UNIVERSITY OF CAPE COAST

THE INFLUENCE OF QUALITY OF SERVICE DELIVERY ON

PENSIONERS' SATISFACTION AT SOCIAL SECURITY AND

NATIONAL INSURANCE TRUST, CAPE COAST

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THE INFLUENCE OF QUALITY OF SERVICE DELIVERY ON PENSIONERS' SATISFACTION AT SOCIAL SECURITY AND NATIONAL INSURANCE TRUST, CAPE COAST

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research

and that no part of it has been presented for another degree in the University or

elsewhere

Candidate's signature.. Date.....................................

Name: Regina Amoah

Supervisor's Declaration

I hereby declare that the preparation and presentation of this dissertation were

supervised in accordance with the guidelines of supervision laid down by the

University of Cape Coast

Supervisor's signature... Date...................................

Name: Prof. Nicodemus Osei Owusu

ABSTRACT

This study sought to investigate the influence of Quality of Service on Pensioners' satisfaction at SSNIT, Cape Coast. The specific objectives were to analyse the effect of tangibility, reliability, assurance, empathy and responsiveness on pensioners' satisfaction at SSNIT in Cape Coast. The study was quantitative and it employed both descriptive and explanatory designs. The population was 320 and the sample size was 175 pensioners using the Morgan (1970) table, while 165 responses were obtained indicating 94.3% response rate. A self-administered questionnaire was the main research instrument. The statistical tools used to analyse the study were the frequency table, percentages, Pearson Product-Moment correlation analysis and Multiple Regression analysis, as well as ANOVA and t-tests. Overall, the finding revealed that all the dimensions of service quality namely: tangibility, reliability, responsiveness, empathy and assurance had positive effect on the satisfaction among pensioners at SSNIT, Cape Coast. However, it was revealed that responsiveness and assurance had the most significant effects on the pensioners' satisfactions at SSNIT, Cape Coast. On the basis of the findings, it was recommended that the government and social security providers should develop a robust policy framework that can help to sustain the quality dimensions particularly responsiveness and assurance so that the provision of quality of service could always be maintained.

KEY WORDS

Quality of Service

Tangibility

Reliability

Assurance

Empathy

Responsiveness

Pensioners' Satisfaction

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DEDICATION

This work is dedicated to my family and friends

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SSNIT   Social Security and National Insurance Trust

CHAPTER ONE

INTRODUCTION

This study focuses on the quality-of-service delivery and its influence on pensioners' satisfaction at SSNIT in Cape Coast. There are five chapters, and this is the first chapter that presents a general idea of the study. The chapter begins by providing the background of the study. This is followed by the statement of the problem, justifying the existing research gap that this study seeks to fill. Accordingly, this part of the chapter provides the purpose, specific objectives and the research hypothesis. The chapter then proceeds to define and provide the boundary of the study – delimitation as well as the limitations of the study. This chapter ends with how the rest of the thesis has been organised.

Background of the study

Quality of Service and Customer (Pensioners) Satisfaction are distinct concepts, although they are closely related. Quality acts as a relatively global value judgment. According to Oliver (1981), satisfaction is a summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience. Comparative studies revealed that regardless of the type of service, customers used basically the same general criteria in arriving at an evaluative judgment about service quality. Service companies have since recently focused on customers in order to improve

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competitiveness. Subsequently, organizations over the years have regarded service quality as a strategic tool for positioning as well as means of achieving operational efficiency and improving business performance (Tan, Oriande & Fallon, 2014). Particularly, public sector organizations, though not usually focused on competitive advantage and profitability, are not exempt from ensuring delivery of quality service and satisfying their customers.

Different theories have been advanced to explain the service quality – customer satisfaction relationship and arrive at specific factors for measuring customer satisfaction. These include; assimilation theory, attribution theory, equity theory, the perceived performance theory and the expectation theory. The theory that best explains customer satisfaction however is disconfirmation- expectancy paradigm theory (Oliver, 1997). In this context, the Disconfirmation theory indicates that pensioners compare a new service experience with a standard they have developed. The theory presumes that customers make purchases based on their expectations, attitudes, and intentions (Oliver 1980). Another theory that explains customer satisfaction is the Contrast theory first introduced by Hovland, Harvey & Sherif (1987). Dawes, Singer, and Lemons (1972) defines contrast theory as the tendency to magnify the discrepancy between one's own attitudes and the attitudes represented by opinion statements. Additionally, The SERVQUAL model by Parasuraman et al. (2022) was adopted since the study focuses on SSNIT, a service industry in Ghana, SERVQUAL model was more suitable because it provides the different dimensions of service quality (reliability, assurance, tangibles, empathy and

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responsiveness). Thorp & Rentz, (2019) also measured service quality in their empirically validated multilevel model called Retail Service Quality Scale (RSQS) using 5 dimensions namely physical aspects, reliability, personal interaction, problem solving, and policy. The Service Quality Ring (SQR) (Berry et al., 2020). All authors claimed that these factors should be developed by service organizations to improve the service quality.

The Quality of Service dimensions have been seen as critical for the success of organizations because of their close link with customer satisfaction (Tan, Oriande & Fallo, 2014) and more so in the service industry including SSNIT, where pensioners expect to receive the best of social security schemes. Tangibles refer to the appearance of the physical facilities of an organization such as equipment, personnel and communication materials (Parasuraman et al., 2022). The authors further define reliability as the ability to perform the promises service dependably and accurately; responsiveness as the willingness to help customers; assurance as the knowledge and courtesy of employees and their ability to convey trust and confidence; and empathy as the provision of caring, individualized attention to customers, ease of access to employees and understanding customer needs. Dabholkar et al. (2019) view SERVQUAL as more appropriate for "pure" service settings and not as applicable to the retail setting which they believe requires additional dimensions. Mehta et al. (2020) found the RSQS to be better suited to businesses in which there is a higher ratio of goods to service, whereas the SERVQUAL scale is better suited to businesses with the opposite ratio in

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which service is more important. SSNIT being a purely service industry SERVQUAL is more relevant here.

Keeping the above in view, this study thus focused on pensioners' satisfaction with service at the Social Security National Insurance Trust (SSNIT), a public sector organisation in Ghana. SSNIT is a statutory corporate body established by the government of Ghana to develop and administer social security schemes. As Angelovah and Zekiri (2019) 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 (2020) points out, excellent quality of customer service is very important for government agencies even though they are not-for-profit. SSNIT, a statutory corporate body mandated to administer social security schemes, is also expected to prioritize service quality and their customers (pensioners)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.

Previous studies have been focusing on developed countries where the idea of service quality and customer service are entirely different from those of developing countries (Khan & Fasih, 2022). Also, studies on service quality have focused on the banking industry (Khan & Fasih, 2022; Kaura et al., 2019), airline industry (Lubbe, Douglas, & Zambellis, 2022), hotel industry (Marković, & Raspor Janković, 2019), educational industry (Naidoo, 2019, 2022; Jayasundara,

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et al., 2019) with little focus on governmental organizations (Tambi, Ghazali & Rahim, 2019 and Chen & Gant, 2019). Aga and Safakli (2019) and Ismail, et al. (2019) suggests that service quality positively impact customer satisfaction, and the service of an accounting firm has a positive effect on customer satisfaction. Aga and Safakli (2019) suggest that empathy is significantly influential to customer satisfaction because it addresses the individual needs of customers. Naidoo (2019, 2022). Jayasundara et al., (2019) also suggest that empathy, reliability and assurance have significant influence on customer satisfaction. Khan & Fasih (2022) and Bedi (2019) study on service quality and its impact on customer satisfaction was focused on developed countries. And it does not address the concept of service quality in low income and low literacy countries, where individuals have less money to spend on goods or services. It will be interesting to focus on pensioners' satisfaction and service quality as these constructs have not been explored in the developing countries, specifically the SSNIT service industry, Ghana.

Statement of the Problem

Like many other developing countries in the world, Ghana's population is undergoing the demographic transition, although at a slower pace, resulting in an increase in the proportion of the aged (60+ years) population (Ghana Statistical Services, 2017a; Kpessa-Whyte, 2018; Azong, 2020). In 1960, the proportion of Ghana's population aged 60+ was 4.92, increasing to 5.34 in 1970. In 1984, it further increased to 5.85, and in the year 2000, it reached 7.22. In the census of 2010, the rate of increase dropped slightly to 6.7, and is projected to reach 14.1

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percent in 2050 (Ghana Statistical Services, 2017a; Kpessa-Whyte, 2018; Azong, 2020). One of the key implications of the continuous increase in the aged population is the corresponding increase in the number of people retiring from active service and needing a pension in order to maintain a decent wellbeing in retirement (Kpessa-Whyte, 2018; Nkansah et al. 2021). Thus, a major challenge for governments and policy makers around the world, including Ghana, is how to provide retirement incomes that are able to ensure wellbeing in retirement (Oteng, Manful & Akuoko, 2022; Nkansah et al. 2021).

In a case study of Ghana's social security system, Oteng, Manful and Akuoko, (2022), argued that various attempts to introduce formal social security schemes to supplement traditional social support systems have been limited in scope and been faced institutional challenges. Subsequent to these challenges, Ghana introduced another formal social security scheme (National Pensions Act, 766), which has been operational since 2008. Among the elderly population in developing countries, including retirees, poverty rates are generally higher than in the general population (Braimah, & Rosenberg, 2021). It is obvious therefore that without pensions, poverty rates will be much higher among retirees in developing countries (Bhalla, Kangasniemi, & Rossi, 2021). Essentially, Ghana's new three tier pension system attempts to address the gaps in retirement income planning by making room for both employers and employees to contribute towards pensions as well as additional voluntary savings with the aim of enhancing wellbeing in retirement (Kpessa-Whyte, 2018; Obiri-Yeboah & Obiri-Yeboah, 2014).

However, evidence shows that increased income does not automatically produce increased wellbeing (Pleeging, Burger, & van Exel, 2021).

Notwithstanding the above, studies establishing the link between service quality and customer satisfaction, however, reveal inconsistencies. Previous researchers have used different constructs to measure service quality and customer satisfaction, implying that there is no consensus yet on this issue (Omar, 2015; Lee, Lee & Dewald, 2016; Pandey & Devasagayam, 2010; Rachman, 2017; Bahadur, Aziz & Zulfiqar, 2018).

Empirical studies on different industries investigating the link between service quality and customer satisfaction have employed different service quality measurement scales (Rahhal, 2015; Kimani, Kagina, Kendi & Wawire, 2011). For example, Rahhal (2015) in a study to evaluate the effects of service quality on customer satisfaction in Syrian Mobile Telecommunication Services, found a direct significant impact of service quality on customer satisfaction. Also, Kimani et al. (2011) in a study to determine shoppers' perceptions of supermarkets versus small convenience shops using SERVQUAL model in Kenya, found that tangibles, responsiveness, and reliability had high influence on customer service in small shops whereas reliability, responsiveness, and empathy had high influence on satisfaction of customers of supermarkets in that order.

Thus, a review of previous empirical studies on SERVQUAL shows that extensive research on service quality and customer satisfaction has been carried out using SERVQUAL model in service industries such as telecommunication, banking, health care, and restaurants, whereas limited studies have focused on the

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Social Security industry using SERVQUAL (Bahadur et al., 2018). Therefore, it is against this backdrop that this study seeks to bridge by complementing existing research, and further research on service quality dimensions and pensioners' satisfaction at SSNIT using SERVQUAL model. This study, therefore, sought to establish the influence of the quality-of-service delivery on pensioners' satisfaction at SSNIT in Cape Coast, Ghana.

Purpose of the Study

The general objective of the study was to establish the influence of the Quality of Service on Pensioners' satisfaction at SSNIT in Cape Coast, Ghana.

