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RESEARCH ARTICLE

A NEXUS OF SERVICE QUALITY AND ORGANISATIONAL PERFORMANCE IN NIGERIA: THE NIGERIAN FINANCIAL SERVICE SECTOR EXPERIENCE

[1]Olowokudejo, Folake F. and [2]Oladimeji, Moruff Sanjo

1. Department of Actuarial Science and Insurance, Faculty of Business Administration, University of Lagos, P.O. Box 184, Akoka, Yaba, Lagos, Nigeria.

2. Michael Otedola College of Education, Noforija-Epe, Lagos State, Nigeria.

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Abstract

The main objective of this study is to find out if there is any relationship between service quality and organizational performance in the financial service industry in Nigeria. Relevant literature was reviewed. The probability method of sampling is employed. Information was obtained through the use of a questionnaire survey and the empirical data collected was tested using the Spearman rank correlation and partial correlation. Sixty percent of the total population of the existing banks and insurance companies in Nigeria that emerged after recapitalization is chosen as the sample size. A total of five hundred and sixty (560) copies of questionnaires were administered. Out of these, four hundred and ninety-nine (499) usable questionnaires were received. This represents a response rate of 89.11%. The research instruments were validated and a pilot study was also carried out to test the reliability of the measures. The Cronbach alpha level is above the required 0.70. Findings show that there is a positive relationship between service quality and organizational performance in the Nigerian Financial service industry. Findings also show that that there is no difference in the perception of staff and customers. The study recommended that organizations operating in this sector should make sure they deliver only superior and high quality service to their customers and that they should strive to keep the staff motivated so that a good service experience is enjoyed.

Introduction

Financial services are a significant factor to economic flows within a country. The Nigerian financial services industry has become increasingly more aggressive as they position themselves for increased market share and profitability. This is due to the drastic changes witnessed in that sector as a result of increased consumer empowerment, new technologies, globalisation and regulatory changes. Customers have also become more demanding. They are smarter about what they can get for their money's worth in a company as compared to another and like sales people, increasingly using technology to gain greater control over the buying and selling process(Achumba,2002). As the organizations in this sector usually mostly offer homogeneous products, players in the financial service sector are continuously forced to seek new ways to gain a larger market share than their competitors and to outdo one another. One of such strategies is to improve their performance through increasing the quality of their services. Low quality services which are services that do not fulfill the customers' requirements (Rust and Zahorik, 1993) lead to dissatisfaction. A lot however depends upon the target segments, a company is targeting and the expectations of the target market for that product (Auh and Johnson, 2005). Anderson (1994) explained that customer satisfaction is the key factor which is used to measure the company internal and external performances and assigning funds to each and every activity. Quality of service is a key factor in measuring organizational performance although this is not the only factor which is responsible.

To maximize its performance, organizations in this sector have to adopt strategies that create value for both the organization and the customer. Satisfied customers enhance organizational performance by continuous patronage thereby contributing their own quota to the survival, growth and profitability of the company (Olowokudejo and Fagbemi, 2012).

The main objective of this study is to find out if there is any relationship between service quality and organizational performance in the financial service industry in Nigeria. The study seeks to analyze the relationship in only selected organizations in the Lagos geographical area. The paper is in six sections. After this introduction, section two is on theoretical and conceptual clarifications. Section three deals with methodology and scope of study, section four analyzes the data gathered and discusses the findings while section five and six are on conclusions and recommendations respectively.

