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HYPOTHESES

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MUNICIPAL SERVICE QUALITY IN SOUTHERN THAILAND: AN EMPIRICAL INVESTIGATION OF CUSTOMER PERCEPTIONS

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ABSTRACT

Critical to the improvement of municipal service quality is the determination of those service quality dimensions considered important by customers. This study investigates the service quality of a local authority in southern Thailand on the basis of customer perceptions and explores how key demographic differences affect customers' perceptions of service quality dimensions. The questionnaires were distributed to 234 respondents in Khok Pho, a subdistrict of Khok Pho in Pattani Province of southern Thailand. Descriptive statistics, exploratory factor analysis, t-test and ANOVA were conducted to analyze the data. The results suggest that (1) "tangibility", "reliability", and "empathy" are the top three service quality dimensions considered as being very important, and (2) some significant differences are apparent in customer perceptions of service quality with respect to gender, age range and education. These factors have to be taken into consideration by municipal managers when they develop quality-improvement strategies.

KEYWORDS

Municipality, service quality, SERVQUAL, perceptions, demographics, Thailand.

INTRODUCTION

cross all service sectors, either private or public, the issue of service quality remains a critical one as businesses strive to maintain a comparative advantage in the marketplace. Research has shown that delivering superior service quality lowers customer defection, reduces customers' complaint, enhances customer loyalty, increases word-of-mouth recommendation, and enhances corporate image (Sachdev and Verma, 2004). In addition, outstanding service quality facilitates the development and maintenance of long-term relationships with customers, which is especially important in today's competitive environment.

Given the paramount importance of service quality as a strategic tool for attaining operational efficiency and improved organizational performance (Jain and Gupta, 2004), it is important to understand specifically how service quality is perceived by the customer. Moreover, it is critical to determine which elements of service quality are more important to different customers. For example, different demographic segments might perceive different elements of service quality to be more important than others.

This paper reports the results of an exploratory study that identifies distinct elements of service quality of a municipal authority in southern Thailand and determines which of those elements are more important to different demographic groups. In particular, this study attempts to answer the following research questions:

- 1) Which dimensions of municipal service quality are important as perceived by citizen?
- 2) Does customers' gender, age, education attainment, or income have an effect on perceived service quality?

The present study contributes to the services marketing literature in the following ways. First, a close examination of the services marketing literature indicates that the bulk of existing studies regarding service quality is based on samples derived from the developed Western countries, such as the USA, the UK, and Canada (Tsoukatos and Rand, 2006). Although the findings of such studies undoubtedly have made a significant contribution to the service quality literature, the Western focus of the studies raises critical questions as to the transportability of their findings to other countries due to differences in cultural environment (Greenland, Coshall, and Combe, 2006). The present study therefore contributes to the literature by investigating customers' perceptions of service quality from a different cultural framework, namely Thailand. Second, the findings of this study would provide some useful insights concerning the management of service quality for municipal managers. An understanding of the relative importance of service quality dimensions as perceived by customers would assist municipal managers in decisions regarding optimal deployment of resources among these dimensions. Indeed, without sound evidence and guidelines, managers run the risk of allocating resources on those attributes that are less critical at the cost of critical ones (Sachdev and Verma, 2004).

This rest of this article is structured as follows. In section two, a review of previous research is presented. Section 3 provides details of the methodology that was used. Section 4 contains the results whilst, in Section 5, implications are explored and conclusions drawn.

LITERATURE REVIEW

SERVICE QUALITY

Service quality is a concept that has attracted considerable interest and debate in the marketing literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Wisniewski, 2001). One that is commonly used defines service quality as the ability of the organization to meet or exceed customer expectations. It is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Zeithaml, Parasuraman and Berry, 1990). If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman, Zeithaml and Berry, 1985).