Research Objectives

The study was guided by the following specific objectives: To;

1. Analyse the effect of tangibility on the satisfaction of pensioners at SSNIT;

2. Assess the effect of reliability on the satisfaction of pensioners at SSNIT;

3. Examine the effect of assurance on the satisfaction of pensioners at SSNIT;

4. Analyse the effect of empathy on the satisfaction of pensioners at SSNIT and;

5. Determine the effect of responsiveness on the satisfaction of pensioners at SSNIT in Cape Coast, Ghana.

Research Hypothesis

    H1: Tangibility has a positive and significant effect on pensioners' satisfaction

    H2: Reliability has a positive and significant effect on pensioners' satisfaction

H3: Assurance has a positive and significant effect on pensioners' satisfaction

H4: Empathy has a positive and significant effect on pensioners' satisfaction

H5: Responsiveness has a positive and significant effect on pensioners' satisfaction

Research Questions

The study sought to answer the following research questions;

i.   What is the effect of tangibility on the satisfaction of pensioners at SSNIT?

ii.   What is the effect of reliability on the satisfaction of pensioners at SSNIT?

iii.   What is the effect of assurance on the satisfaction of pensioners at SSNIT?

iv.   What is the effect of empathy on the satisfaction of pensioners at SSNIT?

v.   What is the effect of responsiveness on the satisfaction of pensioners at SSNIT in Cape Coast, Ghana?

Significance of the Study

This study aimed to make contributions to policy, practice and research. To policy makers, the study provided information in designing policies that helped SSNIT in enhancing pensioners' satisfaction through increased service quality. The policies guide the government to adopt quality service dimensions to serve their pensioners better. In terms of the practical value, the findings of this study assist SSNIT to formulate strategies for improved quality management to facilitate pensioners' satisfaction through adoption of best operational management practices and social security schemes. The findings of this study

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shed more light on the existing literature pertaining to SSNIT focusing on service quality dimensions. Furthermore, the study is valuable to researchers in marketing, operations management and other related fields as it supports and adds on current issues on service quality and customer satisfaction to the existing body of knowledge. It also provides a basis upon which other related studies can be founded and even replicated. It also strengthens the empirical evidence that supports the tenents of the theories underpinning the study through the contributions made by the research findings.

Delimitation

The study was limited to investigating quality of service delivery and pensioners' satisfaction using the five quality dimensions tangibility, reliability, responsiveness, assurance and empathy at SSNIT in Cape Coast. The target population of the study were the social security beneficiaries (pensioners) at SSNIT. Questionnaires were the main instrument for data collection hence the study was quantitative in nature.

Limitation of the Study

Tangibility, reliability, responsiveness, assurance and empathy are fundamental tools to access service quality in association with the satisfaction of pensioners. There are three aspects of the SERVQUAL scale (people, process and physical evidence), but this research will be limited to the people aspect of SERVQUAL scale, specifically pensioners at SSNIT Cape Coast Branch.

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Organization of the Study

This entire research includes five (5) chapters. Chapter one (1) focused on the introduction to the topic and showcase the research questions, chapter one also presented the purpose and limitation of the research. Chapter two (2) reviewed relevant literatures related to the research topic "the influence of service quality on customer satisfaction". Chapter three (3) discussed the research method used for data collection, analysis, and reliability and validity of this study; while Chapter four (4) presented the data and show the responses to the area being investigated which were documented with the answer relating to the questions asked, as well as discussed, the result obtained from empirical study. Chapter five (5) presented the summary of key findings, conclusion, and useful and constructive suggestion formulated for stakeholders and interested parties, followed by a critical reflection and suggestion for future research.
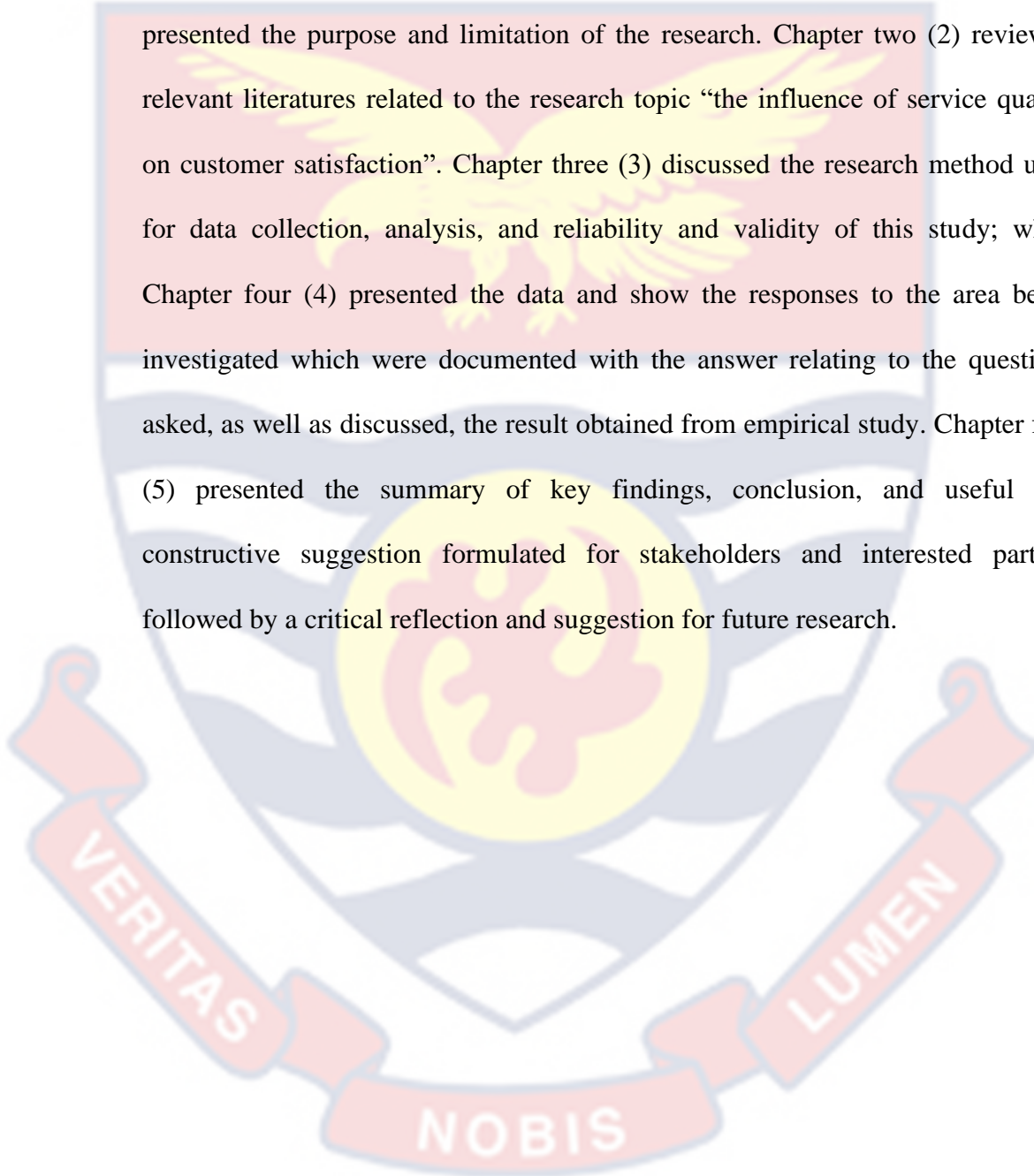
CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter portrays a review of the theoretical and empirical literature on the influence of Quality of Service delivery and pensioners' satisfaction at SSNIT. It is divided into five major sections namely, theoretical underpinnings, conceptual review, operationalisation of variables, empirical review, knowledge gaps and the conceptual framework.

Theoretical Foundation

Theories are formulated to explain, predict, and understand phenomena and, in many cases, to challenge and extend existing knowledge within the limits of critical bounding assumptions. The study was based on Expectation Disconfirmation Theory (EDP), Contrast Theory and the SERVQUAL model. However, the main theories underpinning the study are the SERVQUAL model and the Expectation Disconfirmation Theory (EDP). The Contrast Theory serves as a supporting theory.

The SERVQUAL Model of Customer Satisfaction

The SERVQUAL model 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 (AlOmari, 2021; Akdere, Top & Tekingündüz, 2020). This 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, and Empathy - The extent to which caring individualized service is given. From the views of Akdere, Top & Tekingündüz, (2020), the SERVQUAL approach, which was adopted in this study, is the most common method for measuring service quality. Akdere, Top & Tekingündüz, (2020) argue 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. AlOmari, (2021) assert that 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, and this study relies on this model to assess the quality of service at SSNIT in rendering social security schemes to pensioners.

The SERVQUAL model is a crucial tool in assessing the quality-of-service delivery at social security and national insurance trust (SSNIT) and its influence on pensioners' satisfaction with the social security schemes they receive. The SERVQUAL model measures service quality across five dimensions, including tangibles, reliability, responsiveness, assurance, and empathy, which are

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all relevant to the delivery of social security schemes to pensioners. By using the SERVQUAL model, the study can identify areas of strength and weaknesses in service quality delivery at SSNIT, allowing for the development of strategies to improve the quality-of-service delivery. The results of the study will help to determine the extent to which the quality-of-service delivery influences pensioners' satisfaction with SSNIT's services, ultimately contributing to the overall goal of improving the pensioners' experience and satisfaction with the social security schemes.

Expectation Disconfirmation Theory (EDP)

Oliver (1980) proposed the Expectancy-Disconfirmation Theory (EDP) as the most promising theoretical framework for the assessment of customer satisfaction. The framework employed in the assessment of customer satisfaction with hospitality and tourism services. The model implies that consumers purchase goods and services with pre-purchase expectations about the anticipated performance. The expectation level then becomes a standard against which the product is judged. That is, once the product or service has been used, outcomes are compared against expectations. If the outcome matches the expectation confirmation occurs (Yi, 1990). Disconfirmation occurs where there is a difference between expectations and outcomes. A customer is either satisfied or dissatisfied as a result of positive or negative difference between expectations and perceptions.

Thus, when service performance is better than what the customer had initially expected, there is a positive disconfirmation between expectations and

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performance which results in satisfaction, while when service performance is as expected, there is a confirmation between expectations and perceptions which results in satisfaction (Kopalle & Lehmann, 2001). In contrast, when service performance is not as good as what the customer expected, there is a negative disconfirmation between expectations and perceptions which causes dissatisfaction (Boulding et al., 1993). This type of discrepancy theory has a long history in the satisfaction literature dating back at least to Howard's & Sheth's (1967) definition of satisfaction which states that it is a function of the degree of congruency between aspirations and perceived reality of experiences. Porter (1961) can be credited with early empirical applications of this comparative model of customer satisfaction in the field of job satisfaction (cf. Oliver, 1997).

In his study, Porter (1961), for instance, compared the worker's perception of how much of a job facet (for example, pay) there should be to the worker's perception of how much is the facet. Thus, in this theory, the customer's perception of overall satisfaction results from a comparison between expectation and outcome performance. Therefore, expectation and outcome performance are two important variables which can influence the judgment of satisfaction measure because customers' satisfaction is one of the curial factors to predict the customer purchase tendency. This theory is useful for understanding the influence of service quality delivery on pensioners' satisfaction at social security and national insurance trust (SSNIT). EDP suggests that customer satisfaction is determined by the discrepancy between their pre-service expectations and the actual service experience they receive. In the context of this study, pensioners' pre-service

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expectations of SSNIT's social security schemes may include factors such as accessibility, reliability, responsiveness, empathy, and the overall quality of service delivery. The study can use EDP to assess the degree of satisfaction or dissatisfaction experienced by pensioners with SSNIT's service quality delivery. By comparing the gap between the pensioners' expectations and the actual service delivery, the study can determine whether SSNIT is meeting, exceeding or falling short of the pensioners' expectations. The results of the study will provide valuable insights into how service quality delivery at SSNIT affects pensioners' satisfaction with the social security schemes

Contrast Theory

The Contrast theory was first introduced by Hovland, Harvey and Sherif (1987). Dawes et al. (1972) defines contrast theory as the tendency to magnify the discrepancy between one's own attitudes and the attitudes represented by opinion statements. According to the theory, 15 when actual product performance falls short of consumer's expectations about the product, the contrast between the expectation and outcome will cause the consumer to exaggerate the disparity (Yi, 1990). The Contrast theory maintains that a customer who receives a product less valuable than expected, will magnify the difference between the products received and the product expected (Cardozzo, 1965). This theory predicts that product performance below expectations will be rated poorer than it is in reality (Oliver & DeSarbo, 1988).

In other words, in the context of this study, contrast theory suggests that pensioners' satisfaction with SSNIT's service delivery may be influenced by their

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past experiences with other service providers, as well as their expectations of what constitutes quality service. Specifically, if SSNIT's service quality is perceived as being significantly better or worse than other service providers or than pensioners' expectations, the contrast will amplify their perception of the quality of SSNIT's service delivery, ultimately affecting their satisfaction with the service. Therefore, to improve pensioners' satisfaction with SSNIT's service delivery, the organization needs to focus on providing high-quality service that meets or exceeds the pensioners' expectations and the standards of other service providers in the industry. This can be achieved through continuous monitoring and improvement of service quality, as well as effective communication with pensioners to understand their needs and expectations.