THEORETICAL AND CONCEPTUAL CLARIFICATION

The issue of quality is one of the major challenges that organizations, particularly service organizations, face. Service quality is one of the main components contributing to the efficiency of modern dynamic organizations. Service quality is a major organizational strategy which helps reduce costs and profitability on the long run Davis (1994). In fact, as Liang Wang (2010) posits, paying adequate attention to service quality is the starting point for employees', stakeholders', and customers' satisfaction and eventually improved organizational performance. Brady and Cronin, 2001; Parasuraman et al, 1988 define quality as the difference between customer‘s expectation and their perception of the service delivered. The quality of service offered is usually measured using the SERVQUAL model by Parasuraman et al. (1988) or the technical/functional quality framework by Gronroos (1984, 1990). According to Mattson,(1994), the SERVQUAL instrument is the most frequently used measure of service quality . It is intended to measure customer expectations of various aspects of service quality and customer perceptions of the service they actually received from their service provider (Lassar et al., 2000). Though, the researchers align with the functional/technical model of service quality of Gronroos (1984). He explained that technical quality entails what is provided and functional quality takes into account how it is delivered. He also suggested that service quality is dependent on the consumers' expectations of what the outcome will be, and the consumers' perception of the actual result (Dotchin and Oakland, 1994). He posits that as far as services are concerned, if technical quality is at least satisfactory, then functional quality is the important factor of consumer perceptions. Meanwhile, where technical quality is very similar among firms, functional quality is an important means of differentiation. Both technical and functional qualities are compared to the customers' expectations and eventually the customer has their own service quality perceptions (Chia et al., 2002) but although the Gronroos model has received a lot of attention, it has not been utilized or tested to the extent of the SERVQUAL model (Anderson et al. ,1994). However, Lassar et al. (2000) in a similar study concluded that the technical/functional quality based model of service quality is better suited as compared to the SERVQUAL based model in predicting customer satisfaction with service quality, when customers are actively involved or highly interested in service delivery.

Service quality is mostly affected by three major factors; Technical quality, functional quality-, and the image (Gronroos (1984). Technical quality is about what the supplier delivers and quality of service outcome, functional quality is how the supplier delivers and quality of service process and the image is suppliers` corporate image which has an influence on the perception of service quality (Fonseca, 2009). Another instrument developed by Teas (1993) which indicates the difference between perceived performance and the ideal amount of a feature is called the Evaluated Performance model (Caro, 2007).

Service quality is the result of human interaction between the service provider and the customer (Svensson, 2006). service providers in the financial service sector face a special challenge which is how to effectively meet their customers' needs while remaining economically competitive. Parasuraman et al. (1988) found that service quality reflects the customer‘s perception of some elements of service such as interaction quality, physical environment quality, and outcome quality and these are evaluated on the basis of specific quality dimensions such as reliability, responsiveness, assurance, empathy and tangibles which represent how the customers organize information on service quality (Cook and Verma, 2002).

Customers form their perception either around the value or the quality of service. The customer value can be explained as the diffidence between the benefits that a consumer derives from a service offering and the cost that they bear for attaining that product. Customer satisfaction is only achieved if the customers bear less cost and get greater benefits from a service. There are four types of benefits and four types of cost related to a product. The four benefits are product benefit, Service benefit, Personnel benefit and image benefits. While the four types of cost include monetary cost, psyche cost, time cost and energy cost. An organization basically increases customer value either by increasing customer benefits or reducing customer cost. The monetary cost is important when compared to the non Monterey cost. Similarly, compared to Service benefit, Personnel benefit and image benefits the service benefit is more important. (Oliver and Swan, 1989).

Most importantly, is what customer thinks about the quality of a product. The word quality is defined by Shahzad, Syed and Fahad (2012) freedom from defects. It is the totality of features and characteristics that exist in a product which can satisfy a customer need or want. Quality is a direct influence on customer satisfaction which leads a customer towards loyalty. If customers' perceive quality as high, their satisfaction becomes high, which results in loyalty (Sirdeshmukh, Singh, and Sabol, 2002) and eventually, profitability (Gummesson, 1998). Grönroos (1997), rightfully noted that every segment of the market do not accept the same quality as different segments in the market want different quality products depending on their purchasing power and requirements.

Organizational performance is described as the extent to which the organization is able to meet the needs of its stakeholders and its own needs for survival (Griffin, 2003). Service quality enhances a firm's performance by providing differentiation and cost advantages (Li and Zhou, 2010).

There are substantial empirical evidences that have linked Service quality with business performance either by a direct positive relationship e.g. (Kumar et al., 2011; Mahmoud, 2011; Singh, 2009; Zhou et al., 2009; Farrell et al., 2008; Martín-Consuegra and Esteban, 2007; Langerak, 2002; Deshpandé and Farley, 1998; Avlonitis and Gounaris, 1997 Jaworski and Kohli, 1993), or indirect influences e.g (Agarwal et al., 2003; Han et al., 1998), or dual influences (Ramayah et al., 2011; Tsiotsou and Vlachopoulou, 2011), or no effects (Nwokah, 2008; Caruana et al., 2003; Greenley, 1995).

