal, 2013). Businesses often feel frustrated with customs officers during business transactions (Mikuriya, 2012). This may be attributed to the low level of professionalism and integrity of revenue collectors since they are mostly vulnerable to the lure of public sector corruption (Mensah, 2013).

Several scholars have researched service delivery efficiency and customer satisfaction over the years. In the clothing and textile industry, a fair number of such studies have been carried out. (Nyarunda 2016; Rudinski 2016;

Aggrawal 2010); the food industry (Kazmi 2012; Nguyen & Gizaw 2014; Vida 2012); the hospitality industry (O' Connor 2008; Tung 2003); the banking industry (Mwandosya 2013; Sharma, Singh, Kishor & Sharma 2014; Dubey & Verma 2011; Khan & Wajid 2011; Lavuri 2018; Sanjay & Pronab 2015; Adefulu & Van Scheers 2016; Andre & Chris 2010; Chiug, Wen & Dawes 2009; Akanda & Jasmin 2016; Bexley & Nenninger 2014).

However, these studies on the quality of service delivery and customer satisfaction have largely been conducted in Asia (Kazmi 2012; Marimuthu, Bidin & Hijattullah, 2013; Sharma, Singh, Kishor & Sharma 2014; Kim & Lee 2018; Dubey & Verma 2011; Khan & Wajid 2011; Lavuri 2018; Lobo 2016; Tung 2003; Aggrawal 2010; Sanjay & Pronab 2015; Chiug, Wen & Dawes 2009; Akanda & Jasmin 2016); Europe (Giray Arlier, Bas, Inaanc, & Colak 2015; Nguyen & Gizaw 2014; Aspors 2010; Robens 2007); Ethiopia (Oberholzer, 2007; Waja 2013) and South Africa (Adefulu & Van Scheers 2016; Andre & Chris 2010). Therefore, studies in the revenue mobilisation market, the consistency of service delivery and customer satisfaction tend to be uncommon. By discovering the effects of quality of service delivery and loyalty to customers on customer satisfaction, this research aims to fill this gap. Ghana Revenue Authority Customs Division.

## **Research Objectives**

### **General objective**

The general aim of the research was to examine the public perception of the quality of service delivery and customer satisfaction of the Ghana Revenue Authority-Customs Division in the municipality of Ho.

### **Specific objectives**

The fundamental goals of the study were to be:

1. Determine the standard of service of the Customs Division of the Ghana Revenue Authority.
2. Determine the level of customer satisfaction with the delivery of services to the Customs Division of the Ghana Revenue Authority.
3. Determine the influence of the quality of service on customer gratification.

### **Research Questions**

The questions which guided the study were as follows;

1. What is the quality of service of the Customs division of the Ghana Revenue Authority?
2. What is the level of customer satisfaction with the Ghana Revenue Authority's Customs Division's service delivery?
3. What is the effect of the quality of service on customer satisfaction?

### **Significance of the Study**

Each organization tends to affect individuals from both professional and personal perspectives. For example, an organization could impact negatively on communication, elements of relationships and performance standards. Jürgen Habermas's proposed theory of communicative behavior emphasizes truthfulness, consistency and comprehensibility (Habermas, MacCarthy & Habermas, 2007). Public perceptions of customs can substantially affect the efficiency and effectiveness of tax collection (James *et al.*, 2006). Public understanding strongly affects value assessment and level of public relations engagement (Qu *et al.*, 2018). The public therefore has the most important and

direct opinions of revenue collection from decision making to implementation. Several organizations consider public opinion as a key indicator to quality services (Derak, Cortina, & Taiqui, 2017; Gavrilidis, Ciocănea, Niță, Onose, & Năstase, 2016).

Qu *et al.* Qu, Z., Lu, Y., Jiang, Z., Bassett, E., & Tan, T. (2018) posited that organizations that offer compelling processes that encourage the public to act towards a common goal they have a greater ability to shift the public's mindset and values. To improve productivity and effectiveness in trade and tax collection, a study on the quality of service delivery and customer gratification is required. (Demers, Forrer, Leibowitz, & Cahill, 1996). Knowledge on public perception of Customs Division is a necessary precursor for a successful decision making, identification of weaknesses and implementation of strategies on tax revenue collection in Ghana (Fan, 2015, James, Black, McCormick, & Pedder, 2006. Reliable measures of public opinion and factors influencing public confidence in the Customs Division, along with methods to capture and analyze those measures, are extremely useful in the Customs Division's management policies for a productive and successful working climate. (Sadaf, 2011). This will help reduce conflict between the public and Custom officials, create harmonious community and ensure resilience in tax payment and sustainable development.

### **Delimitation**

The study focused on clients of Ghana Revenue Authority in the Ho Municipality. The study was delimited to the custom division. The findings, therefore would be applicable to the custom division of the Ghana Revenue Authority, Ho Municipality.

## **Limitation**

According to Ghauri and Gronhang (2010) it is very important for academic studies to define the study's limitations. The closed nature of questionnaire limited the respondents and they could not give detail accounts in response to the research questions. Besides, the proximity of Ho to the researcher was considered due to limited time and resources. However, these limitations do not impact the conclusions of the study, as the thorough and comprehensive review of the data completely compensates for them.

## **Organization of the Study**

Five chapters are grouped into the study. Chapter one introduces the thesis by presenting the context of report, the issue statement, research priorities and research questions, the study's importance, delimitation, restriction, and organization of the study. Chapter two reviews related and relevant literature on perception and discusses theories of perception. The methodology employed in the study is mentioned in chapter three of. In chapter four, the findings obtained from the research are seen and discussed. Chapter five presents the study's overview, conclusion and recommendations.

## **Chapter Summery**

The quality of service delivery of the Ghana Revenue Authority (GRA) is important to ensuring that customers pays the necessary taxes that would ensure the development of project executed with taxes. In ensuring this, the public perception about the value of service delivery and customer gratification of the Ghana Revenue Authority GRA – custom division to regulate the quality of service, satisfaction level of customers with the service delivery and regulate the effect of quality of service on clients' gratification.

## CHAPTER TWO

### LITERATURE REVIEW

The related literature on the topic is discussed in this section. It starts with a theoretical perspective of quality of delivery of service and customer loyalty; it will also clarify some of the concepts that are applicable to the research. It further examines the empirical examination of public perception and the quality of service delivery with the conceptual framework within which the study was conducted.

#### **Theoretical Review**

##### **The SERVPERF model**

The notion of service quality in the service sector has increased as competition has become more and more Substantial. The standard of service has been recognized as a determinant of market share, investment return and reduction in costs. (Parasuraman, Zeithaml, and Berry 1985; Anderson and Zeithaml 1984); one interesting model to explain this quality in the delivery of services is the SERVPERF model. Based on the expectation that points to the customer's quality level, what he sees as such is based on his or her worldview. Cronin and Taylor (1992) Generated a Quality Indicator for Service SERVPERF size, performance dependent. They remember that the interpretation of the quality of service by a customer is based on his "preconceived" attitude towards service, based on the perception of Bolton and Drew's service quality earlier work (1991).

Indeed, Bolton and Drew (1991) note A customer's present attitude is based on their residual attitude towards the quality of the previous service and their satisfaction or disappointment with the service. When customers see a

service, they may update their attitudes about the meaning of the service, causing future expectations to change.

SERVPERF is based on the model of expectation-disconfirmation, which generally Service quality is characterized as the degree to which the perceptions of customers' pre-consumption quality are checked or disconfirmed by their actual perception of the quality of service. Service quality assessments in the service sector should take customer service needs and consumer expectations into account in the best sense of value. Quality is calculated by the SERVPERF as an attitude, not contentment. However, it uses an understanding of the perceived quality of service that leads to satisfaction. But it goes deeper, connecting satisfaction with extra purchase intentions. But as Robinson (1999) argues: "It is evident that there is no consensus of opinion and much dispute about how to measure the quality of service. The SERVPERF, which has been empirically tested and proven to be a stronger predictor of service quality, is a thoroughly applied model of service quality evaluation."