Conceptual Review

Quality of Service

Quality is the lifeblood of service delivery firms, bringing increased customer patronage, competitive advantage and long-term profitability (Kenneth & Douglas, 1993). According to Grönroos (1982) services are non-stoppable interactions that involve both customer and service providers. These services may be considered as superior non-touchable services but do require tangible resources and any valuable instruments that will facilitate the process of solving problems for customers. Zeithaml (1988) defined service quality as the process where customers conduct a comparative analysis of the entire services being provided. While Sureshchandar, Rajendran & Anantharaman (2002) stated that service delivery organizations can gain a successful competitive edge over competitors

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through good service quality. However, a good administration that focuses on well trained staff, valuable program offering and its influence on customers, are also components of quality dimensions (Naidoo, 2011). Top management deems it necessary to invest time, energy, required training and resources to keep their staff sensitive and customer centric (Khan & Fash, 2014; Naidoo, 2011 and Schneider, et al., 2005).

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 SSNIT, compulsorily collects their contributions. Further, 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). Grönross (1984) stated that quality is judged on the individual's perception of the service.

According to Grönroos, in order to increase long term quality, the customer expectations should be focused, revealed, and calibrated. When customers evaluate service, they compare their expectations with what they think

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they received from the other service providers and if the expectations are met or even exceeded customers believe that the service have high quality. Customer expectations vary depending on what kind of business the service is connected to. Expectations also vary depending on different positioning strategies of different service providers. Grönroos (1984) proposed evaluation of perceived service quality along technical and functional dimensions. Technical quality is referred to the content of service provided to customer. Functional quality is referred to methods of service execution: treatments reserved to customers by staff, behaviours of the staff and so on; that is, how the service is provided. Despite the numerous models for measuring service quality, Nyeck et al. (2002) admit that the SERVQUAL model remains as the most complete attempt to conceptualize and measure service quality. Amore in depth justification of the functional quality is reported by Parasuraman 1985 and 1988.

Operationalization of the Quality of Service (Five Dimensions)

Tangibility

According to Khan & Fasih (2014, after, Blery, Batistatos, Papastratou, Perifanos, Remoundaki & Retsina, 2009), tangibles are seen to be perceptible by touch or a visible existence. Clearly, the tangibles encompass the appearance of the company representatives, facilities, materials, and equipment as well as communication materials. The condition of the physical surroundings is seen as tangible evidence of care and attention to detail exhibited by the service provider (Fitzsimmons & Fitzsimmons, 2001). Information and Communication Technology (ICT), tool, sites, company's employees and any visible facilities

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form the tangible dimension of service quality. However, these tangibles are applied in various ways by the service providers and are perceived and experienced on different levels by the end users. Tangibles are especially important to service delivery firm's as they are crucial variables to developing strong, positive and inspiring customer association and experience, through its proprietary assets (Naidoo, 2014). Davis et al. (2003) summarizes tangibles as the physical evidence of the service. The reliability and consistency of performance of service facilities, goods and staff is seen as important (Johnston, 1997). This includes punctual service delivery and ability to keep to agreements made with the customer.

This can be achieved through regular maintenance of facilities, investment in equipment, and training of staff on professional conduct and dress code. For example, the appearance and cleanliness of SSNIT's offices, the availability and condition of chairs, desks, and computers, as well as the dress code of the staff can all impact pensioners' perceptions of the organization's service quality.

Reliability

The process in which service provider remains faithful in rendering services to its customers can be considered as the reliability dimension of service quality (Khan & Fasih, 2014, after, Blery, et al., 2009). Reliability assures the customer of a service provider's ability to consistently provide a perceived quality of service. Reliability has an impact on trust and the overall impression left in the mind of a customer after service consumption (Abd-El-Salam, et al., 2013). The reliability dimension of service quality is vital and perceived through the people

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aspect of service quality (Kaura, et al., 2012). According to Fitzsimmons and Fitzsimmons (2001), reliability is the ability to perform the promised service both dependably and accurately with error free. Johnston (1997) describes responsiveness as the speed and timeliness of service delivery. This includes the speed of throughput and the ability of the service to respond promptly to customer service requests, with minimal waiting and queuing time. Fitzsimmons and Fitzsimmons (2001) argue that when the customer is kept waiting for no apparent reason creates unnecessary negative perceptions of quality.

To improve pensioners' satisfaction levels at SSNIT, it is essential to ensure that the reliability of Quality of Service meets or exceeds pensioners' expectations. This can be achieved through regular monitoring of service delivery processes, ensuring that staff members are well-trained and competent in their roles, and establishing clear communication channels with pensioners.

Assurance

The assurance dimension includes the following features: competence to perform the service, politeness and respect for the customer, effective communication with the customer and the general attitude that the server has the customer's best interest at heart (Fitzsimmons & Fitzsimmons, 2001). According to Chase et al. (2001), empathy is the provision of caring, individualized attention to customers. Fitzsimmons and Fitzsimmons (2001) posit that empathy includes approachability, sensitivity, and effort to understand the customer''s needs. Johnston (1997) describes empathy as the ability to make the customer feel welcome, particularly by the contact staff. Khan & Fasih (2014, after, Blery, et.

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al., 2009), states that the process of acquired knowledge being showcased by staffs in executing their term of preferences during service delivery can be highly assuring to customers. This gives customers the confidence that the service delivery representative will perform his/her duty professionally and ethically. Naidoo (2014) argues that not all customers have the expertise to understand the quality of service and values they received, and as such may require effective communication or personal explanations to understand the value they receive. This service quality dimension is performed through the people aspect of service quality (Kaura, et al., 2012).

In order to ensure that the assurance of quality of service meets or exceeds pensioners' expectations, it is necessary to demonstrate expertise and professionalism, maintain confidentiality and privacy, and provide clear and accurate information about services (Bhatti & Qureshi, 2017). In addition, staff training programs, clear communication channels, and regular monitoring and evaluation of service quality are also essential (Bhatti & Qureshi, 2017).

Empathy

Khan & Fasih (2014, after, Blery, et. al., 2009) state that empathy is the ability for service delivery firms to pay attention to individual customer problems and demands, then address these issues effectively. Khan & Fasih (2014, after, Blery, et. al., 2009) also argues that the way the company takes responsibility to address problems faced by their customers on an individual or group level is classified as empathy. This service quality dimension is perceived through the people aspect of service quality (Kaura, et al., 2012).

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Responsiveness

The process in which service providers react quickly to resolve customer problem positively within a given time is called responsiveness (Blery, et. al., 2009). This dimension of service quality is perceived through the people aspect of service quality. However, information technology advancement like emails, webpage and customer service interface improves the responsiveness of service delivery firm (Kaura, et al., 2012).

Pensioners' Satisfaction

This section introduces the discrepancies between expectation and perception. Oliver (1997) mentions that customer satisfaction a judgement that a product or service feature, or the product or service itself, provides pleasurable consumption related fulfilment. Satisfaction is not evaluative state but a process extending across the entire consumption horizon. According to customer satisfaction paradigm, confirmed expectations lead to moderate satisfaction, positively disconfirmed (exceeded standards lead to high satisfaction) and negatively disconfirmed, that is, underachieved standards lead to dissatisfaction. Oliver (1980) discusses that satisfaction can be understood as the discrepancy between expectations and perceptions. That is, customer's perception that compare their pre-purchase expectations with post purchase perception. Oliver (1997) identifies five different types of satisfaction which are pleasure, relief, novelty and surprise.

The extent of satisfaction or strength of the pleasure felt depends on: preferences (ability of offer to meet customer's needs), price (perceived overall

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value of the offer) and performance (difference between expected benefits and actual benefits received). Gibson (2005) divided customer satisfaction into four categories: a cognitive concept to be rewarded for the consumers through payment; evaluation on the accord of prior expectation with alternatives of the selection; affective response after purchase; and, judgments influenced by both emotional responses and cognitive disconfirmation. Oliver (1997) suggests that disconfirmation of expectations is present when the satisfaction mode is pleasure, relief or surprise. That is, performance of a product or service meets the expectations of the purchaser. Gibson (2005) viewed satisfaction as an antecedent of attitudinal brand loyalty, with increases in 14 satisfactions leading to increases in attitudinal brand loyalty.

Gibson found satisfied customers become repeat purchasers of a product or service and provide positive word of mouth. From the customer's point of view, service quality is the difference between what they expect and what they perceive to be receiving from the service provider. This difference creates gaps between expectation and the actual service received. Five gaps have been identified. Gap 1 is between customer expectations and management's perception of these expectations. Gap 2 is the difference between management's perception of customer expectations and the translation of those perceptions into service quality specifications. Gap 3 is the difference between the service quality specifications and the delivery of those specifications to the customer. Gap 4 is the difference between the service delivered to customers and the external communications about the service. Gap 5 is the difference between customers' perceptions of an

actual service experience and the customers' expectations of an ideal service (Parasuraman, Zeithaml and Berry, 1985).

Although all five gaps may hinder an organization in providing high quality service, the fifth gap is the basis of a customer-oriented definition of service quality that examines the discrepancy between customers' expectations for excellence and their perceptions of the actual service delivered. Gaps model recognizes that expectations are subjective and are neither static nor predictable. When the perceptions are greater than expectations, then perceived quality is very good; when they are equal, perceived quality is good; but if expectations exceed perceptions, the perceived quality is less than satisfactory. Thus, judgements of high and low service quality depend on how customers perceive the actual service performance in the context of what customers expect (Sadeghi and Bemani, 2011).

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

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organization since keeping current customers is more profitable than having to win new ones to replace those lost.

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 SSNIT'S submission, in reference to social security organizations, 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 pensioners' satisfaction in a public sector organization, SSNIT, the overriding aim being an assessment of pensioners' satisfaction with service quality.

The relationship between Quality of Service and Pensioners' 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. The *Expectation Disconfirmation Theory* and the *Contrast theory* attest to that. They further contend that service quality is

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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.

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

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

Fen & Lian, (2005) as cited in Ishaq (2012), found that both service quality and customer satisfaction have a positive effect on customer's re-patronage intentions showing that both service quality and customer satisfaction have a crucial role to play in the success and survival of any business in the competitive market. This study proved a close link between service quality and customer satisfaction. Su et al., (2002) as cited in Ishaq (2012) carried a study to find out the link between service quality and customer satisfaction, from their study, they came up with the conclusion that, there exist a great dependency between both constructs and that an increase in one is likely to lead to an increase in another. Also, they pointed out that service quality is more abstract than customer satisfaction because, customer satisfaction reflects the customer's feelings about many encounters and experiences with service firm while service

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quality may be affected by perceptions of value (benefit relative to cost) or by the experiences of others that may not be as good.

Tangibility and Pensioners' Satisfaction

This service quality dimension comprises of ambience, service equipment, human resources (staff) and the means of communication. In simple words tangibles are about creating foremost impressions. All organizations desire that their consumers get an exceptional and positive foremost impression. Focusing on this particular dimension will help them to gain maximum benefit. (Swar & Sahoo, 2012). Service quality is key tool to achieve pensioners' attention. Varying behaviors and attitudes of the pensioners demand high service quality to attain their perception of service. The environment and culture of different areas serve as a guide for businesses on how to adapt their policies in global perspective for a particular area. They have to make changes in the setup of their outlets and branches. Banking industry mostly follows identical office ambience setups and install similar service equipment all over the globe to maintain a standard. But adapting according to cultural needs of particular areas up to some extent will make customers feel more comfortable and loyal (Ganguli & Roy, 2011).

H1: tangibility has a positive and significant effect on pensioners' satisfaction.

Reliability and Pensioners' Satisfaction

Results from Ibáñez, Hartmann & Calvo (2006) test on reliability of service and customer satisfaction suggest that a positive correlation do exist between the reliability of service, service quality, performance and customer's

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satisfaction. This is made possible through the interactional activities between employees and the pensioners. This dimension is facilitated through the people aspect of service quality (Kaura, et al., 2012). They found a significant relationship between reliability of services on the satisfaction level of customers. The literature reveals an increased degree of positive relationship between service quality, customer satisfaction and performance where face-to-face dealing between customer and employee is the only focus. Technology expansion has had a great impact on the choice of service delivery standard and services marketing strategies. This has yielded many prospective competitive advantages including augmenting of productivity and enhanced revenue creation from new services (Muyeed, 2012).