Most of the recent work on service quality in marketing can be credited to the pioneering and continuing work of Parasuraman, Berry and Zeithaml. In their seminal research study, Parasuraman et al. (1985) identified 97 attributes which were found to have an impact on service quality. These 97 attributes were the criteria that are important in molding customers' expectations and perceptions on delivered service. All these attributes fit into ten dimensions of service quality. These dimensions are: (1) tangible features, (2) reliability, (3) responsiveness, (4) communication, (5) credibility, (6) security, (7) competence, (8) courtesy, (9) understanding, and (10) access. From that initial research, Parasuraman, Zeithaml, and Berry (1988) developed a generic called SERVQUAL that consisted of 22 pairs of statements which measure customer expectations and perceptions of service delivered on a seven- or nine-point scale. For each pair of statements, the gap difference between the two scores is calculated. The idea is that the service is good if perceptions meet or exceed expectations and problematic if perceptions fall below expectations. The scale combined ten components into five generic dimensions of service quality:

- 1. Tangibles: the appearance of physical facilities, equipment, personnel, and communication materials;
- 2. Reliability: the ability to perform the promised service dependably and accurately;
- 3. Responsiveness: the willingness to help customers and provide prompt service;
- 4. Assurance: the knowledge and courtesy of employees and their ability to inspire trust and confidence; and
- 5. Empathy: the approachability, ease of access and effort taken to understand customers' needs.

Describing the potential applications of SERVQUAL, Parasuraman et al. (1988) proposed to use it to categorize a firm's customers into several perceived quality segments based on their individual SERVQUAL scores. In addition, they proposed to analyze these segments on the basis of (a) demographic, psychographic, and/or other profiles; (b) the relative importance of the five dimensions in influencing service quality perceptions; and (c) the reasons behind the perceptions reported.

The importance of Parasuraman et al.'s (1988) SERVQUAL scale is evident by its application in numerous empirical studies across varied service settings. To name a few of these studies: healthcare (Ramsaran-Fowdar, 2008), hospitality (Ramsaran-Fowdar, 2007), museum (Nowacki, 2005), public transports (Liong, Mustafa, Mohamed and Lee, 2007), library (Ahmed and Shoeb, 2009), banking (Kumar, Fong and Manshor, 2009), heritage park (Saleh, 2005), courier service (Zisis, Garefalakis and Sariannidis, 2009), higher education (Tan and Kek, 2004) and policing (Donnelly, Kerr, Rimmer and Shiu, 2006) and local government (Donnelly, Wisniewski, Dalrymple and Curry, 1995; Donnelly and Shiu, 1999; Scott and Shieff, 1993; Wisniewski, 2001; Wisniewski and Donnelly, 1996; Van Ryzin, 2004). Despite its extensive application, the SERVQUAL scale has been criticized on various conceptual and operational grounds. The criticism of the SERVQUAL instrument include the use of gap scores, the overlap among five dimensions, length of the questionnaire, poor predictive and convergent validity, the ambiguous definition of the "expectation" construct, and unstable dimensionality (Carman, 1990; Babakus and Boller, 1992; Cronin and Taylor, 1992). In response to critical SERVQUAL analysis, Cronin and Taylor (1992) introduced the SERVPERF instrument, based upon solely performance perception ratings. Studies have shown that SERVPERF instrument empirically outperforms the SERVQUAL scale across several service industries (e.g. Elliott, 1995; Van Dyke, Kappelman, and Prybutok, 1997; Brady, Cronin, and Brand, 2002; Paul, 2003; Jain and Gupta, 2004; Gilbert, Veloutsou, Goode, and Moutinho, 2004).

RELATIVE IMPORTANCE OF SERVICE QUALITY DIMENSIONS

Parasuraman et al. (1988) have observed that SERVQUAL can be used to evaluate the relative importance of the dimensions of quality in influencing customers' overall perceptions of a service. The relative weight that customers seem to give to each quality dimension can be determined. One of the important results that have been reported in the early studies of relative importance is that customers are quite consistent in both their imputed and their direct rankings of the importance of the service quality attributes. In one key study (Parasuraman et al., 1988), "reliability" was demonstrated to be the most important dimension and empathy (a composite of understanding and access) the least important across a seemingly wide array of service types. Crompton and Mackay (1989) also found that "reliability" has consistently been shown to be the most important determinant of perceptions of service quality. Some researchers however have found that the intangible environment, as described by dimensions of SERVQUAL, in terms of "responsiveness", "assurance", and "empathy", play a more significant role in quality/satisfaction than does the dimension of "tangibles" (Cronin and Taylor, 1992; Dabholkar, Thorpe, and Rentz, 1996; Zeithaml et al., 1990).