- The SERVPERF instrument was the prevalent approach used to calculate service delivery efficiency and customer satisfaction. There are five generic dimensions or variables and they are described as follows:
  - Tangibles: bodily appliances, equipment and staff presence.
  - Reliability: Capacity to carry out the planned service effectively and correctly.
  - Responsiveness: capacity to assist and provide timely service to clients.
  - Assurance: including integrity, courtesy, honesty and reputation Van Iwaarden, J., Van der Wiele, T., Ball, L., & Millen, R. (2003).

The SERVPERF model is relevant to the study in that, should the officers of the Ghana Revenue Authority's customs division of the Ghana Revenue Authority Ho Municipality bear in mind that the customer is the most important person in the tax chain and they are treated perfectly, the customer would pay their taxes because they would feel esteemed.

### **Customer Expectancy**

It is possible to define customer preferences as user desires or wishes. It is the specifications that the consumer assumes from the company and its goods or services portfolio, i.e. what customers hope the company can produce. In certain ways, these criteria vary from what the client gets from the business in real-life cases. Concentrating on consumer expectations rather than the reality of outcomes is what is relevant here. (Brink & Berndt, 2005). Customers are driven by needs according to Williams (2000), and increasingly expect excellent service. If service is genuinely happy, it will advance the value of life of the operation for consumers and clients. Consumers expect quicker and enhanced service and commitment to companies that consistently have the highest quality rate. No company or corporation is able to thrive without building customer satisfaction and loyalty. Equally, without meeting the desires of the client, nobody can make a decent living this is what individuals do in establishments they help others and they thrive by facility. (Timm, 2008). Expectations refer to the characteristics or features that a person anticipates or expects to be associated with an entity such as a technology device, service, or artifact. Expectations are put forward to specifically impact both performance expectations and disconfirmation of values and are put forward in a meditative interaction through the disconfirmation process to implicitly.

## Service Quality

The service quality is commonly accepted as the contrast between consumer desires and experiences in service. The concept of service quality is built on the basis of Rust and Oliver (1994) 's interpretation of the customer's success in service meetings. The service level is also seen as a contrast between the perceived output of the current service and previous experience in which outstanding quality has been recognized. Bitner and Hubert (1994). Discover the level of quality standards as an appraisal by a customer of or impression of an individual's overall excellence or superiority. Service quality is basically defined as the client's overall perception of the relative inferiority or superiority of the organization and its services.

Relativity is central to certain definitions of service quality. The client or user's understanding of the quality of service is based on prior experience of a similar form of service. By Parsuruman et. Al. (1988) one of the standards of service is the key players with a major effect on assessing consumer longevity and competition and could be conceptually defined as expanding to satisfy and/or exceed consumer expectations, consumer views of service (Zeithaml et. Al. 1990) If consumer expectations are greater than the perceived level of results, it will be lower than reasonable, contributing, to be more precise, to customer dissatisfaction. (Safaklı, 2007). It may also be that a big part of consumer perception is the quality of service, since it is rooted in customer loyalty. (2014, Kumasey). Strydom, Jooste, Cant (2000), according to Customer interpretation refers to a system of organizing knowledge and assigning meaning to data. The standard of quality that a consumer considers to be fair is what It can be used for charactering a customer's expectations of quality service.

However, customer standards of service quality are not set or constant, and that is, it demonstrates a change in expectations from one sector to another and from one area to another, in due course. (Parasuman et al., 1991). Another part of the idea of consumer quality is to feel a perception after ingestion. Customer expectations of service quality are ideas about the service a customer consumes. (Teas, 1993).

Lang (2013) the quality of service is also one of the most significant components in both the client contentment and word of mouth. According to Lovelock & Wright (2002), consumers compare the planned Support to what in fact is provided, having made a purchase. Customers determine how pleased they are active in the delivery of services and Output, and they are even producing quality decisions. Although Level of service and client Satisfaction is linked to terms, they are not exactly the same as each other. This is because the quality of service depends on the association between customer expectations and customer experiences, Parasuraman, Zeithaml and Berry (1988) said, by subtracting from perceived service anticipated, it is reasonable to quantify efficiency in operation.

Consumer knowledge of service level is a critical precedent for customer loyalty. In various forms, experiences are described. Strydom, Jooste and Cant (2000) To describe customer perception as the manner in which the five senses of the user identify knowledge or stimulation and conclude that it brings meaning to the customer's surrounding environment. Perceptions are also portrayed by the customer as the end product of a set of outcomes in terms of the quality of services rendered and the extent of service delivery. of gratification reached, services are perceived by customers. The perceived level

of service is a client's judgment of a form of attitude (Lewis, 1989). It is also seen as a dynamic phenomenon that differs with the reception of several forms of distributed service. Consumer behavior (Hamer, et al 2006) and purpose (Dutta & Dutta, 2009) are influenced by the perception of service quality by customers (Bitner, 1990).

With their best expertise, companies may provide the best programs, but if the customer does not consider them to be of value, it is in vain. It is also very important for the service provider to understand how consumers can use the service as a luxury service and feel euphoric. (2009: Dutta & Dutta). In order to have a competitive advantage and to be able to create a cognitive void, it is the duty of service providers to consider the variables influencing customer experience, aspects of service quality and satisfaction. If all these are taken into account, then with a complete deal experience, the provider of the service can target the client and the consumer the service is viewed as quality and the product is sold with encouraging word of mouth. Perception is one of those features that influences client loyalty. (Zeithaml & Bitner, 2003; Dutta & Dutta 2009).

Consumer preferences Both external and internal factors are affected by cultural, social, psychological and economic factors. variables, causing the way consumers perceive goods to be highly subjective and services (Reisinger & Wryszak1994). Therefore, evaluating the perception of provision by the customer is significant because the evaluation of facility and potential actions by the customer depends on the customer's perception of service. In a situation where there is a disparity between service perception and expectation, where perception, after contrast, falls entirely short of expectation or where service

meets or exceeds customer service. expectations, after the service experience, it can lead to either an unhappy or a satisfied customer.

### **Customer Satisfaction**

Churchill and Surprenant (1982) Consider customer loyalty as a buy and use commodity the product of the contrast of the advantage and the expense of the consumers' transactions with regards to the expected consequences. In addition to the assessment of a service, it has often been regarded as an emotional state. The satisfaction of a customer with individual service meetings influences the satisfaction/dissatisfaction of the customer with the overall service experience. (Johnston 1995).

Kotler and Clarke (1987) note that fulfillment is a condition that is encountered after a project has been successfully carried out. It has been encountered by a person who has had success or a result that fulfils his or her expectations. The consequence of relative expectations is happiness and accomplishment is perceived. The expectation can go as far as before the service provider is even approached by the consumers, which means that researchers must first determine what customers expect before they receive the service. (Palacio, Meneses & Perez, 2002).

Carey, Cambiano and De Vore (2002), on the other hand, assume that satisfaction actually requires consumer understanding and perception concerns during the time of contact with service providers. "Customer satisfaction may also be seen as a" judgment A degree of consumption-related satisfaction, including levels of under- or over-fulfillment, has been (or is being supplied) by a product or service feature, or the product or service itself (Oliver, 1997). In

other words, satisfaction is more linked to a decision about how the service affects the service experience of the client and customer emotionally.