H2: Reliability has a positive and significant effect on pensioners' satisfaction

Assurance and Pensioners' Satisfaction

Results from Parasuraman, et al. (1988) found that assurance is one of the core dimensions of service quality that impacts customer satisfaction because it implants a favourable perception of an organization in the mind of a customer. Thus, encouraging the likelihood of word-of-mouth activity especially in financial institutions. A reliable financial service provider implants a high level of confidence in the mind of its customers (Khan & Fasih, 2014, after, Ndubisi, 2006 and Ndubisi & Wah, 2005). This dimension is facilitated through the people aspect of service quality (Kaura, et al., 2012). In addition to tangibles, reliability and responsiveness; assurance has been identified as a significant dimension of

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service quality by Parasuraman et al. (1988). They propose that all of these dimensions significantly enhance customer satisfaction. It is believed that if the employees of pension fund administrators display trustworthy behavior, the satisfaction level of customers can be enhanced significantly (Ndubisi, 2006; and Ndubisi & Wah, 2005).

H3: Assurance has a positive and significant effect on pensioners' satisfaction

Empathy and Pensioners' Satisfaction

Ganguli & Roy (2011) claim that a positive correlation does exist between empathy and customer satisfaction. He also realized that without empathy customers will remain dissatisfied with service quality. Therefore, empathy greatly impacts customer satisfaction (Al-Marri, Ahmed & Zairi, 2007). This dimension will immensely contribute toward customer long-term relationship with the company. Wieseke, et al. (2012) research proves that empathy creates a condition of emotional relationship with customer and the service providers and motivates customer to do business with the company. According to Karatepe (2011) there is a positive relationship between empathy and customer satisfaction. He noted that customer loyalty could be easily captured through empathy. The importance of empathy can be felt through service quality, customer loyalty as well as satisfaction. Therefore, empathy and reliability of service are significantly influenced by service environment (Karatepe, 2011). This dimension is also facilitated through the people aspect of service quality (Kaura, et al., 2012).

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Also, it was established by Al-Marri, Ahmed and Zairi (2007) that customer satisfaction is significantly impacted by empathy. It makes customers contended and in the long-run serves as an important predictor in improving the financial performance of the organization. Wieseke, Giegenmuller & Kraus (2012) empirically investigated the role of empathy in service quality and its impact on customer satisfaction. It was established that customers treated emphatically are more often visitors and prone to forgive any mistakes that may occur. Empathy creates an emotional relationship with customer, providing customers a touch of importance for business. This leads to retention and creation of new customer's pool. Juneja (2011) as cited in Khan and Fasih (2014) has also studied the correlation between service quality dimensions and customer satisfaction in Bangladesh banking industry. It was found that customer loyalty can be won through empathy. Empathy can play roles in improvement of service quality, customer loyalty and finally satisfaction. Karatepe (2011) explored the service environment impact with empathy and reliability on loyalty. Empathy works as a moderator between quality and customer satisfaction. Empathy can change the behavior of customers ultimately.

H4: Empathy has a positive and significant effect on pensioners' satisfaction

Responsiveness and Pensioners' Satisfaction.

Responsiveness describes how often SSNIT voluntarily provides social security schemes and services, that are important to pensioners (see Parasuraman et al., 1988; Yang, 2001; Kim and Lee, 2002). Researchers examining the

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responsiveness of web-based services have highlighted the importance of perceived service quality and customer satisfaction (Yang &Jun, 2002; Zhu et al., 2002). We therefore hypothesized as follows:

H5: Responsiveness has a positive and significant effect on pensioners' satisfaction

Empirical Review

This section reviews studies carried out by other researchers on the Quality of Service delivery and Pensioners' satisfaction. The review was centered on studies that authors have conducted on the relationship between a few or all service quality dimensions and customer satisfaction.

A study conducted by Abd-Elrahman, El-Borsaly and Hassan (2020) investigated the relationship between service quality (SQ) and organizational performance (OP) within the Egyptian mobile telecommunications setting. A valid research instrument was utilized to conduct a survey of 384 top-middle- and supervisory level managers from 3 Egyptian mobile telecommunications companies. The results indicate that service quality has a significant positive impact on organizational performance.

Another study by Lebdaoui and Chetioui(2020) examined a model that uses customer service quality as an intervening mechanism in the relationship between customer relationship management (CRM) practices and organizational performance in two different banking structures. Findings demonstrate that customer service quality plays a mediating role between CRM practices (organizational and technological) and organizational performance in both

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conventional and Islamic banks. Our results confirm the positive impact of CRM practices on organizational performance in the two banking structures.

Further, Singh (2016) examined the influence of internal service quality (ISQ) on job performance in the public sector. Data was collected from 250 police personnel in PDRM in Kuching using a survey method with a questionnaire as the main tool. The results indicate that internal service quality is positively correlated with job performance. Also, Aremu, Aremu and Mustapha (2018) examined the effect of enhancing service quality dimensions on sustaining customer satisfaction. A total of two hundred and fifty (250) customers of Nigerian Banks were given questionnaires. The study's findings show that there is a relationship between enhancing service quality and sustain customer satisfaction.

A study by Nazeer, Zahid, and Azeem (2014) revealed that internal service quality and job performance. Results indicated a significant positive effect of internal service quality on job satisfaction. Mawoli (2016) evaluate the internal service quality of a state university library in Nigeria. The study adopted a survey research method in which a questionnaire instrument was used to gather data from the internal customers of the library (e.g., the library staff) numbering 31 in all. The study found that the internal service quality of the library is poor for all service quality dimensions. Based on these reviews, the following hypothesis was postulated

In 1988, Parasuraman, Zeithaml, and Berry had conducted an empirical study to measure the service quality towards the customers' perceptions by using the ten dimensions as a basic structure. The results indicated that some variables

in these ten dimensions were overlapped with each other. In the ten elements of service quality, tangibility, reliability and responsiveness remain constant while the remaining seven determinants were categorized into the last two dimensions which are assurance and empathy (Parasuraman et al., 1988). As a result, there are five service quality dimensions in the modified version of SERVQUAL model that affect customers' satisfaction and thus brand image: Tangibility is related to the physical environment, facilities and the employees' appearance. Reliability is the ability to carry out the services consistently and accurately. Responsiveness is the willingness of the employees in helping the customer to solve the problem. Assurance is the adequate knowledge that the employees possess and the ability of the employees in entrusting the confidence. Empathy is associated with the organization provide the caring and individualized attention to their customers.

Buttle (1996) mentioned that SERVQUAL model is been used widely in measuring customers' perceptions towards various types of services. Al-Azzam (2015) studied the impact of service quality on customer satisfaction: a field study of Arab Bank in Irbid City, Jordan. The study used the model of service quality with five dimensions to evaluate its effect on the customer satisfaction. The results indicated that the higher the service quality, the more the costumer's satisfaction. The findings also indicated that the five factors of service quality positively affected the customer satisfaction. This study was conducted in the banking industry whose customers differ in the social, economic and cultural elements from the customers that the current study that was conducted on in the four star and five-star hotels in Nairobi County. Rahhal (2015) evaluated the

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effects of service quality on customer satisfaction: an empirical investigation in Syrian Mobile Telecommunication Services. Convenience sampling was used to select 600 mobile phone service users and was distributed among the 17 Damascus and Aleppo. Confirmatory factor analysis was used in the analysis. The findings of the study showed the direct significant impact of service quality on customer satisfaction. This study was conducted in the Syria, while the current study was conducted in Kenya, specifically Nairobi County, that has economic, social, political and cultural differences to Kenya. Olatokun and Ojo (2014) did a study on the influence of service quality on consumers' satisfaction with mobile telecommunication services in Nigeria.

Using survey design, the study assessed customer satisfaction with mobile telecommunication services in Ibadan, a Nigerian municipality. A structured questionnaire, consisting of SERVQUAL dimensions of reliability, responsiveness, assurance, empathy and tangibility, was used to collect data. Convenience sampling technique was used to select 431 mobile telecommunication users to measure their satisfaction level. Findings revealed Responsiveness, Assurance and Empathy to be significant in explaining customer satisfaction. The findings may further strengthen the position of the regulatory authorities in developing policies that will address customers' satisfaction based on defined priorities. This study was conducted in mobile telecommunication services while the current study was conducted in four star and fivestar hotels.

Aliata (2016) carried out a study on the relationship between service quality and customer satisfaction of commercial bank customers, Nairobi Kenya.

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A sample of 384 was drawn using proportionate stratified random sampling technique to constitute 242 Retail, 81 Business and 61 corporate customers. The results revealed that service quality significantly contributed to customer satisfaction at (β=.488, p less than .05). This study failed to establish the effects of service quality on customer satisfaction in four star and five-star hotels in Nairobi, Kenya which is the focus of the current study. Although this study was conducted among commercial bank customers in Nairobi Kenya, the current study was conducted among four star and five-star hotels in Nairobi County.

Tangibles and Customer Satisfaction

This section looks at the relationship between tangibles and their effect on customer satisfaction across different conceptual and contextual research works explored by other authors across different geographical regions and industrial sectors.

Tamwatin, Trimetsoontorn and Fongsuwan (2015) studied the effect of tangible and intangible service quality on customer satisfaction and customer loyalty in Siam Kempinski Hotel in Bangkok, Thailand. A self-selection sampling technique was used to select the sample by sending the questionnaires to the guests who stayed at the hotel, out of which 425 guests returned the completed questionnaires. Structural equation modelling (SEM) was used to analyze the collected data. Findings confirmed that tangibles and intangible services influence customer satisfaction significantly and all these jointly influence customer loyalty. This study though similar in the industry focused on, was conducted in Thailand

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whereas the current one was conducted in a different country that is, in four star and five-star hotels in Nairobi, Kenya.

Lee, Lee & Dewald (2016) carried out a study on measuring the customers' perception of tangible service quality in the restaurant industry. The purpose of the study was to investigate the relative importance of tangible service attributes toward diners' satisfaction within the upscale dining segment. A total of 29 tangible service attributes were identified. Through the exploratory factor analysis (EFA), five underlying dimensions of tangible service attributes were first delineated: presentation value, table aesthetics, sensory perceptions, hygiene purity, and vehicle convenience. The results indicated a statistically significant causal relationship between tangible service factors and the diners' satisfaction exists within the upscale dining segment. This study only focused on tangible service quality, the current study focused on tangibles, reliability, responsiveness, assurance and service empathy SERVQUAL dimensions.

Reliability and Customer Satisfaction

This section looks at the relationship between reliability and its effect on customer satisfaction across different conceptual and contextual research works explored by other authors across different geographical regions and industrial sectors

Omar (2015) carried out a study on determining the influence of the reliability of service quality on customer satisfaction: the case of Libyan E-Commerce customers. The primarily purpose of the study was to determine the influence of reliability dimension of E-commerce on Libyan customers satisfaction. Required data was collected through customers' survey. The findings

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show that there is a very strong relationship between quality of service (Reliability) and customer satisfaction. Based on the conclusion made, Reliability Ecommerce business was representing the ability of the web site to fulfill orders correctly, deliver promptly, and keep personal information secure. This study focused on Libyan E-Commerce customers while the current one focused on hotel customers in four star and five-star hotels in Nairobi, Kenya.

Gagnon and Roh (2008) evaluated the impact of customization and reliability on customer satisfaction in the U.S. Lodging Industry. The study examined the relationship between customers' perceptions of reliability, customization, overall quality, and customer satisfaction in the US lodging market. The American Customer Satisfaction Index (ACSI) provided the secondary data for the research. The results provided evidence that US hotel guests were satisfied with the overall quality of their hotel experiences and that overall quality, customization, and reliability all have significant, positive impacts on customer satisfaction. This study was conducted in the United States of America which is a developed economy compared to the current study that focused in Nairobi, Kenya which is a developing country.

Pisnik and Snoj (2010) carried out a study on the development, validity and reliability of perceived service quality in retail banking and its relationship with perceived value and customer satisfaction. The purpose of the study was first to validate the perceived retail banking service scale in the case of a small transitional economy of Europe, and second to re-search service quality-customer satisfaction relationship and the role of perceived value within it. The study

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established that the perceived value variable has a potential to be mediating variable between perceived quality and customer satisfaction relationship in retail banking settings. This study was conducted in the banking industry while the current study was conducted in four star and five-star hotels in Nairobi County.