Various measures of business performance have been utilized such as service productivity (Tsiotsou and Vlachopoulou, 2011), return on assets (Sørensen, 2009; Narver and Slater, 1990), customer satisfaction (Chowdhury, 2011), employee satisfaction (Ramayah et al., 2011), service quality, market share (Zhou et al., 2009), sales, net income (Kumar et al., 2011), and size of the firm, age of the firm (Mahmoud, 2011) . Kotler (2010) pointed that to measure an organization's performance; it shall consider customer satisfaction, customer preference, share of customer mind, customer perception, and so on. Organizational performance is the results of the operations performed by the members of the organizations (Ruey-Gwo and Chieh-Ling, 2007). Hence, Service quality impacts the overall organization performance especially in a service providing industry like the financial service sector due to the nature of service rendered and the nature of the competitiveness of the market.

METHODOLOGY AND SCOPE

The financial services in Nigeria fall exclusively within the formal sector and are run from the larger cities or towns and as Banking and insurance industries are major components of every national economy and they contribute immensely to the development of the economy.

This paper adopts both the descriptive and explanatory survey design. A structured questionnaire consisting of closed ended multiple choice-questions were employed for the survey. Given that most of the items in the questionnaire were targeted to measuring the respondents' perceptions and attitudes, hence, Likert-type scale is considered more appropriate and reliable (Alreck and Settle, 1995; Miller, 1991). The combination of both descriptive and inferential statistics was used as methods of data analysis.

The probability method of sampling is employed and the sample was obtained from the consolidated banks and the recapitalized insurance companies in Nigeria. Information was obtained through the use of a questionnaire survey. Eight out of the twenty-four consolidated banks in Nigeria and twelve of the forty-seven insurance companies that emerged after recapitalization is chosen as the sample size. This constitutes sixty percent of the total population of the existing banks and insurance companies in Nigeria. The sample reflects the characteristics of the population from which it is drawn.

Using personal connections-samplers, the questionnaires were taken personally to organizations. five hundred and sixty (560) copies of questionnaires were administered. Out of these, four hundred and ninety-nine (499) usable questionnaires in terms of completeness were received. This represents a response rate of 89.11%. Most of the questions for the survey were drawn from existing relevant international surveys.

Validity and Reliability

A pilot study was carried out to do test- re-test reliability in order to assess the consistency in their responses in accordance with Bagozzi (1980). A total of ninety-one (91) questionnaires were administered and Seventy-seven (77) were duly completed and returned. Data was obtained specifically from the branch managers, the marketing managers, the customer care managers, staffs of the marketing departments and the customer care departments. About 10% of the total population under study was used for the pilot study. The choice of the sample size was guided by extant literature, on the maximum and minimum practical sample sizes for statistical testing. An absolute minimum sample size of about thirty subjects per group category for any statistical test has been suggested in literature (Alreck and Settle, 1995; Balian, 1994). Sample sizes of sixty to three hundred with an average of about two hundred respondents have been reported in most academic research (Balian, 1994). Alreck and Settle (1995) also suggested that most research seldom find it necessary to use a sample size of more than ten per cent of the population to obtain adequate confidence, provided the resulting sample is larger than the minimum of thirty noted above and not more than a maximum of one thousand.

Construct internal consistency was checked by computing Cronbach (1951) alphas. A statistical package for social sciences version 17 (SPSS 17) is used for the evaluation and the four instruments were tested separately. Cronbach (1951) asserts that an alpha level of 0.70 is generally considered to be acceptable. If all the measures of the study exceeded the acceptable standard, then it is an indication that all the measures are very reliable. . For customers, the cronbach alpha is 0.730 for 61 items on the questionnaire,while for staff, the cronbach alpha is 0.818 for 59 items on the questionnaire. Since the alpha level is above 0.70, for the questionnaire, this instrument and the measures can also be said to be reliable.

The total variances of the instruments are much higher than 50%. This indicates acceptable survey instrument construct validity (Hair, Anderson, Tatham, and Black, 1995). The content validity was also conducted to ensure that the measure includes an adequate and representative set of items that would measure the concept (Sekaran, 1992). This was done by giving a draft of the questionnaires to companies' executives who are either customer care or marketing managers orsenior lecturers of management in the university to review the content of the items of the questionnaire and also determine if the items were within the linguistic capabilities and understanding of staff and customers, who are the proposed respondents.