### **Service Quality and Customer Satisfaction**

Rust and Oliver (1994) explained several distinctions among the Quality and satisfaction concepts in detail. Firstly, whether they are indications or attributes, the dimensions underlying the quality evaluation are very specific; nevertheless, satisfaction decision may emerge from any aspect, quality or not. Second, no company or supplier expertise is needed for quality criteria; satisfaction, on the other hand, is purely experiential. Third, Rust & Oliver found that for precision there are fewer conceptual contexts, but gratification, including fairness, attribution and emotion, a number of cognitive and affective processes are determined by the quality of service can be well-defined as "a judgment on the overall excellence or superiority of a service" given the assumption that only customers evaluate value. (Schneider & White, 2004).

The level of service value, perceptions of using the SERVPERF instrument and the attitudes of external customers towards Malaysian public services were evaluated by Ilhaamie (2010). The research found that it is measurable to have the most significant dimension. It also has the lowest perceptual ratings. On the other hand, the difference in service quality is neither the lowest nor the highest. Ultimately, it is the best expectancy of these external customers that the Malaysian public service will be successful.

To explore the association between value of service and client gratification in the telecommunications trade, Ojo (2010) centered on Nigeria's Mobile Telecommunications Network (MTN). A total of 230 respondents participated in the study. In the analysis of the results, regression analysis and

the coefficient of correlation for the moment of the Pearson product were used. The study showed a strong link between facility value and client gratification. The researcher therefore suggested that organizations concentrate more on service quality due to its effect on client gratification. First of all, to maintain a high standard of customer service, it is necessary to know the consumers' needs and how they can fulfill these needs. The cost of enticing new clientele was initiated to greatly offset the costs involved in maintaining current customers. Cronin and Taylor, 1992 Service quality was found to be a determinant of customer satisfaction, as service quality is the product of service providers' services in organizations. First of all, to maintain a high standard of customer service, it is necessary to know the needs of consumers and how they can satisfy them. These expectations. The cost of acquiring innovative consumers has greatly offset the costs of retaining existing customers. There are two levels or dimensions of consumer quality requirements. The first is the quality that consumers want and the second is the quality that a customer finds acceptable. (Parasuman, Berry & Zeithaml 1991). This position is in agreement with the view that the consumers service quality perceptions are influenced by the level of service quality expectations (Buttle, 1996).

Civil sector services are accountable and responsible to individuals, governments and customers alike. A variety of academics discussed the standard of service in public institutions (2001 by Brysland & Curry; 1998 by Rowley; 2001 by Wisniewski). Brysland & Curry (2001) argued, according to Gowan et al. (2001), that the literature strongly reinforced the public sector use of SERVPERF. The provision of public sector services is more complex, according to Gowan et al. (2001), Since it is not only about fulfilling articulated

needs, but also about recognizing non-expressed needs, setting goals, allocating resources and illustrating and paying publicly for what has been achieved. In addition, Caron & Giaque (2006) noted that public sector workers are currently facing new technical practitioner's trials as a result of adopting new principles and approaches motivated by the transition to modern public administration.

The level of care rendered by a university public health clinic was also assessed by Anderson (1995). Using 15 reports that represent the five scopes of SERVPERF (Parasuraman et al., 1988), she evaluated the value of service at the University of Houston Health Center provided by the clinic. Patients were commonly found to be disappointed with SERVPERF's five dimensions. With the greatest frustration was felt with guarantee. Tangibles and empathy on the other hand displayed the lowest degree of disappointment. Using the SERVPERF approach, a research was undertaken by Wisniewski (2001) to assess public sector client satisfaction over a range of services from the Scottish Council. The study of gap scores in the library service showed that observable and reliability differences were negative, suggesting that client specifications were not met. On the other hand, sensitivity and pledge, indicated that the service delivered actually met client standards.

In addition, a review was conducted by Donnelly Kerr, Rimmel, Shie (2006) to investigate the application of the SERVPERF approach to Strathclyde Police's standard of service in Scotland. The survey gathers and compares the aspirations of consumers of an exemplary police service with the Strathclyde Police service provided by the paper's expectations. records the SERVPERF analysis of Strathclyde police officers concurrently to determine how well the force recognizes the needs of its customers and how well its organizational

processes help to provide the police de police with professional services. Strathclyde, as demonstrated by the reactions of elected councilors in the force-protected region. The police appear to have a good understanding of the quality of service standards of their clients. There is room for improvements in the reliability of service quality, both from the point of view of the consumer and through the adherence of the police to the concept of service quality standards and their enforcement.

Agus-Agus Barker, Kandampully (2007) Research was conducted to evaluate management and consumer observations of the value of public sector facility activities in Malaysia. While the SERVPERF model focused on identifying "gaps" between expectations and actual implementation, it is significant to note that its model fixated solely on facility conveyance expectations. Nine of the ten scopes were used. Their research observed at the expectations of running and consumers, while removing the views of FLE. Therefore, most research to date have focused on facility quality in the US and European civic service sectors, although recent lessons have studied service quality in developing countries. (2007, by Agus et al.). In civic sector establishments, service value procedures are sluggish and are further compounded by difficulties in calculating outcomes, greater public and press scrutiny, a lack of arbitrary freedom to act and the need for law-based decisions. (2002 by Teicher, Hughes, & Dow).

Ruyter, Bloemer, & Peters, (1997) empirically tested service quality in the chiropractic care. They tried to establish the relation between the quality of facility and client gratification. Their results showed that a precedent for client gratification is the quality of service. Research on the quality of service and its

effect on client satisfaction in retailing has been carried out by Naik, Gantasala and Prabhakar (2010). An empirical study was carried out by Hazlina, Nasim and Reza (2011) on the effect of value of facility on client fulfilment: a study of connected banking and ATM services in Malaysia. They resolved that the value of facility had a significant effect on client satisfaction. Likewise, Yong and Fang (2004) connected facility value scopes and their satisfaction Relations were investigated and it was found that the dimensions of service quality had a significant connection with gratification.

Bitner (1990) also noted that customer expectations of the quality of services influence the actions and intent of consumers (Dutta & Dutta, 2009). Dutta & Dutta (2009) "Administration providers should be familiar with how consumers can interpret administration as" price regulation "and convey euphoric feelings," he said. Zeithaml & Bitner (2003) Administration suppliers should concentrate on the variables that can influence consumer discernment, components of quality and fulfillment of administration, taking into account the ultimate objective of ranking on the Aggressive edge and a perceptual difference that can lead customers to see advantage as value and make meaningful verbal post about the transmitted administration if all these thoughts about it can be shown that observation is one of the essentials that affects client gratification. Lewis (1989) illustrates the perceived quality of service as standards with their interpretations of the actual results of the service as a consumer decision resulting from comparing customer service. The quality of service is described conceptually as a global decision or attitude about the general excellence or advantage of the facility (Parasuraman et al., 1988).

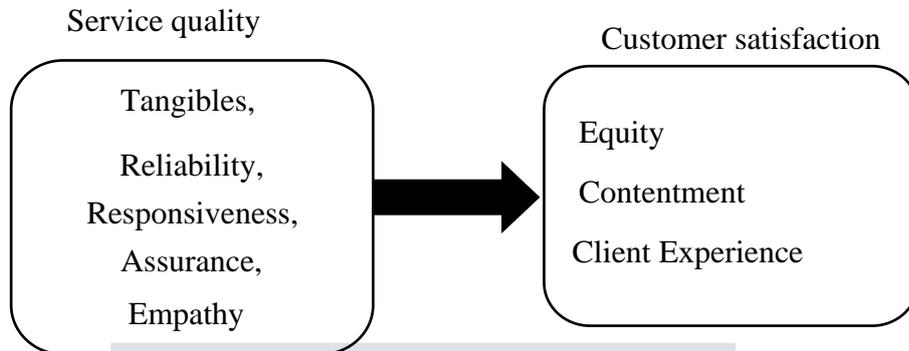
The relationship between facility value and customer satisfaction was analyzed. Ibáñez, V. A., P. Hartmann, P., & P. Z. Calvo. (2006). In addition to tangibles, efficiency and reactivity, customer satisfaction levels were specified; steadiness was specified by Parasuraman et al (1988) as an important scope of operational value. They found an important association between service efficiency. They assert that all of these factors greatly enhance client service. It is expected that when employees of financial establishments display dependable behaviour, the degree of client service can be significantly enlarged. It can also have a beneficial influence on customer repurchasing capability. (Ndubisi, 2006; and 2005, Ndubisi&Wah). Research on the impact of facility value on client gratification using the SERVPERF model by Sackey, Adebayo, Oppong, Mensah, and Annor, (2012).