Responsiveness and Customer Satisfaction

This section looks at the relationship between responsiveness and its effect on customer satisfaction across different conceptual and contextual research works explored by other authors across different geographical regions and industrial sectors

Iberahim (2016) did a study on customer satisfaction on reliability and responsiveness of self-service technology for retail banking services. The purpose of this study was to 22 examine the current level of ATMs service quality at one of the main ATM service points of a Malaysian bank. The objective of the study was to investigate the relationship between the reliability and responsiveness of ATM services with customer satisfaction and verify the determinants for service enhancement. Data was collected through questionnaire survey of 271 respondents and observations at the service point. Data was analyzed using SPSS. Result of survey suggests the relationships of three out of four elements of service quality dimensions (consistency, dependability and timeliness) are important to maximizing customer satisfaction. This study mainly focused on customer satisfaction while the current study focused on service quality and customer satisfaction. 2.3.4. Assurance and Customer Satisfaction This section looks at the relationship between assurance and its effect on customer satisfaction across

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different conceptual and contextual research works explored by other authors across different geographical regions and industrial sectors.

Rachman (2017) undertook a study an analyzing the of effect of physical evidence and service assurance on customer satisfaction and customer loyalty in using car rental service (PT Pusaka Prima Transport Cases). The method used in this research was descriptive analysis method, using multiple regression, and tools questionnaire given to 107 consumers PT Pusaka Prima Transport. The results showed that the four variables had a significant influence in the amount of 42.99% for physical evidence to customer satisfaction, 18.40% for the guarantee of service to customer satisfaction, and 64.8% for customer satisfaction to customer loyalty. This study was conducted in the transport sector while the current study was conducted in four star and five-star hotels in Nairobi County.

Park, Bhatnaga & Rao (2014) carried out a study on assurance seals, on-line customer satisfaction and repurchase intention. The study explored how third-party assurance seals, a privacy service provided by vendors to mitigate customers' fears, have an impact on online customer satisfaction and repeat-purchase intention. The study showed, first, that seals provide a frame such that a consumer's overall satisfaction and repeat-purchase intention would be higher when vendors provide assurance seals than when they do not. Second, applying the concept of diminishing sensitivity, it showed that consumers would be 23 subjectively less sensitive to service performance of vendors who provide seals than vendors who do not provide seals. This study focused on how the different

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ways customer fears are mitigated impact customer satisfaction while the current study focused on how service quality dimensions influence customer satisfaction.

Empathy and Customer Satisfaction

This section looks at the relationship between empathy and its effect on customer satisfaction across different conceptual and contextual research works explored by other authors across different geographical regions and industrial sectors.

Ye, Dong and Lee (2017) conducted a study on long-term impact of service empathy and responsiveness on customer satisfaction and profitability: a longitudinal investigation in a healthcare context. Using 24 quarters of longitudinal patient satisfaction data and archival financial data from 25 clinical units in a large healthcare organization, the study examined how empathy and responsiveness influence profitability over time. The findings showed that downgrading empathy and responsiveness allows firms to lower costs, resulting in immediate productivity benefits; however, this strategy had an enduring negative effect on customer satisfaction and ultimately hurts profitability in the long run. This study was conducted in the health industry while the current study was conducted in four star and five-star hotels in Nairobi County.

Bahadur, Aziz and Zulfiqar (2018) studied the effect of employee empathy on customer satisfaction and loyalty during employee–customer interactions: The mediating role of customer affective commitment and perceived service quality. The study investigated the indirect effect of employee empathy (EE) on customer loyalty (CL) and loyalty outcomes through intervening variables, i.e. customer affective commitment, perceived service quality, and customer satisfaction (CS).

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Associations between the constructs of the proposed model were examined in the context of employee–customer interactions. Data were collected through the online survey from 360 useable responses collected from active users of telecommunication services from the province of Anhui, China. To test the model, structural equation modeling was applied by using AMOS 21. The findings confirmed the positive and indirect effect of EE on CL and loyalty outcomes (i.e. positive word-of-mouth 24 and repurchase intentions). This study was conducted in China which is a developed economy compared to the current study that focused on Nairobi, Kenya which is a developing country.

Summary of Knowledge Gaps

From the above empirical literature review the study identifies conceptual, empirical and contextual knowledge gaps. Conceptually, prior studies have mainly used one or two service quality dimensions and studied their relationship with customer satisfaction (Omar, 2015 ; Lee, Lee & Dewald, 2016; Pandey & Devasagayam, 2010; Rachman, 2017; Bahadur, Aziz & Zulfiqar, 2018). Empirically prior studies also yield different results. Some authors found that 3 out of the five dimensions had a the most influence on customer satisfaction while other authors who only focused on one dimensions found a positive relationship e.g Olakutan and Ojo (2016) and Omar (2015) . This implies that this relationship still presents mixed findings warranting further research. The current study instead employed all five service quality dimensions to establish their relationship with customer satisfaction.

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Contextually, prior studies (see Gagnon and Roh, 2008; Alsaqre, 2011) were conducted in different environments/ countries that have both social, economic and cultural differences. Additionally, majority of prior studies were conducted in sectors such as e-commerce (Omar ,2015), banking (Aliata, 2016), restaurant (Lee, Lee and Dewald, 2016), telecommunication (Rahhal, 2015), transport (Rachman,2017) and healthcare (Ye, Dong and Lee, 2017) suggesting that SSNIT requires more research to be done. This is because the service offering and the pensioners' profiles differ from the industries mentioned. Arising from these conceptual, empirical and contextual knowledge gaps, this study sought to address them by investigating the influence of service quality dimensions on the satisfaction of pensioners at SSNIT, Cape Coast, Ghana.

Conceptual Framework

From the conceptual model, pensioners' satisfaction level is predicated on the service quality delivery as perceived by them based on their service expectations. When the perceptions meet expectations then the customers are satisfied. When the perceptions exceed expectations then the customers become highly satisfied. When the perceptions are lower than expectations, the customers become dissatisfied. Thus, the study makes the following prepositions:

H0: Quality of Service significantly influences pensioners' satisfaction.

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Tangibility		
Reliability		
Responsiveness	→ Quality of Service	→ Pensioners' Satisfaction
Assurance		
Empathy		

Independent Variables   **Dependent Variable**
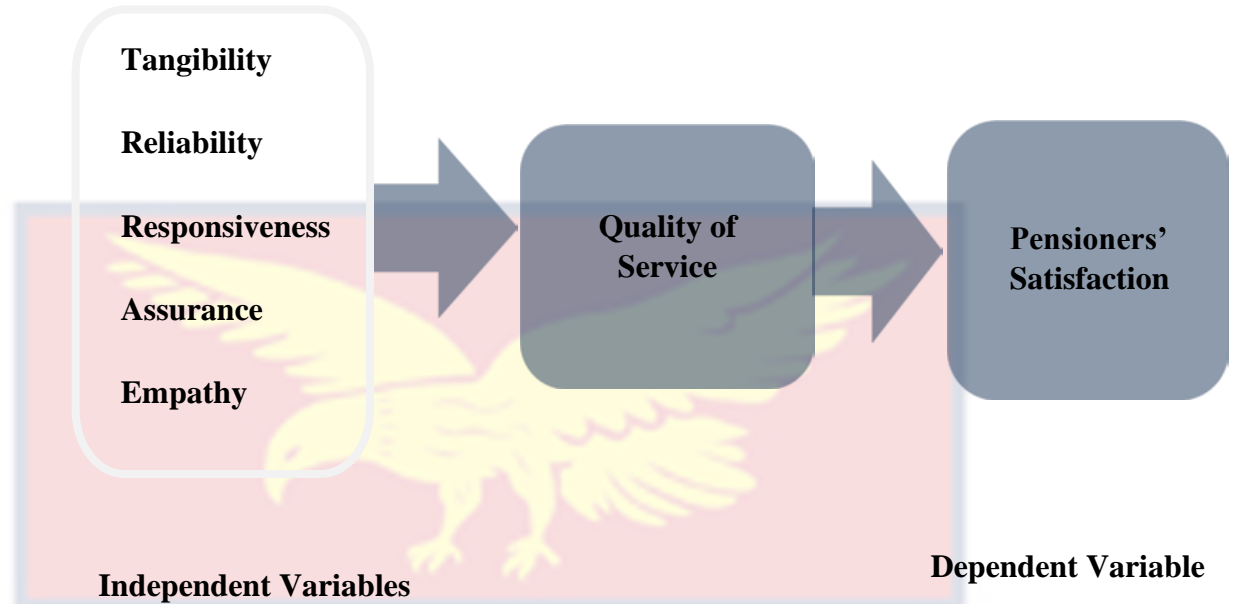
Figure 2.1: Conceptual Framework

Source: Author's construct, 2021

Chapter Summary

This section has reviewed the theories adopted in explaining service quality and pensioners satisfaction. These include; the contrast theory, Expectancy-Disconfirmation Theory as well as the SERVQUAL Model. The empirical literature in line with study objectives tangibles, reliability, responsiveness, assurance, and empathy and customer satisfaction has also been discussed while identifying the research gaps. Then the conceptual framework which shows the relationship between the study variables has also been review and finally the operationalization of the study variables.

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CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This chapter presents the methodology of research. The chapter covers the research design, target population, the sample frame, sample and sampling techniques. In addition, the chapter also identified the data collection instruments utilized for data collection, the data collection procedure, validity and reliability of the research instrument, data analysis and presentation.

Research Approach

Creswell (2021) claims a quantitative approach to understanding phenomena through the collection of numerical information analysed using mathematically determined methods (in particular statistics). This approach helps the researchers' principles not interfere with or become part of the analysis, accordingly to Johnson and Onwuegbuzie (2004). This method usually starts with the collection of data based on hypothesis or theory. Quantitative approaches most always assume that there is only one "reality" independently of the experience of mankind (Lincoln, Lynham & Guba, 2011). This study therefore adopts a quantitative approach in understanding the two variables: Quality of Service and the Satisfaction of Pensioners through numerical information.

Research Design

The research design facilitates the framework of the various research operations, thereby making research as efficient as possible hence yielding

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maximum information with minimal expenditure of effort, time and money (Mugenda, 2008). This study used a descriptive and explanatory research designs. This type of research design focuses on explaining the aspects of the study in a detailed manner. A researcher starts with a general idea and uses this research as a medium to identify issues that can be the focus for future research. The purpose of explanatory research is to increase the understanding on a certain subject. It also explains why events occur to build, elaborate, extend or test theory (Creswell, 2013).

Explanatory research is interested in understanding, explaining, predicting and controlling relationships between variables than in detecting causes. Explanatory studies go beyond description and attempts to explain the reasons for the phenomenon that the descriptive study only observed (Yin, 2013). The study sought to be explanatory in nature because it increases understanding between common people, or other researchers among the topic that is investigated. Zikmund, Babin, Carr and Griffin (2012) recommended explanatory research design because it is associated with greater levels of internal validity due to systematic selection of subjects.

Study Area

SSNIT basically administers the pension fund of the working population of Ghana. Its history dates back to 1965. It was then a provident fund until 1991 when a new bill was passed converting the provident fund into a pension scheme. The reason was that the interest rate on the funds, the bulk of which was invested in government bills, was far below the rate of inflation and this affected the

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benefits accruing to members. This therefore made the benefits woefully inadequate. To provide for a better social income protection, the provident fund was replaced by the pension scheme (Gockel, 1996). SSNIT currently has over 700,000 members contributing and it is paying out pension to over 30,000 people. It operates through 46 offices in the districts, 11 regional offices and a head office (Gockel, 1996). In terms of business, SSNIT operates on two main lines. These are pension's administration and investment management. To the investing public oversees, SSNIT believes they would be interested in the investment aspect of what it does (Gockel, 1996).