DATA ANALYSES

The data collected were analyzed and the results presented in the tables 1- 3 below

Table 1: Responses on High Quality Service

	staff(n=237)	customers(n=262)
Meeting customers' expectations		
Never	1(0.4%)	4(1.5%)
seldom	4(1.7%)	8(3.1%)
uncertain	5(2.1%)	23(8.8%)
sometimes	69(29.1%)	122(46.6%)
always	152(64.1%)	103(39%)
Delivery of error free services		
Never	2(0.8%)	8(3.0%)
seldom	14(5.9%)	17(6.5%)
uncertain	32(13.5%)	45(17.2%)
sometimes	109(46%)	120(45.8%)
always	74(31.2%)	67(25.6%)
Maintaining accurate customer records		
Never	2(0.8%)	3(1.1%)
seldom	7(3%)	4(1.5%)
uncertain	18(7.6%)	26(9.9%)
sometimes	84(35.4%)	56(21.4%)
always	123(51.9%)	172(65.6%)
Delivery of Promised Service		
Never	4(1.7%)	9(3.4%)
seldom	6(2.5%)	8(3.1%)
uncertain	12(5.1%)	4(1.5%)
sometimes	114(48.1%)	99(37.8%)
always	98(41.4%)	96(36.6%)

Source: *Field survey, 2010*

i. Meeting customers' expectations

About seventy three percent (73.2%) staff claim that the quality of service offered in their organization always or sometimes meet their customers' expectations, 2.1% chose 'uncertain', 1.7% chose 'seldom' and 0.4% chose 'never'. Responses from customers show that 85.6% of the respondents claim that the quality of service offered by their bank always or sometimes meet their expectations, 8.8% chose 'uncertain', 3.1% chose 'seldom' while 1.5% chose 'never'.

ii. Delivery of error free services

About seventy seven percent (77.2%) of the staff respondents claim that in their organization, their services are always or sometimes error free, 13.5% are uncertain, 5.9% chose 'seldom' and 0.8% chose 'never'. About seventy one percent (71.4%) of the customer respondents claim that their organization always or sometimes delivers error free services to them, 17.2% are uncertain, 6.5% chose 'seldom' and 3% chose 'never'.

iii. Maintaining accurate customer records

An analysis of the responses of the staff respondents show that 85.3% of the respondents claim that in their organization, accurate customer records are always or sometimes maintained, 7.6% are uncertain, 3% chose seldom while 0.8% claim that accurate customer records are never maintained in their organization their organization. For the customers, 87% of the respondents claim that their organization always or sometimes keeps their records accurately, 9.9% are uncertain, 1.5% chose seldom, while 1.1% chose 'never'.

iv. Delivery of promised service

About ninety percent (89.5%) of the staff respondents claim that in their organization, the promised service is always or sometimes exceeded, 5.1% chose 'uncertain', 2.5% chose 'seldom' and 1.7% chose 'never'. For the customers, 74.4% of the customers claim that the organization always or sometimes delivers the promised service to them, 1.5% chose 'uncertain', 3.1% chose seldom and 3.4% chose 'never'.

Hypothesis Testing

Two hypotheses were tested in this the study.

A hypothesis was used to test whether there is a relationship between high quality service and organizational performance. The Hypothesis, H_{01} is stated below:

H_{01}: There is no relationship between high quality service and organizational performance in the Nigerian Financial service industry.

The responses of the two categories of respondents (staff and customers) are tested using the spearman rank correlation coefficient. The result from the analysis is presented in Table 3. The Spearman's correlation coefficient (ρ) is given by:

$$\rho = 1 - \frac{6\Sigma d^2_i}{n\,(n^2 - 1)}$$

Where:

di = xi – yi = the difference between the ranks of corresponding values of Xi and Yi, and,

n = the number of pairs of values in each data set (same for both sets).