A report entitled Local priorities and observations of the provision of municipal facilities was conducted by Moletsane et al (2014): a case report for a municipality in South Africa. The study initiated that there was a significant breach in potentials and observations regarding the consistency aspect, which relates to the accurate and consistent delivery of service. They suggested, however, that the cause of that difference calls for further investigation by the municipality. The SERVPERF scale was applied by Le and Fitzgerald (2014) to assess the standard of treatment at two public hospitals in Khanh Hoa Province, Vietnam. They found that the scopes of declaration and sympathy are the utmost significant scopes of quality in those hospitals.

### **Conceptual Framework**

The theoretical frame work is based on the SERVPERF model. The model offers a frame work for the quality of service assessment. As shown in

Figure 1, the consistency of the service (Tangibles, Efficiency, Responsiveness, Assurance and Empathy) is projected to affect customer satisfaction.



**Figure 1: Conceptual Frame work**

Source: Adopted from SERPERF Model

The research therefore seeks to study how the customers' perception of quality of service affects their satisfaction.

### Chapter Summary

This section reviewed the relevant works pertaining to the research. It presented the SERVPERF model as the theoretical foundation upon which the study was based. It further presented evidence from previous studies conducted on the research topic as well as the abstract framework within which the study was conducted.

## CHAPTER THREE

### RESEARCH METHODS

#### Introduction

For this review, this section details the methodology. In relations to the research design, organization of the study, population of the study, survey and sampling techniques, data collection procedures and tools, reliability and viability, data analysis and ethical consideration, the research methodology is defined.

#### Study Area

In 1839, the Customs, Excise and Preventive Service (CEPS) was established under the jurisdiction of the Civil Service Department of Ghana. Was created. In 1986, funded by PNDC Law 1444, the state made the service autonomous. This PNDC legislation was changed in 1993 by PNDC Law 330. The requirement for CEPS was to collect import and export duty taxes, petroleum taxes and import excise duties, and to facilitate the protection of revenue by preventing cross-border smuggling of products. CEPS protect the borders of Ghana by avoiding outward aggression and by supporting the territorial honesty of Ghana.

The Customs, Excise and Preventive Service (CEPS), the Value Added Tax Service (VATS), the Internal Revenue Service (IRS) and the Value Added Tax Service (VATS) In December 2009, in conjunction with the Ghana Revenue Authority Act 2009, Act 791, the Secretariat of the Administrative Board of Revenue Agencies (RAGB) was merged.

- To accomplish three primary points, this law was passed:
- Integrate Domestic Tax and Customs Administration

- Modernization of domestic tax and customs activities by updating procedures and processes
- Integrate the Internal Revenue Service (IRS) and Value Added Tax Service (VATS) into the usable lines of domestic tax operations.

GRA's Customs Division offices became known as Collections after the merger. (13) are sets, each with sub-collections. These sub-groups are known as stations that have preventive obstacles as well. The Customs Division has a Customs School in the Volta region, located in Kpetoe. All activities of the Customs Division are delivered under their corporate goal of delivering consistent service excellence.

### **Research Design**

Since Wambui, Cherotich, Tumwet and Dave (2017) thought it generated data that could be subject to rigorous formal and rigid format analysis, this study adopted a quantitative approach. According to Creswell (2009), a quantitative procedure helps researchers to arrive at factual and logical deductions using statistical methods. Quantitative analysis, according to Creswell (2014), is an approach to testing analytical hypotheses by analyzing the relation between variables. In effect, these variables, typically on instruments, can be calculated so that statistical techniques can be used to interpret numerical results.

The thesis used the design of quantitative correlational analysis because it made it possible for a wide population to collect quantitative data economically and permitted the investigator to use different types of data. (Ooko, 2015; Mugenda & Mugenda 2003). It is special and can require different variable quantity of analysis (Borg & Gall, 1989). It is a more efficient

questionnaire response technique, according to Wambui, Cherotich, Tumwet and Dave (2017), which has little influence over the investigator's events. It also helps investigators to collect a portion of data, used as an unintended test of a theory or model, from the field under analysis, because it could not be possible to be tested certain behavior or circumstances in any other way, presenting data in a realistic way, thereby helping to appreciate the features of a group in a given condition.

It helps the investigator to generalize the results of a fairly large population (Mugenda & Mugenda, 2003). Mohamed (2014) argues it has the benefit of delivering strong response from a wide range of people. In those cases where there is interest in defining the nature, intensity and direction of relations between two variables, the correlational analysis approach is used (Cohen, Cohen, West, & Aiken, 2003). Since the researcher was interested in finding the connection between value of service delivery and customer satisfaction, the correlational research design was adopted.

### **Population**

The study population comprises all businesses that pay their customs duty at the Ho customs office. The total population was 750 clients of the Ho Customs Division.

### **Sample and Sampling Procedure**

According to Tabachnick and Fidell (2007), a large sample is required to be able to effectively conduct a regression analysis. The researcher therefore determined a sample size of 300, using the table to determine the size of a certain population as put forward by Krejcie and Morgan Sarantakos 2002, for a population of 750, the minimum sample should be 250 respondents. However,

300 were chosen based on the fact that there was a possibility that members chosen opting out. The researcher adopted the systematic random sampling technique. This is because it helps researchers prevent an implicit bias that may be expressed in the data they obtain. This sampling method does not require researchers to have prior knowledge about the participants. The researcher adopted this technique because it accurately represents the population that the researcher is studying. The random sampling technique also gives an equal opportunity to every member of the population Onwuegbuzie and Leech (2007). Therefore, the researcher sampled 300 customers randomly.

### **Research Instrument**

Using a closed-ended standardized questionnaire, data was collected. The questionnaire ensures high efficiency in data collection and high generalization of results, according to Plano (2010). Closed-ended questions benefit from being relaxed standard, and data collected from closed-ended questions advanced to statistical analysis (Fink, 1995). The researcher adopted a form because it is a self-reported measure that preserves confidentiality. The questionnaire was structured in three (3) sections, A, B and C. Section 'A' sought to gather data on the demographic features of the respondents. Section 'B' sought to measure public perception of quality of service while section 'C' measured customer satisfaction.

The respondents were asked to respond to the questionnaire items that were in a Likert Scale format ranging from strongly agreed to somewhat disagree: 1= strongly disagree (SD), 2= disagree (D), 3= disagree (D), 3= disagree Slightly Disagree (SWD), 4= Neutral (N), 5= Moderately Agree (SWA), 6= Agree (A), 7= firmly agree (SA). Hasson & Arnetz (2005),

according to A, The Likert scale allows measurable objects or variables. The Likert scale is also easily understood by both researcher and respondents and it makes coding and interpretations easier.

On the seven-point Likert scale ranging from 1= Very Dissatisfied (VD), 2= Dissatisfied (D), 3= Somewhat Dissatisfied (SWD), 4= Neutral (N), 5= Somewhat Satisfied (SWA), 6= Satisfied (S), 7= Very Satisfied (VS), the dependent variable (customer satisfaction) was also calculated.