The primary objective of SSNIT is to manage the fund to meet the pension obligations that it has promised the contributing members. SSNIT's slogan which ties in with its goal is to "deliver on our promise" and that is the primary objective of any pension scheme. SSNIT has a contractual obligation to pay the pensions when they come due. SSNIT provides 3 benefits; the old age pension for those between 55 and 60 years, invalidity pension for those who are totally invalid and a survivor's lump sum for dependants of a deceased member (Disney & Co, 2000). The Philosophy of SSNIT to become what it is today SSNIT is the biggest by its assets and also by the volume of contributions that it takes. As a young fund, SSNIT accumulates surpluses with investments in various sectors of the economy. SSNIT is very visible in the real estate sector. SSNIT is the largest single investor on the local stock market with investment in 16 out of the 21 companies on the stock exchange (Disney & Co, 2000). SSNIT also has investments in companies, spanning all the sectors; financial, manufacturing,

services, agriculture. SSNIT is basically looking for returns to help it 8 meet its obligations in the future.

During the 2000s, Ghana introduced substantial social protection policy reforms. The contributory pensions system was reformed from a single statutory defined benefit scheme and a colonial-era unfunded scheme for civil servants to a new system with additional mandatory and voluntary privately-administered 'tiers' augmenting the statutory scheme. A new contributory national health insurance scheme was introduced in 2003. Several forms of social assistance targeted at the (largely rural) poor, including a school feeding programme, 'capitation grants' to expand free primary education and the flagship Livelihood Empowerment Against Poverty (LEAP) cash transfer scheme were introduced. All of these reforms were initiated under John Kufuor (of the New Patriotic Party, NPP), who had defeated Jerry Rawlings (and his National Democratic Convention, NDC) in 2000. When the NDC returned to power in 2008, it continued the implementation of NPP-initiated reforms, modestly expanded cash transfers and maintained broadly similar economic and social policy.

Population of Study

SSNIT has 320 pensioners listed in Cape Coast. The target population is the entire set of units for which the study data are to be used to make inferences; the target population thus defines those units for which the findings of the study are meant to generalize (Sarason, 2013). A population includes all elements that meet certain criteria for inclusion in a research study. It is the entire set of individuals or objects sharing some common characteristics as defined by the

sampling criteria established for the study (Burns & Grove, 2013). McLeod (2014) note that a research population is generally a large collection of individuals or objects that is the focus of a scientific query. It is for the benefit of the population that researches are done.

Sample Size and Sampling Technique

Yin (2013) explains that sampling is the procedure of selecting a representative of the total population as much as possible in order to produce a miniature (small) cross section. Kothari (2010) defines a sample as a small proportion of a target population selected for analysis. The study used the Krejcie and Morgan (1970) formula to arrive at the sample size of 175. The study therefore targeted a total of 175 respondents distributed equally among the pensioners. This random sampling method was adopted in the selection of the respondents because it enables the researcher to provide equal chances to the respondents to be selected (Martino, Luengo & Míguez, 2018)

Data Collection Procedure

As the study depended on primary data for the fulfilment of the specific research objectives, it became vital for dependence on reliable method that could guarantee access to the respondents as well as the right kind of data needed. These prospective respondents were personally contacted through mobile phone. This was done after the formal authorization for the gathering of the primary data had been granted by the authorities of SSNIT specifically, the Human Resource Development Division. The questionnaire was administered personally to the pensioners and those who were unavailable were contacted through phone. The sharing and retrieval of questionnaire lasted for six months due to the type of

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respondents since it wasn't easy getting to most of them (July to November, 2021). Research reported a response rate of 94%.

Research Instrument

The research instrument adopted in this study is a structured questionnaire. It comprises both open-ended and closed-ended questions. The closed-ended questions were designed using a 5- point Likert scaling ranging from strongly agree to strongly disagree. All the variables in this study have a number of questions on the questionnaire items. Section A of the questionnaire consists of the demographic variables of the respondents while section B consists of the constructs under study namely pensioners' satisfaction, assurance, empathy, reliability, responsiveness and tangibility. The questionnaire was further divided into six sections each following the five service quality dimensions yielding the 29 SERVQUAL statements, and pensioner's satisfaction yielding 7 statements. The researcher also employed a five-point likert scale on each of the SERVQUAL statements (Parasuraman, Zeithaml & Berry, 1990). According to Sekaran (2003) data collection instrument is the means by which information is obtained from the selected subject under investigation. The study collected primary data using questionnaires. According to Babbie (2009), questionnaires are used for data collection because of their simplicity in the administration and scoring of items as well as data analysis.

Administration of Research Instrument

The copies of the questionnaire were administered to the respondents by the researcher. The copies of the questionnaire were handed over to participants

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of contributory pension scheme in government departments and agencies in Cape Coast. The distributed questionnaire copies were collected back after some months.

Data Collection Issues

The non-response of participants in a sample size is a daunting challenge in collecting the data. Researchers anticipate getting the smallest sample size to generate outcomes that are statistically consistent and generalizable as an insufficient sample can weaken the correctness of the conclusions (Barlett, Kotrlik & Higgins, 2001). It can unequivocally be said that the accuracy of quantitative research results hinges on the sample size of the population. Non-response rate should be decreased to the bare minimum. By so doing, a letter should be sent to the respondents in advance to reduce non-response rate (Hox, 2007). An advance letter will pre-inform and prepare the respondent towards the answering of the questionnaire.

Validity and Reliability Tests

Validity is the degree to which an instrument measures the construct under investigation. For a data collection instrument to be considered valid, the content selected and included must be relevant to the need or gap established (Liaw & Goh, 2002). Draft copies of the questionnaire were given to the supervisor and other lecturers as well as some research experts who went through and made comments that were used in drafting the final questionnaire. According to Mugenda (2008) reliability is a measure of the degree to which research instruments yields consistent results or data after repeated Trials. The test-retest

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method was adopted in the study. Reliability of the questionnaire was evaluated using Cronbach's Alpha which measures the internal consistency. Cronbach's alpha coefficient was adopted to test the internal consistency (reliability) of the multiple-item scales with a value ranging from 0.760 to 0.831 indicating acceptability beyond the threshold of +0.70. Cooper and Schindler (2008) have indicated 0.7 to be an acceptable reliability coefficient therefore the study used 0.7 as the cut-off point. This is presented in the Table1

Table 1: Reliability of Scales and Cronbach's Alpha of Study Variables

Variables	No. of Items	Cronbach's Alpha
Quality of Service0.801		
Tangibility	5	0.760
Reliability	7	0.831
Assurance	6	0.796
Empathy	5	0.811
Responsiveness	6	0.766
Pensioners' Satisfaction	7	0.772

Source: Field data, Amoah (2021)

Data Analysis and Processing

Once all the questionnaires were received from the field, the researcher embarked on data editing, coding and analysis. When it comes to data editing, the researcher checked for completeness, accuracy, consistency of data by arranging the data in a systematic manner. The filled questionnaires were checked for

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completeness at two levels where the data collectors verified that questionnaires were complete before they are taken to the researcher to do the final verification. This was done to ensure that any anomalies detected were corrected immediately before the questionnaires were collected from the respondent. Spelling and grammatical mistakes were also corrected. With editing the data, the researcher made sure that all responses were very clear to understand. Bringing clarity is important otherwise the researcher can draw wrong inferences from the data. Data coding refers to the process of transforming collected information or observations to a set of meaningful, cohesive categories. It is a process of summarizing and re-presenting data in order to provide a systematic account of the recorded or observed phenomenon. The questionnaire had both closed and open questions.

The responses from the closed questions were assigned numerical numbers which were entered into the SPSS software in preparation for analysis. The researcher generated themes for the responses from the open-ended questions and grouped the responses that are similar. Data analysis was guided by the research objectives presented. All questionnaires received were referenced and items in the questionnaire coded to facilitate data entry. Quantitative data collected were analyzed using descriptive and inferential statistics. Descriptive statistical analysis was performed by computing the frequencies and percentages of variations in response as well as describing and interpreting the data in line with the study objectives and assumptions to communicate research findings.

Inferential statistics included performing correlation and regression analysis to examine the effect of service quality on the satisfaction of pensioners

at SSNIT in Cape Coast. Pearson R correlation was used to measure strength and the direction of linear relationship between variables. Correlation value of 0 showed that there is no relationship between the dependent and the independent variables. On the other hand, a correlation of ± 1.0 means that there is a perfect positive or negative relationship (Hair et al., 2010). The values were interpreted between 0 (no relationship) and 1.0 (perfect relationship). The relationship was considered weak when $r = \pm 0.1$ to ± 0.29, while the relationship was considered moderate when $r = \pm 0.3$ to ± 0.49, and when $r = \pm 0.5$ and above, the relationship was considered strong. The study adopted multiple regression models at 5% level of significance to examine direct and indirect relationship between the study variables.

The regression model was;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_4 X_4 + \varepsilon,$$

Where; Y= Pensioners' satisfaction,

β_0= constant (coefficient of intercept),

X_1= Tangibles;

X_2= Reliability;

X_3= Assurance;

X_4= Empathy;

X_5= Responsiveness;

ε = error term;

Ethical Considerations

The researcher sought for and was granted ethical approval for the study by the University of Cape Coast. A research permit was also obtained from

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SSNIT, and this granted permission to collect data. An introduction letter was obtained from the University of Cape Coast that helped in introducing the study to the respondents. The respondents who were willing to participate in the study were provided with a consent form to sign that clearly stated that participation in the study is purely voluntary and no one was coerced to take part. To ensure anonymity the name of the respondents did not appear anywhere in the research instrument. The respondents were also informed that the study is purely academic and that their information was to be kept confidential. The researcher encouraged the respondents to respond to the questionnaire truthfully, honestly and in an unbiased fashion without any fear that their responses would put them in any physical or psychological harm

Chapter Summary

This chapter looked at the methodology of research that the researcher undertook. The researcher used descriptive and explanatory research designs with the 320 pensioners for which a sample size of 175 clients was obtained using the Krejcie and Morgan (1970) formula. Purposive sampling was employed by the researcher to select the respondents. Primary data was collected from the respondents using a semi structured questionnaire. The data collected from the field was analysed using statistical package for social sciences (SPSS) program.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

In this study, the main research objective has been, "*to determine the influence of Quality of Service on Pensioners' satisfaction at SSNIT in Cape Coast, Ghana*" Based on this main research objective, specific objectives were used to achieve the study goal. In line with these original research objectives and the method used, this chapter provides the findings and discussions which reflect on the core study specific objectives as outlined in Chapter One.

Response Rate

The population size was 320 pensioners. A total number of 175 were issued from which 165 were filled and returned which represented a response rate of (94%) whilst 10 representing 6% was not returned. The fundamental reason for this success rate could be ascribed to the hard work of the researcher who administered the questionnaires personally to the respondents. In addition, a lot of efforts were made in making many follow-up calls to clarify queries by the researcher with the intention to enhance the high response rate. The response rate is represented in table 2.

Table 2: Response Rate

Questionnaire	Count	Percentage (%)
Returned	165	94
Non-Returned	10	6
Total	**175**	**100**

Source: Field data, Amoah (2021)

Table 3: Demographic Characteristics of the Respondents

Variables	Options	Frequency	Percent
Gender	Female	48	29.1
	Male	117	70.9
	Total	**165**	**100.0**
Age	61-65	49	29.7
	66-70	62	37.6
	71-75	28	17.0
	Above 75	26	15.8
	Total	**165**	**100.0**
Level of Education	SSS	29	17.6

Diploma		38	23.0
1st Degree		68	41.2
2nd Degree		11	6.7
Professionals	19		11.5
Total		**165**	**100.0**
Pensioners' Years of Work 15-20 years		39	23.6
21-30 years	85		51.5
31-40		28	17.0
Above 40 years		13	7.9
Total		**165**	**100.0**

Source: Field Data, Amoah (2021)

In order to understand the demographic characteristics of the respondents, the study deemed it fitting to find out the demographic data of the pensioners. Table 3 presents demographic statistics on the frequencies and percentages of responses on gender received from the respondents. It clearly illustrates that there were more male participants than their females' counterparts in this survey. More than 50% of the respondents were males (71%) while the remaining respondents, (that is 29%) were females. This implies that there are more of the male pensioners than the female pensioners. According to the Annual Report of Ghana Statistical Service, (2014) generally, labour force participation rate of females remains lower than that of males. In Ghana, the labour force participation rate of

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females has often trended below that of men even though females constitute over half of the entire population. In addition, the unemployment rate is estimated to be higher among women than men, whilst at the same time the share of females in wage employment is also lower than that of males.