Several researchers have suggested that the relative importance of various dimensions might vary in accordance with the nature of the service under consideration (Rosen and Karwan, 1994; Bergman and Klefsjo, 2003; Chowdhary and Prakash, 2007). For example, Ramsaran-Fowdar (2008) found "reliability and fair and equitable treatment" factor to be the most important dimension in a healthcare setting. Stafford, Stafford, and Wells (1998) contended that intangible quality determinants influenced satisfaction more than the tangible dimensions in the auto casualty claims process. Pantouvakis and Lymperopoulos (2008) showed that the physical factors are of greater importance than interactive service features in determining customers' evaluations of overall satisfaction in the coastal shipping sector. Olorunniwo, Hsu, and Udo (2006) identified intangibles as being of particular importance in the hotel sector, although they acknowledged that tangibles do play a significant role in determining satisfaction for hotel guests.

Hossain and Leo's (2009) study investigated customers' perceived service quality in Qatar banking industry. They found that the highest customers' perceptions are in the tangibles area such as infrastructure facilities of the bank, followed by the empathy area such as timing of the bank and returns on deposit. On the other hand, the lowest perceptions are in the competence area, such as the method of imposing service charges followed by reliability, such as customers' guidance.

Lee, Lee and Yoo (2000) suggested that "responsiveness" is more important in people-based industries, whereas "tangibles" represent a more important dimension in facility/equipment-based industries. This view however was not supported by Chowdhary and Prakash (2007), who examined 16 different services and concluded that the dimension of "tangibles" was important for certain "tangible action" services (such as hotels and hospitals) whereas "reliability" was more important for "intangible service acts" (such as telephone services and education); "responsiveness" was not identified as important in any of the industries examined.

Sachdev and Verma (2004) employed three measurement methods and reported that no definite order of importance of dimensions was found in four service sectors (banking, insurance, fast-food, beauty salon) using a two-dimensional taxonomy of services, which included "tangible-dominance" and "degree of physical involvement". That is, the ordering of dimensions according to importance differed in each case when zone of tolerance, regression, and direct evaluation were used.

On the basis of the above discussion, the following hypothesis is proposed:

H1: Customers attach different priorities to different dimensions of service quality.

DEMOGRAPHICS AND PERCEIVED SERVICE QUALITY

Demographics continue to be one of the most popular and well-accepted bases for segmenting customers and markets (Kotler and Armstrong, 2008). By specifically identifying the key demographics of one's target market, a basic profile of the targeted customer emerges. Although interest in lifestyle or psychographic information has increased among marketers, demographic information is still a fundamental and generally necessary consideration for segmentation and targeting (McCarty and Shrum, 1993). Even if other types of segmentation variables are used (e.g. behavioral, psychographic, geographic); a marketer must know and understand demographics to assess the size, reach and efficiency of the target market (Kotler and Armstrong, 1991). Moreover, demographics are easier to measure than other segmentation variables (Pol, 1991).

Previous studies have shown that demographic variables are related to service quality perceptions. More specifically, Spathis, Petridou and Glaveli (2004) found that gender affects service quality perceptions and the relative importance attached to various banking service quality dimensions. Butler, Oswald, and Turner (1996) reported significant effects of gender and age on perceived health-care service quality. Scott and Shieff (1993) found that consumers with different income levels have different perceptions of service quality, while Kumari and Rani (2011) reported significant relationships between education attainment and customer perceptions on service quality in retail banking. Further, Stafford (1996) found that age and gender were significantly related to different factors of bank service quality. Taken collectively, the findings of previous research give rise to the following hypothesis:

H2: Perceived service quality among customers significantly differs based on the gender (H2a), age (H2b), education level (H2c), and income (H2d) of the customers.

METHODOLOGY

INSTRUMENT FOR SURVEY

The data were collected by using a structured questionnaire, which consists of three parts. Part A was designed to gather information about the respondent's demographic background such as gender, age, educational level, marital status, income and occupation. Part B consists of 22 statements related to measure respondents' perception towards the service quality of municipal council. The SERVQUAL scale that was designed by Parasuraman et al. (1991) was used in entirety in this study. Perceptions-only (P) score rather than gap score (P-E) was used since the perceptions only scale was the best measure when maximizing predictive power is the major objective (Parasuraman, Zeithaml and Berry, 1994). The response format of the items was a seven-point scale ranging from 1 (strongly disagree) to 7 (strongly agree). Higher scores on this scale indicate higher levels of service quality.