### Reliability and Validity

In this study, validity was taken into consideration. It was important to the researcher that the variables in the study were reliable. Validity in research simply means the degree to which instruments ration what they intended to measure (Bowling, 2009). The Key Component Analysis was used to perform factor analysis for the facility value scopes. The items had a KMO measure of 0.716 which indicates very high sampling adequacy. And a significant correlation of .000 based on the Bartlett Test of Sphericity. Subsequently, a reliability test was conducted for these items.

**Table 1: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.716
Bartlett's Test of Sphericity	Approx. Chi-Square	378.058
	df	6
	Sig.	.000

Source: Field Survey (Oblie, 2020).

Reliability is the propensity of repeated measurements toward accuracy (Carmines & Zeller, 1979). The instrument's reliability was measured using the consistency test. To verify the reliability of the instruments, the investigator

used the Cronbach alpha Nunnaly (1978) indicated an appropriate reliability coefficient to be a Cronbach of 0.7.

**Table 2: Dependability Coefficients**

Construct	No. of items	Cronbach's alpha
Empathy	4	0.771
Reliability	4	0.813
Tangibility	5	0.787
Assurance	4	0.801
Responsiveness	4	0.822
Customer satisfaction	8	0.911

Source: field survey (Oblie, 2020).

Table 2 depicts the results for the reliability test for all the constructs used for the study. As seen from the table, customer satisfaction recorded the highest internal consistency through a Cronbach's alpha coefficient of 0.911. The quality dimension of responsiveness also recorded a Cronbach's alpha coefficient of 0.822 while assurance recorded a coefficient of 0.801. This indicates that the research instrument was reliable.

### **Ethical Considerations**

Neuman (2000) claims that research ethics differ from the entire research process, the research subjects, the essence of the issue being studied, the theoretical background/framework reporting, the context in which the research is performed, the methods of data collection and analysis used, and data reporting. This implies that the research questions and the interview schedule should be objectively framed to ensure confidence in the research process in the theoretical context (Neuman, 2000). Neuman argues that the aims of the test should be communicated to the research subjects, that participation in the research study should be voluntary, that confidential information

provided by the participants should always be taken into account (i.e. that no information on any specific topic should be disclosed). The ethical uprightness of the sample was maintained in this current study by the respondents and researchers.

### **Data Collection Procedures**

Letter of introduction was sent from the School of Business, Department of Management to the management of Ho Custom's division for approval of the conduction of the study at their department. In the process of data gathering, the forms were given to the customers who were randomly selected in the systematic manner on a daily basis until the total sample size was reached. Most of the clients read and responded to the questionnaires themselves and few others who had difficulties were supported by the researcher and two other colleagues who were trained by the researcher to aid in the data collection. Fully filled questionnaires were immediately scored and kept in a sealed envelope for the security of the data.

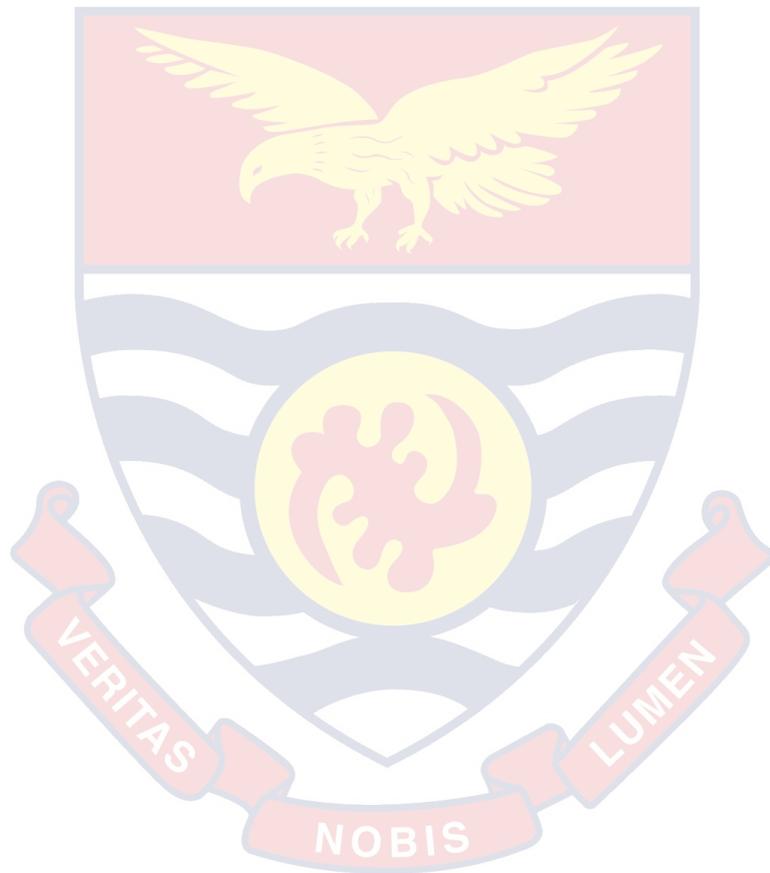
### **Data Processing and Analysis**

To view the demographic data and the study questions one and two, descriptive statistics were used. Research question three was analyzed using the product moment correlation coefficient of Pearson since, as indicated by Piovani (2008), it attempted to find the relationships between two continuous variables.

### **Chapter Summary**

This chapter was introduced by the study organisation being discussed. The section further outlined the methodology/approach of analysis that was used in the report. It recognized the methodology of quantitative analysis and

quantitative correlation method as the design of the report. A sample-random technique was used to pick the 300 respondents for the sample. To decide which of the variables is necessary to be included in the report, a main module analysis was completed. In order to evaluate the internal consistency of the variable quantity, a reliability test was then performed and they were found to be consistent.



## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### Introduction

The purpose of the study was to evaluate the of service delivery and client satisfaction in the Custom Division of the Ghana Revenue Authority in the Ho municipality of Ghana. The presentation and this chapter are devoted to the study of the empirical results. The findings are based on data gathered from questionnaires administered to some customers of the Ho Municipality Customs Division. In this section, precisely, the demographic features of the respondents, including the sex of the respondents, the age of respondents and the level of education of the respondents, are discussed. Using frequency and percentages, the demographic features were analyzed. Moreover, statistical descriptive tools (mean, standard deviation, minimum value and maximum value) were used to calculate goals one and two the magnitude of the quality of service delivery and the degree of customer satisfaction, respectively. Inferential statistics, in particular the correlation coefficient and regression analysis by Pearson, were also used to analyze the influence of public perception of the value of facility delivery on client gratification.

#### Response Rate

For the analysis, the sample size was 300. 300 questionnaires were administered by the investigator to respondents. The investigator, however, was able to retrieve 296 accurate questionnaires, representing a 98.70 percent answer rate. Consequently, this became the basis for the outcomes review.

**Table 3: Demographic Features of Respondents**

Variable	Frequency	Percentage
<b>Sex</b>		
Male	175	59.1
Female	121	40.9
<b>Education</b>		
Illiterate	84	28.4
JHS/middle school	156	52.7
SHS/O-level/A-level	18	6.1
Diploma	16	5.4
First degree	7	2.4
Master's degree	15	5.1
<b>Age range</b>		
Less than 20	16	5.4
20-29 years	106	35.8
30-39 years	120	40.5
40-49 years	34	11.5
50 years or more	20	6.7

Source: field data (Oblie, 2020)

Table 3 Demographic characteristics study of respondents. It is clear from the table that 175 out of 296 respondents were male, in place of 59.1 percent, and 121 were female, representing 40.9 percent. An analysis of the age range of respondents found that of 296 respondents, 16 representing 5.4 percent were under 20 years of age, 106 representing 35.8 percent were between 20-29 years of age, and 120 representing 6.7 percent were produced from people over 50 years of age, with the widely held of respondents falling between 30-39 years, representing a percentage of 40.5 and a frequency of 120. The table also provides information on the educational level of respondents. Most of the respondents had secondary education at middle and junior level. Out of the 296 respondents, as many as 156 represented. In this category, 52.7 per cent fell. A

first-degree credential was only available to 7 respondents, representing 2.4 percent of the respondents. 15 respondents held a master's degree, comprising 5.1 per cent of the overall respondents. Such answers from respondents showed that most customers could read and write.