On the age distribution of the respondents, it was found out that the majority of the pensioners (62) were between the ages of 66 and 70 years representing 38%, which depicts that most of the pensioners retired 6years ago from the public service. Again, the result shows that 49 respondents representing (30%) were between 61 and 65 years which implies that pensioners had just retired from the public service. This could mean that the more of the young ones are going to be employed in the public service. This also implies that the succession plan in the organization will be relatively easier as more young ones will be employed. In addition, 28 of the respondents representing (17%) were between the ages 71 to 75years implying a relatively small percentage of retired officers. However, the least age group of pensioners was those above 75years representing 16% which implies that the very matured ones have retired leaving space for the young ones to start their career.

Moreover, it can be noted that 68 respondents representing (18%) had their senior high school education from various fields, while thirty-eight (38) respondents representing (23%) were diploma holders. However, a larger percentage number of the pensioners had first degree (41%), professionals were 12% while only 7% of the pensioners were second degree holders. The study results from the table highlights the significance that the organization attaches to

education as most pensioners in the public service were qualitatively gifted with educational prowess.

In terms of the how long each pensioner had worked in the public service, it was found that most of them fell within 21 to 30 years, thus, 52% of the respondents worked within these years, while 23% had worked between 15-20years before retiring. This is followed by those who have worked between 35 to 40 years, who make 17%, while those who had worked for more than 40 years make up 8%. This implies that most of the pensioners worked for a long time in the public service.

Main Study Findings

In line with the study objectives, a correlation was first done on the five dimensions of Quality of Service in order to assess those that are significantly correlated to satisfaction of pensioners at SSNIT. Correlation analysis helps with policy formulation where employers would be able to formulate policies regarding social security schemes rendered to pensioners at SSNIT. The correlation coefficient ranges between -1 to +1. A coefficient of +1.0 means that there is positive correlation between the variables indicating that increase in independent variable will result to an increase in dependent variable by the same measure. Interpretation of values could be weak, perfect, moderate or strong, representing the strength. A coefficient of -1.0 means that there is negative correlation, indicating that increase in independent variable will result to decrease in dependent variable. A coefficient of zero means there is no relationship

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between the two items and that a change in the independent item will have no effect in the dependent item.

Table 4: Correlations							
		TANGIBILITY	ASSURANCE	RELIABILITY	RESPONSIVENESS	EMPATHY	PENSIONERS' SATISFACTION	QUALITY OF SERVICE
TANGIBILITY	Pearson Correlation	1	.230**	.271**	.212**	.190*	.264**	.329**
	Sig. (2-tailed)		.003	.000	.006	.014	.000	.000
	N	165	165	165	165	165	165	165
ASSURANCE	Pearson Correlation	.230**	1	.605**	.620**	.318**	.322**	.333**
	Sig. (2-tailed)	.003		.000	.000	.000	.000	.000
	N	165	165	165	165	165	165	165
RELIABILITY	Pearson Correlation	.271**	.605**	1	.587**	.192*	.332**	.237**
	Sig. (2-tailed)	.000	.000		.000	.014	.000	.002

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	N	165	165	165	165	165	165	165
RESPONSIVENESS	Pearson Correlation	.212**	.620**	.587**	1	.135*	.242**	.217**
	Sig. (2-tailed)	.006	.000	.000		.024	.002	.005
	N	165	165	165	165	165	165	165
EMPATHY	Pearson Correlation	.190*	.318**	.192*	.135*	1	.179*	.085*
	Sig. (2-tailed)	.014	.000	.014	.024		.022	.027
	N	165	165	165	165	165	165	165
PENSIONERS' SATISFACTION	Pearson Correlation	.264**	.322**	.332**	.242**	.179*	1	.138*
	Sig. (2-tailed)	.001	.000	.000	.002	.022		.027
	N	165	165	165	165	165	165	165
QUALITY OF SERVICE	Pearson Correlation	.329**	.333**	.237**	.217**	.085*	.138*	1
	Sig. (2-tailed)	.000	.000	.002	.005	.017	.027	
	N	165	165	165	165	165	165	165

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

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Field data, Amoah (2021)

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As shown in Table 4, tangibility and pensioners' satisfaction are positively correlated, with a moderate correlation significance level is 0.000. This indicates that tangibility has a significant and positive correlation with pensioners' satisfaction (r= 0.264 p<0.000). This implies that the pensioners 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 respondents predominantly indicated that SSNIT was faring 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 SSNIT official who served them was neat in appearance, while 5% moderately agreed, 5% were neutral and 6% strongly disagreed with it. Evidently, SSNIT was doing well on tangibles relating to buildings as regards customer satisfaction. This is presumably because over the years SSNIT has invested in state-of-the-art buildings, which are visually appealing. Therefore, this correlation analysis confirms the hypothesis (H1) that tangibility positively influences pensioners' satisfaction.

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Moreover, the results in Table 4 also shows the correlation between reliability and pensioners' satisfaction was positively correlated with a moderate significance level of 0.000. This indicates that reliability revealed a positive correlation with pensioners' satisfaction (r= 0.332 p<0.000).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 SSNIT 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 SSNIT 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). Similarly, 39% of the respondents moderately agreed with the assertion that SSNIT 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 SSNIT officials show sincere interest in solving customers' problems, while 10% strongly agreed with it. Although the majority indicated that SSNIT does things right the first time, the fact that a sizeable percentage indicated otherwise shows that SSNIT was somewhat lacking on this aspect of reliability. Fifty-four per cent of the respondents moderately agreed with the statement that SSNIT maintains

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error-free records. This indicates that SSNIT's records were predominately viewed by the participants as moderately error-free. These results suggest that SSNIT has a reasonably efficient records capturing and maintenance system. However, the fact that 40% of the participants did not affirm that SSNIT maintained error-free records could indicate that the record system had some shortcomings, and therefore needed improvement. Notwithstanding the above, this correlation analysis confirms the hypothesis (H2) that reliability positively influences pensioners' satisfaction at SSNIT.

Keeping Table 4 in view, the results indicate that there is a moderate, positive correlation between assurance and pensioners' satisfaction with a correlation significance level of 0.000. This indicates that assurance has a moderate significance with pensioners' satisfaction (r= 0.322 p<0.000). This implies that the results generally show that SSNIT was doing moderately well on the aspect of assurance. For instance, 40% of the pensioners moderately agreed with the assertion that the behaviour of SSNIT employees instill confidence in them, 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 SSNIT employees instilled confidence in pensioners. This shows that SSNIT was not doing very well in this regard. Also, thirty eight percent (38%) of the respondents strongly agreed with the statement that they felt safe in their transactions with SSNIT, 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 SSNIT shows that this aspect of assurance was to some extent lacking at SSNIT. Therefore, this correlation analysis confirms the hypothesis (H3) that assurance positively influences pensioners' satisfaction.

Furthermore, the results in Table 3 indicate that there is a weak positive correlation between empathy and pensioners' satisfaction. This indicates that empathy has a moderate significance on pensioners' satisfaction (r= 0.179 p<0.022). This shows that service quality was good on the aspect of empathy. Sixty percent 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 SSNIT officials who served them were friendly. Besides, 60% of the respondents strongly agreed and 39% moderately agreed that SSNIT's business hours were convenient to pensioners. In addition, 40% of the respondents strongly agreed and 33% moderately agreed that they were given personal attention by SSNIT staff. This bodes well as it indicates that with respect to empathy, service quality, and resultantly, pensioners' satisfaction was good at SSNIT. Also, 50% of the respondents strongly agreed with the statement that SSNIT officials understood their specific needs, while 22% moderately agreed with it. This shows that service quality in this regard was quite good, since understanding pensioners' 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). These results, thus, show that with respect to empathy SSNIT's service quality was quite good. Therefore, this correlation analysis confirms the hypothesis (H4) that empathy positively influences pensioners' satisfaction.

Finally, results in Table 3 indicate that there is a moderate, positive correlation between responsiveness and pensioners' satisfaction. This indicates that responsiveness had a moderate significant influence on pensioners' satisfaction ($r = 0.242$ $p<0.002$). This shows that service quality was generally poor in the area of responsiveness. For instance, 22% of the respondents moderately agreed that SSNIT 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 SSNIT's service quality and pensioners' satisfaction were poor in this regard as the majority of the respondents did not affirm that SSNIT tells customers exactly when services would be performed. Thirty-five per cent of the respondents strongly agreed with statement that SSNIT 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 SSNIT 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 SSNNIT was not doing quite well, since some of the respondents did not see SSNIT's

service as prompt. With regard to answering to answering customers' questions, 33% of the respondents strongly agreed, while 28% agreed that SSNIT 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 SSNIT employees were never too busy to respond to pensioners' questions, it is important to note that 40% of respondents did not affirm this. This could indicate that the SSNIT's employees were not always disposed to answering customers' questions. This, therefore, shows that in terms of the SERVQUAL construct of responsiveness SSNIT's service quality was not quite good. Notwithstanding the above, this correlation analysis therefore confirms the hypothesis (H5) that responsiveness positively influences pensioners' satisfaction. In order to take into account, the correlation between the independent variables and the dependent variable, a regression analysis was run to predict the extent to which Quality of Service influences Pensioners' Satisfaction (Y) at SSNIT. Thus, the total effect of Quality of Service on Pensioners' Satisfaction. This has been presented from Table 5 to Table 16.

Determine the influence of the five dimensions of Quality of Service on Pensioners' Satisfaction at SSNIT

With regard to the extent of influence that combined five dimensions of Service Quality has on Pensioners' Satisfaction, multiple regression analysis was performed which is explained by the model in Table 5, and Table 6

Table 5: Model Summary for OVERALL VARIABLES

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.407a	.165	.139	.799

Predictors: (Constant), Predictors: (Constant), RESPONSIVENESS, EMPATHY, TANGIBILITY, RELIABILITY, ASSURANCE

Table 6: ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	20.114	5	4.023	6.300	.000b
	Residual	101.523	159	.639		
	Total	121.636	164			

a. Dependent Variable: PENSIONERS' SATISFACTION

b. Predictors: (Constant), RESPONSIVENESS, EMPATHY, TANGIBILITY, RELIABILITY, ASSURANCE

Source: Field Data, Amoah (2021)

Table 5 above shows that the adjusted R square is 0.139and R is 0.407 at 0.05 significant levels. The coefficient of determination means that the combined five dimensions of Service Quality was 14%, while the rest of 86% are explained by other variables, which are not considered in this study. Also, Table 6indicates the significance of these two variables: Independent (Quality of Service) and

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dependent (Pensioners' Satisfaction) was confirmed by the F-test, with (p=0.000) which is less than 0.05 and the value of F-test (6.300) hence implying that service quality showed a positive significant outcome on pensioners' satisfaction. Results show that there is a strong positive correlation between Service Quality and Pensioners' satisfaction as shown by a correlation coefficient of 0.407. Accordingly, the first objective was examined:

Objective One: To Analyse the Effect of Tangibility on the Satisfaction of Pensioners at SSNIT

In order to predict the extent of influence that tangibility has on pensioners' satisfaction, linear regression analysis was employed. Model summary shows the coefficient of determination (R^2) which tells us the percentage of the variation in pensioners' satisfaction explained by the model.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.264[a]	.070	.064	.833

a.   Predictors: (Constant), TANGIBILITY

Source: Field data, (2021)

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Table 8: Coefficients[a]

Model		B	Std. Error	Beta	t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
1	(Constant)	1.887	.300		6.291	.000
	TANGIBILITY	.312	.089	.264	3.491	.001

a. Dependent Variable: PENSIONERS' SATISFACTION

Source: Field data, Amoah (2021)

Table 7 shows that the adjusted R square is 0.064and R is 0.264 at 0.05 significant levels. This indicate that 6.4% of the increase in pensioners' satisfaction is explained by tangibles, while the rest of 93.6% are explained by other variables, which are not considered in this study. Table 8 indicates the significance of these two variables; Independent (Tangibility) and dependent variable (Pensioners' Satisfaction) shows the t-value with (p=0.00) which is significant, and the value of t-test (0.349) hence implying that there is a significant influence of tangibles on pensioners' satisfaction. In addition, results show that there is a positive association between tangibles and pensioners' satisfaction as shown by a correlation coefficient of 0.264.

Objective Two: To Assess the Effect of Reliability on the Satisfaction of Pensioners at SSNIT;

In respect to the extent of influence that reliability has on satisfaction of pensioners, linear regression analysis was used. Model summary shows the

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coefficient of determination (R2) which tells us the percentage of the variation in pensioners' satisfaction explained by the model.