A pilot study with a convenience sample of forty respondents was conducted to test the survey instrument. The purpose is to determine the appropriateness and relevance of the items in the survey as well as the level of difficulty of the language for the respondents to answer the questions. Based on the feedback from the respondents on the instrument, several modifications were made to the rubrics of the questions so that they were more understandable.

THE FIELDWORK

For the purpose of this study, residents of Khok Pho, a sub-district of Khok Pho in Pattani Province, Southern Thailand, were taken as study sample. The total number of household in Khok Pho is estimated at 558. According to the guidelines set by Krejcie and Morgan (1970), the required sample size for a population of 550 to 600 is 234 or 41.9% of the population. The survey was administered in February 2009 to a sample of 234 households with the help of three field assistants. From each household, only one individual, the head or the representative of the household was interviewed. The purpose of this was to avoid imitation or repetition of responses among the respondents and to obtain different views. Interviews were conducted by means of a structured questionnaire. The respondents were discreetly and politely approached with the purpose of the study being explained to them. The respondents were then asked if they would voluntarily participate in this study. If they were unable to participate due to time constraint, the researcher would approach them again at another time.

RESULTS

CHARACTERISTICS OF THE RESPONDENTS

The sample consisted of 234 respondents of which approximately half were males (53%) and females (47%), with the largest age group between 46 and 55 years old (34.6%). Regarding the level of education, most of the respondents were primary school leavers (38.5%), 30.3% had completed upper secondary level, 19.2% had a diploma and 12% had a graduate degree. The majority of respondents (35%) reported income between 5,000 and 6,999 Bath per month. Finally, most of the people in the study were businessman (56%) and farmers (22.6%). Several also worked in the public sector (13.7%) whereas only 7.3% were employees in the private sector.

EXPLORATORY FACTOR ANALYSIS

Exploratory factor analysis (EFA) with principal component method was utilized in this study to extract a small number of latent variables (factors) from a large number of observed variables (22-items on the SERVQUAL). One critical assumption underlying the appropriateness of factor analysis is to ensure that the data matrix has sufficient correlations to justify its application. A first step is visual examination of the correlations, identifying those that are statistically significant. All correlations are above 0.3, which is considered substantial for factor analysis (Hair, Anderson, Tatham and Black, 1998). Furthermore, an inspection of the correlation matrix reveals that practically all correlations are significant at p < 0.01, and this certainly provides an excellent basis for factor analysis.

The next step involves assessing the overall significance of the correlation matrix with Bartlett test of sphericity, which provides the statistical probability that the correlation matrix has significant correlations among at least some of the variables. The results were significant at p < 0.001, ($\chi^2 = 2589.242$), which further confirmed that the data were suitable for factor analysis. Finally, Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was computed to quantify the degree of intercorrelations among the variables, and the results indicate an index of 0.882. Since a high-KMO value (close to 1.0) is achieved, the dataset is appropriate for factor analysis (Hair et al. 1998). As for the adequacy of the sample size, there is a 10-to-1 ratio of observations to variables in this study. According to Hair et al. (1998), the ratio for adequate sample size should be at least 10:1, which, in this case falls well within the acceptable limit.

TABLE I: FACTOR ANALYSIS OF SERVICE QUALITY

	Factor loadings	Eigenvalue	Variance explained	Cronbach alpha
Factor 1: Empathy				
Empathy 2	0.821	7.420	15.287	0.885
Empathy 4	0.784			
Empathy 5	0.783			
Empathy 3	0.771			
Empathy 1	0.683			
Factor 2: Tangibles				
Tangibility 1	0.809	2.190	15.209	0.865
Tangibility 4	0.772			
Tangibility 3	0.751			
Reliability 1	0.747			
Tangibility 2	0.714			
Factor 3: Assurance				
Assurance 2	0.829	2.037	12.869	0.843
Assurance 4	0.818			
Assurance 3	0.813			
Assurance 1	0.704			
Factor 4: Reliability				
Reliability 4	0.811	1.722	12.433	0.835
Reliability 2	0.805			
Reliability 3	0.784			
Reliability 5	0.738			
Factor 5: Responsiveness				
Responsiveness 2	0.821	1.540	11.973	0.816
Responsiveness 3	0.751			
Responsiveness 4	0.750			
Responsiveness 1	0.695			

Extraction method: Principal Component Analysis.

Rotation method: Varimax with Kaiser Normalization. Rotation converged in six iterations.