A principal component analysis was carried out before the study goals were calculated to verify the appropriateness of the elements under each variable. On the 23 original objects, the Varimax rotations were run with 6 under the reliability axis, 4 under the empathy dimension, 4 under the reactivity dimension, 5 under the tangible dimension and 4 under the assurance dimension.

**Table 4: Rotated Component Matrix<sup>a</sup>**

	Component						
	1	2	3	4	5	6	7
Services provided by customs division are dependable			.507			.671	
Services provided by customs division are consistent	.342		.428	.448		.475	
I have confidence in every service provided by customs division			.492			.593	.446
I am aware of what taxes collected by customs division are used for			.737		.468		
Taxes collected are used to develop the country	.403					.624	
When the customs division promises to do something by certain time, it does so						.838	
Custom officers are professional				.675		.414	.302

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Customs officers make me feel like a valued customer	795	.	
I am satisfied with how customs officers handle customer inquiry on services provided by the organization	.850		
Customs officers understands my challenges in paying taxes	.693		-.507
The custom officers always inform me about their new measures in tax collection		.859	
The custom officers provides me with prompt services		-.327	.686
The custom officers are always willing to assist me		.402	.755
The customs officers are never too busy to respond to my enquires and request			.331 .788
Material associated with the customs division are visually appealing		.822	.303
Customs officers are well dressed and appear neat	.516	.760	
Physical facilities are visually appealing at the customs office		.821	
The customs division has convenient business hours	.780		
Customs division has up-to-date equipment that help in the collection of taxes		.894	

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The workers at the customs division are competent		.596		.468
The workers at the customs division are reliable		.326	.716	.357
The workers at the customs division are courteous	-.492		.305	.351
I feel safe and secure in dealing with customs officers	.375	-.474	.573	
The treatment you receive from customs officers compared to similar tax payers		.701	.380	.409
Customs division provides consistent services		.432	.305	

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Source: field survey (Oblie, 2020)

Component one was highly loaded on 4 items (customs officers make me feel like a valued customer, customs officers handle customer inquiry on services provided by the organisation, the customs division has convenient business hours, customs officers understands my challenges in paying taxes) The researcher named this set “Empathy”. Component 3 loaded strongly on 5 items (I am aware of what taxes collected by customs division are used for, the custom officers always inform me about their new measures in tax collection, i feel safe and secure in dealing with customs officers, the workers at the customs division are competent) The researcher called this set “Assurance”.

Component four loaded strongly on 5 items (the bodily amenities at the customs office are visually attractive, the staff at the customs division are reliable, the materials related with the customs division are visually attractive, the customs officers are well dressed and neat., customs division has up-to date

equipment that help in the collection of taxes) the researcher named this set “Tangibles”. Component 6 loaded strongly on 4 items (services provided by customs division are dependable, services provided by customs division are consistent, "If the customs division agrees to do something by a certain deadline, I have confidence in any service given by the customs division, it does so) researcher classified this collection as" Reliability”.

“Component seven heavily loaded on 3 things (the custom officers provide me with timely services, the custom officers are always eager to support me, the customs officers are never too busy to respond to my inquiries and request) this package was classified by the researcher as responsiveness”. Component two did not load strongly on any of the items likewise component five. These new groupings became the basis for further analysis.

**Objective One: Quality of Service Delivery and Customer Satisfaction**

The first goal of the analysis was to assess the public's impression of the quality of the service rendered by the customs division of the Ghana Revenue Authority. On a Likert scale of seven points from a score of 1, responses were measured, showing considerable disagreement with a score and seven indicating strong agreement as used in previous studies (Ackon, 2018; Dogbe, 2018, 2017, koomson)

**Table 5: Descriptive Statistics**

		Minimum	Maximum	Mean	Std. Deviation
PPS	N	2.22	6.52	4.8994	1.76423
Valid (listwise)	N 296				

Table 5 shows the results for the responses on how the public perceive the quality of service delivery of custom division at the Ghana Revenue Authority. A mean of 4.8994 with a standard deviation of 1.76423 suggest that the value of facility delivery is of some appreciable level. This finding lends credence to the study of Mualla (2001) who, in his measure of the value of banking facilities offered by commercial banks in Jordan, found that the quality of banking services was high. However, it contrasts sharply with Rensleigh, C. (2010) who found that the overall awareness cuts were less than the expected scores, which indicates a less than satisfactory service quality.

**Objective Two: Level of Customer Satisfaction**

The second research objective sought to measure the degree of satisfaction that clients have with the service delivery of the customs division.

**Table 6: Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
SS21	296	2.64	6.57	4.9558	1.76326
Valid (listwise)	N 296				

Table 6 displays the findings for customer satisfaction level responses with the custom division's service delivery at the Ghana Revenue Authority. Responses were calculated on a Likert scale of seven points with score 1 showing strong disagreement with the result and 7 suggesting strong agreement.

A mean of 4.9558 and a degree of variability of 1.763226 signifies a relatively high level of client gratification on the services sent by custom division at the Ghana Revenue Authority. This does not come as a surprise since it fits the trend the respondents' statement about the level of service quality. This

finding is confirmed by Kocaeli 's work, who concluded that the banking clients were somewhat satisfied with the facilities offered by the banks operating in the region of the Palestinian Authority.

**Objective Three: Effect of Service Quality On Customer Satisfaction**

Having measured the quality of facility delivery and client gratification, the third objective sought to measure how much of the customers' satisfaction is explained by their perception of the quality of services they are offered. To evaluate the existence and intensity of the relationship between the variables, a correlation study was first carried out. The outcomes are presented in table 7.

**Table 7: Correlation**

33		Service Value	Client Gratification
Service Value	Pearson Correlation	1	.897**
	Sig. (2-tailed)		.000
	N	296	296
Client Gratification	Pearson Correlation	.897**	1
	Sig. (2-tailed)	.000	
	<u>N</u>	<u>296</u>	<u>296</u>

\*\* . Correlation is substantial at the 0.01 level (2-tailed).

A very strong positive association between facility value and client gratification is seen in the correlation study. This statement was established by the correlation coefficient of 0.897, which implies that an improvement in the quality of service would lead to a rise in client gratification and a reduction in the value of facility would lead to a decrease in customer satisfaction at p=0.000, this was statistically relevant to this finding by Lai's (2004) study. Lai found

that there is a good connection amid facility value metrics, such as tangibles, on the one hand, empathy and assurance, and on the other, customer satisfaction. This outcome is further confirmed by Ahmed et al (2010), who found that when analyzing the relationship amid facility value and client gratification among telephone subscribers, all the scopes of service quality have a substantial relationship with client gratification. Regression analysis was used to assess the effect of public perception of the value of facility delivery of the customs division at the Ghana Revenue Authority on client gratification.