The result is shown in Table 9 and Table 10.

Table 9: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.332[a]	.110	.105	.815

a. Predictors: (Constant), RELIABILITY

Table 10: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.622	.293		5.536	.000
	RELIABILITY	.420	.093	.332	4.497	.000

a. Dependent Variable: PENSIONERS' SATISFACTION

Source: Field Data, Amoah (2021)

Table 9 above shows that the adjusted R square is 0.1050 and R is 0.332 at 0.05 significant levels. This indicate that 10.5% of the increase in pensioners' satisfaction is explained by reliability, while the rest of 89.5% are explained by other variables, which are not considered in this study. Also, Table 10 indicates the significance of these two variables; Independent (reliability) and dependent variable (pensioners' satisfaction) shows the t-value with (p=0.00) which is

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significant, and the value of t-test (4.497) hence implying that there is a significant influence of reliability on pensioners' satisfaction. In addition, results show that there is a positive association between reliability and pensioners' satisfaction as shown by a correlation coefficient of 0.332.

Objective Three: To Examine the Effect of Assurance on Pensioners' Satisfaction

With regard to the extent of influence that assurance has on pensioners' satisfaction, linear regression analysis was performed. Model summary shows the coefficient of determination (R2) which tells us the percentage of the variation in pensioners' satisfaction explained by the model in Table 11. The result is shown in Table 11 and 12.

Table 11: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.322[a]	.104	.098	.818

a. Predictors: (Constant), ASSURANCE

Table 12: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.047	.208		9.826	.000

ASSURANC E	.307	.071	.322	4.344	.000

a. Dependent Variable: PENSIONERS' SATISFACTION

Source: Field Data, Amoah (2021)

Table 11 above demonstrates that the shows that the adjusted R square is 0.098and R is 0.322 at 0.05 significant levels. This indicate that 9.8% of the increase in pensioners' satisfaction is explained by assurance, while the rest of 90.2% are explained by other variables, which are not considered in this study. Also, Table 12 indicates the significance of these two variables; Independent (assurance) and dependent variable (pensioners' satisfaction) shows the t-value with (p=0.00) which is significant, and the value of t-test (4.344) hence implying that there is a significant influence of assurance on pensioners' satisfaction. In addition, results show that there is a positive association between assurance and pensioners' satisfaction as shown by a correlation coefficient of 0.322.

Objective Four: Analyze the Influence of Empathy on Pensioners' Satisfaction

The fourth objective of the study was to analyse the extent of the influence of empathy on pensioners' satisfaction. The result is shown in Table 13 and 14.

Table 13: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.179[a]	.032	.026	.850

a. Predictors: (Constant), EMPATHY

Source: Field data, (2021)

Table 14: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.500	.188		13.271	.000
	EMPATHY	.150	.065	.179	2.319	.022
a. Dependent Variable: PENSIONERS' SATISFACTION						

Source: Field Data, Amoah (2021)

Table 13 above demonstrates that the shows that the adjusted R square is 0.026 and R is 0.179 at 0.05 significant levels. This indicate that 3% of the increase in pensioners' satisfaction is explained by assurance, while the rest of 97% are explained by other variables, which are not considered in this study. Also, Table 14 indicates the significance of these two variables; Independent (empathy) and dependent variable (pensioners' satisfaction) shows the t-value with (p=0.022) which is significant, and the value of t-test (2.319) hence implying that there is a significant influence of empathy on pensioners' satisfaction. In addition, results show that there is a positive association between empathy and pensioners' satisfaction as shown by a correlation coefficient of 0.179.

**Objective Five: To Determine the Influence of Responsiveness on Pensioners'
Satisfaction**

The fifth objective of the study was to analyse the extent of the influence of
responsiveness on pensioners' satisfaction. The result is shown in Table 15 and
16.

Table 15: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.242[a]	.059	.053	.838

a. Predictors: (Constant), RESPONSIVENESS

Source: Field data, (2021)

Table 16: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.126	.254		8.361	.000
	RESPONSIVEN ESS	.256	.080	.242	3.186	.002

a. Dependent Variable: PENSIONERS' SATISFACTION

Source: Field Data, Amoah (2021)

Table 15 above demonstrates that the shows that the adjusted R square is
0.053 and R is 0.242 at 0.05 significant levels. This indicate that 5.3% of the
increase in pensioners' satisfaction is explained by responsiveness, while the rest

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of 94.6% are explained by other variables, which are not considered in this study. Also, Table 16 indicates the significance of these two variables; Independent (responsiveness) and dependent variable (pensioners' satisfaction) shows the t-value with (p=0.002) which is significant, and the value of t-test (3.186) hence implying that there is a significant influence of responsiveness on pensioners' satisfaction. In addition, results show that there is a positive association between responsiveness and pensioners' satisfaction as shown by a correlation coefficient of 0.242.

Discussions

This study intended to determine the influence of Quality of Service on Pensioners' Satisfaction. The initial variable relationships were established through correlations analysis. After correlations, the variables were then tested for relationships with the outcome variable through linear and multiple regression. The multiple regression analysis showed that the service quality dimensions that had the greatest impact on pensioners; satisfaction were reliability (R. 332) and assurance (.322), followed by tangibles (R.264), responsiveness (R.242) and then empathy (R.179). The service quality dimension with the least impact on pensioners' satisfaction was empathy (R.179). This implies that for SSNIT to improve pensioners' satisfaction, it must concentrate on the service quality dimensions with the highest impact on overall their satisfaction, namely, reliability, assurance, tangibles and responsiveness.

For hypothesis 1, there is a positive and significant relationship between tangibility and pensioners' satisfaction at SSNIT, Cape Coast. This is in consistence with the findings of Arokisamy and Abdullah (2013). They asserted

that tangibility has positive and significant effect on customer satisfaction. Also, our finding is in consonance with the finding of Ishaq (2012), Khan and Fasih (2014). For hypothesis 2, there exists a positive and significant relationship between reliability and pensioners' satisfaction at SSNIT, Cape Coast. This finding is in line with the finding of Arokiasamy and Abdullah (2013), Ishaq (2012), Khan and Fasih (2014) and Saghier and Nathan (2013).

For hypothesis 3, there exists a positive and significant relationship between assurance and pensioners' satisfaction. This is in support of the findings of Saghier and Nathan (2013), Ishaq (2012), Khan and Fasih (2014) and Arokiasamy and Abdullah (2013). For hypothesis 4, it was revealed that there exists a significant relationship between empathy and pensioners' satisfaction at SSNIT, and this finding is supported by the findings of Arokiasamy and Abdullah (2013), Ishaq, (2012) and Khan and Fasih (2014). For hypothesis 5,it was found out that there exist a positive and significant relationship between responsiveness and pensioners' satisfaction at SSNIT, Cape Coast. This finding thereby is consistent with the findings of Saghier and Nathan (2013), Khan and Fasih (2014), Ishaq (2012) and Arokiasamy and Abdullah (2013).

Moreover, the overall findings of the Quality of Service on Pensioners' satisfaction are congruent with the studies of Bitner et al. (1994) and Schneider and Bowen (1985), which revealed that both employees and customers (pensioners) have common perceptions regarding the level of service quality delivered in an organization. This study was therefore able to highlight how important it is for a service organization, be it a public sector organization, to

conduct a survey and consider the opinions of its customers in identifying areas for service quality improvements. It is therefore very important for them to know how customers evaluate service quality and what they can do to measure and improve service quality. Therefore, to exceed customer expectations, it is necessary for even a public sector organization such as SSNIT to continually improve the quality of social security schemes and services provided to its customer (pensioners).

Chapter Summary

In this chapter, the discussion has centred on the main research objective which reflects on the influence of Quality of Service on Pensioners' satisfaction at SSNIT. Based on this main research objective, five specific objectives were discussed in this chapter. However, the first section discussed the response rate and the demographic features of the respondents, while the second section, addressed the main specific research questions relating to the study. So far, the results have indicated that the five dimensions of Quality-of-Service delivery has significant influence on the satisfaction of pensioners at SSNIT, Cape Coast.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents a summary of the findings that emerged from the study and data analysis. It draws conclusions and makes recommendations as well. Finally, the suggestion for future research is also made.

Study Summary

The study set out to determine the influence of Service Quality on Pensioners satisfaction at SSNIT, Cape Coast. There were five main specific objectives, which the study aimed to achieve and these included to: analyse the effect of tangibility on the satisfaction of pensioners at SSNIT; assess the effect of reliability on the satisfaction of pensioners at SSNIT; examine the effect of assurance on the satisfaction of pensioners at SSNIT; analyse the effect of empathy on the satisfaction of pensioners at SSNIT and determine the effect of responsiveness on the satisfaction of pensioners at SSNIT in Cape Coast, Ghana.

In general, the study was quantitative with explanatory design. The sample size was One Hundred and seven-Five (175) pensioners with 165 responses obtained. The major research tool was a self-administered questionnaire. The results from the survey were analysed with Correlation Tool, Linear and Multiple Regression Analyses. The t-tests and ANOVA were used to know the significance level of the variables.

Key Finding

Evidence from the empirical findings of this study suggested that an improved service quality will significantly make pensioners happy and satisfied. The service quality improvement suggested in this study will foster a better situation for SSNIT pensioners and for SSNIT itself. In accordance to Khan & Fasih (2014); Kaura, et al. (2012); Naidoo (2010, 2014); Jayasundara, et al. (2009); Aga & Safakli (2007) and Ismail, et al. (2006) the most influential service quality dimension on customer satisfaction are empathy, reliability and assurance. However, during our research, the most influential service quality dimension on pensioners' satisfaction at SSNIT was found to be reliability and assurance. This is in conformity with Berry, et al. (1983) who find that the concept of service quality differs from organization to organization.

Conclusion

The major objective of this study was to investigate the empirical relationship between service quality dimensions and pensioners' satisfaction at SSNIT, Cape Coast. Findings revealed that assurance, reliability, empathy, responsiveness and tangibility were all predictors of service quality dimensions. It was evident from the analysed data that service quality on most of the five dimensions of the SERVQUAL model was generally good. SSNIT 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. However, apparently what is more critical is the delivery of service in a timely manner and the actual interaction between SSNIT officials and pensioners. Clearly, this is where SSNIT is lacking.

Generally, the service quality at SSNIT 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 pensioners about when services will be rendered and lack of prompt responses to customer needs. 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 SSNIT. The respondents' conception of service quality and pensioner 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 SSNIT. However, it is important to note that empathy, with R.179had a minimal impact on pensioners' satisfaction. This could indicate that it is not an important construct for measuring their satisfaction at SSNIT.

Recommendations

In order to bridge the gap between pensioners' perceptions of the quality-of-service delivery at SSNIT, the following recommendations were made based on the findings:

1) SSNIT officials should adopt and adapt the theory of service quality dimensions suggested in this study, and develop and implement service quality programs that are customer (pensioners) centric in nature.

2) Government and Social Security providers should develop a robust policy framework that is workable and customer friendly, so that all SSNIT staff (both existing and prospective) can scoop their framework from it, and this

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policy frame work should be based on service quality model. This will assist management in identifying cost-effective ways of closing service quality gaps and of prioritizing which gaps to focus on.

3) Pensioners should also be a major player in the SSNIT industry especially, they should be involved in the course of policy formulation and implementation.

4) Furthermore, SSNIT staff and administrators should improve their knowledge and skills so that they can provide a fast and reliable service to their customers (pensioners). When they promise to do something for the customer within a certain time, they must fulfill that promise.

More importantly, service enhancement through pensioner orientation will provide the public sector with an opportunity to gain confidence from the social security-paying public. Using the SERVQUAL instrument, this study was able to help this public organization identify important areas for improvement in its service delivery.

Limitations and Future Research

There were limitations in this study that needs to be acknowledged. First, the study was limited to one public sector department, specifically the service industry (SSNIT), therefore the reliability of the results restricts the extent to which the findings can be generalized across the Ghana public service. Secondly, the findings of this study are realistic to some extent even though the study couldn't cover the entire business population of Ghana. Therefore, it's prudent to conduct further research to get a holistic view of this case study. This study may also be interesting for other developing market contexts.

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Also, this study provides public service quality researchers with useful guidelines for future research. This study can be conducted in a similar government organization in Ghana or in other developing countries. Lastly, the nexus among service quality dimension and customer loyalty could be studied.

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