Varimax rotation technique was applied to the 22 components using the minimum eigenvalue of one as the criterion to control the number of factors extracted. Using this procedure, five components, which account for 67.77 percent of the total variance, are extracted. As indicated in Table I, based on the factor structure, the convergent and discriminant validity of the five factors is good. The five factors extracted from the 22-item are similar to the original study conducted by Parasuraman et al. (1988). Examining the individual items, only one out of the 22 items loaded incorrectly on the dimensions extracted in the study by Parasuraman et al. (1988). To determine the reliability of the scale, Cronbach's α -coefficient is used and the reliability rates of all the components are found to be adequate as the values for each are significantly greater than the prescribed 0.70 thresholds (Nunnally, 1978).

RELATIVE IMPORTANCE OF SERVICE QUALITY DIMENSIONS

The relative importance of the five service quality dimensions is summarized in Table II. Since a seven-point Likert scale was used to measure the intensity of each construct, a mean score of 3.5 indicates a neutral response, while a mean score of 1 represents an extremely negative response, and a mean score of 7, an extremely positive response. Three service quality dimensions exhibit mean importance well above 4, namely tangibility (4.262), reliability (4.244) and empathy (4.029).

A Friedman test, which is the nonparametric equivalent of a one-sample repeated measures design or a two-way analysis of variance with one observation per cell, was performed to test the null hypothesis that k-related variables come from the same population. For each case, the k variables are ranked from 1 to k. The test statistic is based on these ranks (Sigel and Castellan, 1988). Although it is not as powerful as a parametric test, increasing the sample size can increase its power to that approaching its parametric equivalents (Sekaran, 1992). A Friedman test revealed an overall significant effect of service quality dimensions on ranking ($\chi^2 = 133.347$; degree of freedom = 4; p < 0.001). Since p < 0.05, the null hypothesis is rejected; the claim of equal priority of these five factors was not supported. This suggests that variation among five service quality dimensions were likely to hold in the population. As such, H1 was supported.

TABLE II: RANKING IMPORTANCE OF SERVICE QUALITY DIMENSIONS

Service Quality dimension	Mean rank	Arithmetic mean	Rank
Tangibility	3.57	4.262	1
Reliability	3.50	4.244	2
Empathy	3.16	4.029	3
Responsiveness	2.38	3.746	4
Assurance	2.39	3.668	5
Friedman test:	Chi-square (df = 4	4)	133.347
	Asymp. sig.		0.000

PERCEPTIONS OF SERVICE QUALITY ACROSS DEMOGRAPHIC CHARACTERISTICS

Table III shows that males and females appear to place significantly different emphasis on the five service quality dimensions with the exception of "assurance" and "responsiveness". Of those criteria which were significantly different, "empathy" and "tangibles" were so at p < 0.01 level, and "reliability" was at p < 0.05 level. As such, H2a was supported. It is noted that for all five dimensions, factor score means are higher for males than for females; that is, men feel that each dimension of service quality is significantly more important than did women.

The results of the ANOVA test in Table IV yielded four statistically significant differences in means between the different age groups. At p < 0.05 level, there was a variation for "reliability" dimension. At p < 0.10 level, dimensions of which the three samples had variation were "empathy", "tangibles" and "responsiveness". An examination of the factor means reveals that service quality dimensions have less importance to young adults (under 35), as compared to those over 46. Thus, H2b was supported.

Table V shows the results of the ANOVA analysis investigating differences in perceived service quality dimensions and education attainment. The test statistics for "tangibles" and "assurance" indicates significant differences at p < 0.05 level. At p < 0.10 level, there was a variation for "reliability" dimension. As such, H2c was supported. Respondents with secondary level of education viewed the tangible dimension of service quality as being greater of importance than did their counterparts with primary and tertiary education. Respondents with lower education (primary) gave lower rating to assurance dimension compared to their counterparts with secondary and tertiary education. For the reliability dimension, the factor score mean is higher for respondents with tertiary education compared to those with primary and secondary education.

Finally, Table VI shows the results of t-tests that analyze the difference in importance of service quality dimensions with respect to income. The test statistics were not significant for all five service quality dimensions. As such, H2d was not supported. Consequently, it cannot be concluded that people with different levels of income perceive dimensions of service quality differently.