**Table 8: Model Summary<sup>b</sup>**

Model	Adjusted R R	Std. Error of R Square	Durbin- Square	the Estimate	Watson
1	.897 <sup>a</sup>	.804	.804	.33826	2.202

- a. Predictors: (Constant), service value
- b. Dependent Variable: client gratification

The results of the model summary of the result of facility value on client gratification are shown in Table 8. It illustrates that the level of service explains as much as 80.4% of the difference in customer satisfaction. This is evident from the 0.804 value of the R square. At  $p=0.000$ , this is statistically important. The 2.202 coefficient of Durbin Watson also falls within the reasonable range of 1.5 to 2.5, suggesting the absence of auto-correlation. This finding suggests that a high degree of quality of service is followed by a high grade of customer satisfaction and a low-slung level of quality of facility will result in a low level of client gratification. This result gives credence to the study by Parasuraman, et al. (1985), who specified that if the supposed value of service is in height, then client gratification would surge. The researcher was interested in measuring the basic contribution made by each of the scopes of facility value

when explaining the difference in client gratification. The conclusions are summarized in Table 9.

**Table 9: Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.669	.104		6.460	.000
Reliability	.142	.035	.179	4.094	.000
Empathy	.256	.033	.287	7.708	.000
Responsiveness	.061	.024	.082	2.536	.012
Tangibles	-.007	.033	-.007	-.199	.842
Assurance	.380	.039	.490	9.633	.000

a. Dependent Variable: customer satisfaction

Nitecki and Hernon (2000) reported that library system users rated the dependability component of SERVPERF as the most significant and the least significant component of empathy. These grades specify disagreement between users as to the virtual value of SERVPERF scopes. As a result, we wonder if some of the dimensions of the SERVPERF are more or less applicable to the standard of the service than others and, if so, the most important to the customers of the Customs Division of the Ghana Revenue Authority. As shown in Table 20, the assurance dimension of facility value makes the greatest distinctive contribution to the variance in customer satisfaction. This is evident from the Beta value of 0.490. The model was measured at a confidence interval of 95% and the results obtained were statistically significant at  $p=0.000$ .

This is in link with Parasuraman et al. (1988) who discovered that assurance has a major customer satisfaction relationship. The outcome is also confirmed by Dash et al (2014) who assessed customer satisfaction in Noida and Ghaziabad across 5 dimensions of service quality and found that assurance

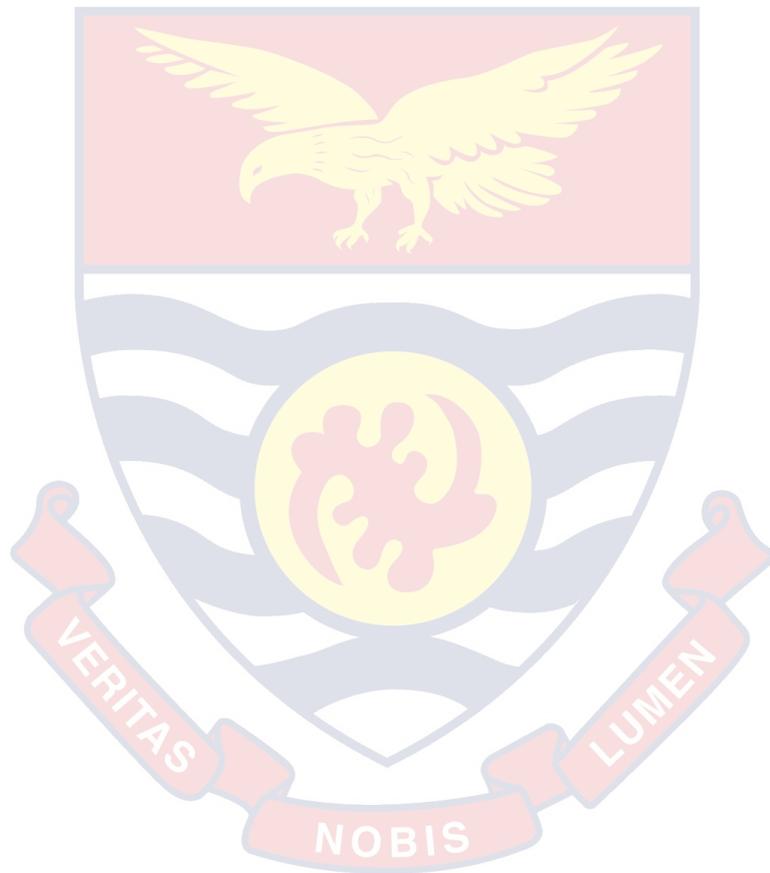
was the most important feature of service quality. This finding also partly corroborates the study of Le and Fitzgerald (2014) who found the assurance dimension and the empathy dimension as jointly making the strongest contribution to customer satisfaction. This finding, however, is contrary to that of Byju and Srinivasulu (2014), who found that the scopes of guarantee and dependability were not relevant in explaining the quality of service delivery. This is in contrast to Nitecki and Hernon (2000), who rated empathy as the most critical length of facility value. Nevertheless, Ilhaamie (2010), a study of the level of facility value, expectations and attitudes of international clientele towards Malaysian public facilities, showed that further support for this finding is the most critical dimension found by Juwaheer and Ross (2003), who concluded that pledge and efficiency were the two most significant factors of client gratification.

The empathy dimension also made a statistically significant unique contribution of 28.7 % followed by the reliability dimension with 17.9%. This result gives credence to the Ibáñez et al. (2006) report, which unexpectedly initiated a substantial connection amid service dependability at customer satisfaction level, the tangible dimension made the least unique contribution of 0.7 % However, this was not statistically significant since  $p=0.842$ . This finding is in contrast with (Sriyam A., 2010) Tangibility has been described as the most significant feature of consumer determination.

### **Chapter Summary**

The findings of the analysis were summarized and discussed in this chapter. Responses were analysed using SPSS from 296 respondents. About 60 % of the respondents were men and about 40% were women. The study showed

that the Customs Division's level of service delivery is somewhat high, and so is customer satisfaction. The study also identified that 80.4 percent of the variation in client gratification is clarified by facility value. The assurance length was also initiated to have the highest unique contribution to customer satisfaction variance (49 percent), while tangibles reported the lowest unique contribution of an insignificant contribution.



## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### Introduction

A summary of the main findings of the research, key deductions and commendations, counting suggestions for upcoming studies, is given in this chapter. The analysis offers a thorough overview of the research subject, goals, methodology, context details and findings. In relation to the study hypothesis concerning the findings of the report, the conclusions cover the overall results. Finally, this chapter offers guidelines and suggestions for future studies for policymakers.

#### Summary

The general goal of the study was to evaluate the Ghana Revenue Authority-Customs Division's level of facility delivery and client gratification in the municipality of Ho. The following sub-objectives were directed by the study:

1. Determine the service level of the Customs Division of the Customs Division Ghana Authority of Revenue.
2. Determining the level of gratification of consumers with the delivery of services
3. The Ghana Revenue Authority's customs division.
4. Determine the effects of facility value on client gratification

In order to perform the study, the thesis depended on the SERV-PEFRF model as a theoretical foundation. As it facilitated the economic collection of quantitative data from a large population and allowed the researcher to use different types of data, a quantitative correlational analysis design was used.

The key study method was a self-administered questionnaire and information was obtained from 296 respondents. A principal component analysis evaluated the eligibility of the variables for inclusion in the sample, after which the internal steadiness of the constructs was evaluated using the alpha of Cronbach.

For all importance tests, an alpha level of 0.05 was used. The study revealed that the Customs Division's level of service delivery is very good. Based on the mean of 4.8994 and a degree of variability of 1.76423, this conclusion was drawn. The study again revealed that customer satisfaction is somewhat high (mean = 4.9558, SD = 1.76326) among the customers of the Ghana Revenue Authority's customs division. The study also identified that 80.4 percent of the disparity in client gratification is explained by facility value. The assurance scope was also initiated to have the highest unique contribution to customer satisfaction variance (49 percent), while tangibles reported the lowest unique contribution of an insignificant 0.7 percent. Meanwhile, a statistically significant unique contribution of 17.9 percent was made by the reliability factor; a statistically significant unique contribution of 28.7 percent was made by the empathy dimension; and a statistically significant unique contribution of 8.2 percent was made by the responsiveness dimension.