Table 2: Spearman Rank Correlation testing the Relationship between high quality service and organizational performance

			Organizational Performance
High Quality Service	Staff	Correlation	0.512*
		P-value	0.001
	Customer	Correlation	0.347*
		P-value	0.000

Source: *Field survey, 2012*

* Correlation is significant at the 0.05level

Hypothesis 1 is used to test if there is any relationship between high quality service and organizational performance and the correlation coefficient and the p value noted. The spearman rank correlation coefficient of high quality services and organizational performance for staff and customers are calculated to be0.512 and 0.347 with a p value of 0.001 and 0.000 respectively; since the p values are less than 0.05, at 95% confidence level, there is a correlation between high quality services and organizational performance.

It is worthy to explain that the "p-value" is the probability of obtaining a test statistic at least as extreme as the one that was actually observed, assuming that the null hypothesis is true. This leads to the rejection of the "null hypothesis" when the p-value is less than the significance level (0.05 in this case). Therefore, the hypothesis that "there is no relationship between high quality service and organizational performance in the Nigerian Financial service industry" is rejected. The hypothesis, H_{01} is thus stated as follows:

H_{01}: There is a relationship between high quality service and organizational performance in the Nigerian Financial service industry.

Another hypothesis was used to test difference in the staff and customers perception of the quality of service. The Hypothesis, H_{02} is stated below:

$H_{02:}$ There is no difference in the perception of staff and customers about the quality of service offered by the Nigerian Financial service industry

The Man Whitney u test was conducted to test for the hypothesis of no difference in the perception of staff and customers about the quality of service offered by the Nigerian Financial service industry. The responses of the two categories of respondents (staff and customers) are analyzed and reported in Table 3 below.

Table 3: Man Whitney u test to compare the perception of staff and customers about the quality of service

Mann-Whitney U	**8,920.50**
P-value	**0.741**

Source: *Field survey, 2012*

The p value is 0.741 indicating no significant difference in the perception of staff and customers at 95% confidence interval and the hypothesis is accepted. The hypothesis, H_{02} is thus stated as follows:

$H_{02:}$ There is no difference in the perception of staff and customers about the quality of service offered by the Nigerian Financial service industry

CONCLUSIONS

The main objective of this study is to find out if there is any relationship between service quality and organizational performance in the Nigerian Financial service industry. Due to the nature of service rendered and the nature of the competitiveness of the market, it has become mandatory for player in the financial service sector to be excellent in service delivery, excellent in tangibles, reliability, responsiveness, assurance and empathy (Berry, Bennet and Brown, 1989).

Findings show that there is a positive relationship between the variables of the study. This agrees with the findings of Bartel (2004) and Cappelli and Neumark (2001) that high quality service leads to enhanced and improved organizational performance. Quality is an important tool in all processes. Quality concept should be spread in all departments of the company and all staff from top to bottom should identify with this concept. All the companies strive to produce high quality service in order to gain competitive advantage, increase market share and improve organizational performance on the long run. Service providers have to close the gaps between customer's expectations and customer's perceptions as the provision of high quality services cannot be regarded as a luxury, it is a necessity. The study also examined if there is any difference in the perception of staff and customers about the quality of service offered by the Nigerian Financial service industry and conclude that there is no difference in the perception of staff and customers. The staffs of Nigerian insurance companies posit strongly that they provide high quality services to their customers and in corroboration of this, the customers also agree that that the quality of service provided to them by their organization is high.

RECOMMENDATIONS

This study has provided evidence that there is a relationship between service quality and organizational performance in the Nigerian Financial service industry. The profit maximization objective of business concerns can be achieved only if the customers are kept satisfied hence; organizations operating in this sector should make sure they deliver only superior and high quality service. As the service provider and the service is often inseparable and the perceptions of an individual employee or customer is a mere reflection of their psychological consciousness of the service experience, the financial service industry should invest in the training and retraining of their staff so that they can adequately meet customers' expectations and generally have a good service experience. Though, it has been established that the perception of both staff and customers of the financial service industry is that the organizations in this industry provide high quality services, they should make effort to improve as there is always room for improvement**.** Organizations should regularly organize stakeholders‟ forum so that they can feel the pulse of other stakeholders, particularly their customers, whether they still believe their services are of high quality with a view to using the feedback they get from such fora to improve their services. Schneider and Bowen (1985) found that customer 'perceptions, attitudes and intentions are affected by what the employees experience, both in their specific role as service employees and in their more general role as organizational employees', hence management should ensure that employees are motivated because it is a motivated employee that can provide a good service experience to the customer.

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