### **Conclusion**

Customer satisfaction is a very vital tool in the operations of Organizations. In the income mobilization drive of the nation, the Ghana Revenue Authority plays a key role and it is therefore important to pay critical care to the value of facility delivery and client gratification. The study found that the customs division of the Ghana Revenue Authority had a very good positive correlation of 0.897 amid the standard of service delivery and customer

satisfaction. This means that any reduction in the standard of facility delivery would result in a decrease in client gratification that will ultimately impact consumers' willingness to pay their taxes. Similarly, an increase in service delivery quality will lead to an increase in customer satisfaction that can have an encouraging effect on the willingness of clientele to pay their taxes. The available evidence is not enough to settle that the delivery of the facility is of outstanding quality. Nevertheless, the investigator can state, based on the findings, that the standard of service delivery is not bad.

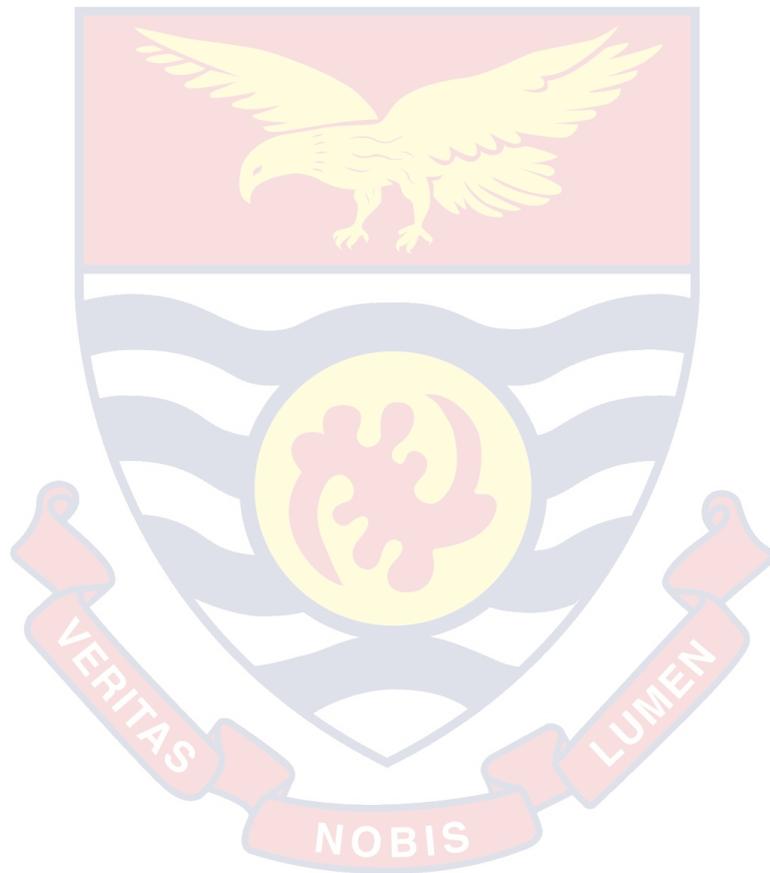
### **Recommendations**

The researchers make the following suggestions on the basis of their observations and conclusions. The research showed that the assurance factor had the greatest effect on customer satisfaction. Management of the customs division should therefore pay critical attention to that area. Investments should be made into the training of staff in the areas of customer relations and courtesy. This would help to improve the satisfaction of clients. Also, it is recommended that investments be made into the physical infrastructure of the customs division of the Ghana Revenue Authority. This is because the tangibles dimension ranked abysmally with the weakest unique to customer satisfaction. If up-to-date equipment are bought that make it easier for clients to pay their taxes, it would enhance their satisfaction and hence aid the revenue collection drive of the country.

### **Suggestions for Further Studies**

This research looked at the quality of service delivery and customer satisfaction of the Ghana Revenue Authority's Customs Division in the Ho municipality. A similar study can be replicated at other divisions of the Ghana

Revenue Authority to measure their service quality. Moreover, the current study measured service quality using the SERVPERF model. Future researchers could study the same subject using another service quality measurement model or theory.



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## APPENDIX

### RESEARCH QUESTIONNAIRE

UNIVERSITY OF CAPE COAST

COLLEGE OF HUMANITIES AND LEGAL STUDIES

SCHOOL OF BUSINESS

DEPARTMENT OF MANAGEMENT

The researcher is a student on a Master of Business Administration (MBA) programme at the University of Cape Coast. He is conducting a study into “CUSTOMER PERCEPTION OF QUALITY OF SERVICE AND CUSTOMER SATISFACTION OF GHANA REVENUE AUTHORITY, CUSTOMS DIVISION”. The researcher will be most grateful for answering the following research questions. All information provided will be used for academic purposes only. Participation in this study is completely optional. You are, however, encouraged to be as honest as possible in your responses.

#### Section A: Demographic Profile of Respondents

1. Gender of respondent: Male [ ] Female [ ]
2. Age range of respondent:  
Less than 20years [ ] 20-29 years [ ] 30-39yrs [ ] 40-49years [ ]  
50years or more [ ]
3. Educational level of Respondent:  
Illiterate [ ] JHS/Middle school [ ] SHS/O-Level/A-Level [ ]  
Diploma [ ] Degree [ ] Masters [ ] PhD [ ] other [ ]

SECTION B:

Below are statements about the quality of service of Customs division of GRA.

Please TICK the number that most reflects your answer on a scale of 1 to 5 (where 1= strongly disagree (SD), 2= disagree (D), 3= neutral (N), 4= agree (A), 5= strongly agree (A)).

STATEMENT	SD	D	N	A	SA
<b>Reliability</b>					
Services provided by the organization are dependable					
Services provided by the organization are consistent					
I have confidence in every service provided by the organisation					
I am aware of what taxes collected by the organization are used for					
Taxes collected are used to develop the community					
When the organisation promises to do something by a certain time, it does so					
<b>Empathy</b>					
Service agents are professional					
Service agents make me feel like a valued customer					
I am satisfied with how agents handle customer inquiry on services provided by the organization					
Customs division workers understand my challenges in paying tax					

	<b>Responsiveness</b>					
	The bank employees always inform me about their new measures in tax collection					
	The customs employees provide me with prompt services.					
	The customs division employees are always willing to assist me.					
	The customs employees are never too busy to respond to my enquiries and requests					
	<b>Tangible</b>					
	Material associated with the bank are visually appealing					
	The Customs division employees are well dressed and appear neat					
	Physical facilities are visually appealing at the organisation's office					
	The customs division has convenient business hours					
	Customs division has up-to-date equipment that help in the collection of taxes					
	<b>Assurance</b>					
	The workers at the customs division are competent					
	The workers at the customs division are reliable					
	The workers at the customs division are courteous					
	I feel safe and secure in dealing with customs officers					

SECTION C: CUSTOMER SATISFACTION Below are statements about your satisfaction level based on the quality of services rendered by the Customs division. Please tick the number that most reflects your answer on a scale of 5 to 1 (where 1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree).

STATEMENT	SD	D	N	A	SA
I am satisfied with the manner in which customs officers interact with me					
I am satisfied with the amount of tax I am asked to pay					
I am satisfied with the location of the Customs offices					
My preference for the services of the Customs division would not willingly change					
I would intentionally refuse to pay my taxes because of the nature of service rendered by the customs officers.					
The services rendered by the customs division match my expectations.					