TABLE III: SERVICE QUALITY PERCEPTIONS BY GENDER

Service quality dimensions	Male		Female		t-value	Sig.
	Mean	Rank	Mean	Rank		
Empathy	4.274	3	3.753	3	3.555	0.000**
Tangibles	4.431	1	4.073	2	2.718	0.007**
Assurance	3.716	5	3.614	5	0.699	0.485
Reliability	4.377	2	4.093	1	2.122	0.035*
Responsiveness	3.837	4	3.643	4	1.527	0.128

Notes: ** significant at p < 0.01; * significant at p < 0.5

TABLE IV: SERVICE QUALITY PERCEPTIONS BY AGE

Service quality dimensions	< 35		36 – 45		> 46		F-value	Sig.
	Mean	Rank	Mean	Rank	Mean	Rank		
Empathy	3.691a	3	4.019	3	4.161b	3	2.733	0.067*
Tangibles	4.005a	1	4.217	2	4.386b	1	2.384	0.094*
Assurance	3.557	4	3.726	5	3.674	5	0.315	0.730
Reliability	3.750a	2	4.382b	1	4.343b	2	6.564	0.002**
Responsiveness	3.449a	5	3.826b	4	3.807b	4	2.581	0.078*

Notes: ** significant at p < 0.01; * significant at p < 0.10. For post-hoc comparisons, Duncan Multiple Range Test was used (where a < b).

TABLE V: SERVICE QUALITY PERCEPTIONS BY EDUCATION LEVEL

Service quality dimensions	Primary		Secondary		Tertiary		F-value	Sig.
	Mean	Rank	Mean	Rank	Mean	Rank		
Empathy	3.969	3	4.180	3	3.956	3	0.887	0.413
Tangibles	4.162a	2	4.513b	1	4.143a	1	3.139	0.045**
Assurance	3.397a	5	3.880b	4	3.795b	5	4.552	0.012**
Reliability	4.372b	1	4.328b	2	4.003a	2	2.977	0.053*
Responsiveness	3.778	4	3.796	5	3.658	4	0.443	0.634

Notes: ** significant at p < 0.05; * significant at p < 0.10. For post-hoc comparisons, Duncan Multiple Range Test was used (where a < b).

TABLE VI: SERVICE QUALITY PERCEPTIONS BY INCOME

Service quality dimensions	< 6,999 Bath		> 7,000 Bath		t-value	Sig.
	Mean	Rank	Mean	Rank		
Empathy	4.024	3	4.036	3	-0.081	0.938
Tangibles	4.276	1	4.243	2	0.244	0.804
Assurance	3.618	5	3.742	4	-0.835	0.393
Reliability	4.214	2	4.287	1	-0.531	0.593
Responsiveness	3.754	4	3.734	5	0.151	0.877

CONCLUSION

Several interesting results emerged from the study. The findings indicate that the service quality dimensions identified in this specific study similar in number and dimensional structure from the widely adopted service quality dimensions first identified by Parasuraman, Berry and Zeithaml (1988): reliability, responsiveness, assurance, empathy and tangibles. The "tangibles" factor was found to be the most important dimension perceived by customers, followed by reliability and empathy.

A second finding of the current study is documenting the effects of demographic variables on perceptions of the five dimensions of service quality. Significant differences were found between perceptions of males and females on empathy, tangibles and reliability. Significant differences were also indicated in perceptions of tangibles, assurance and reliability across education levels. Further, the study found strong evidence of the effect of age on service quality perceptions. That is, perceptions of empathy, tangibles, reliability and responsiveness were significantly higher for mature individuals compared to their younger counterparts. Contrary to expectations, the study found no evidence that perceptions of service quality differed by income.

The results of this study provide several implications for municipal managers. To enhance customer satisfaction, the service dimension that is valued higher by the customers must be given attention and resource support more than the less valued ones (Sachdev and Verma, 2004). Municipal managers should pay sufficient attention to both the tangible attributes (physical environment) and the intangible attributes (reliability, empathy, etc.) of their service offering. The results also suggest that municipal managers need to take the views of certain demographic segments into account if they want to maximize perceived service quality.

All research has its limitations and this study is no exception. First, in a strict sense the results pertain only to the respondents and generalizations to a wider population or service sector should be done with caution. The sample size is not large but adequate for the type of analysis undertaken. Replication of this study with a larger, national, random sample would increase the generalizability of the results. Secondly, neither psychographics nor the full range of demographic characteristics (e.g. marital status, occupation, religion and social class) was included in the present study. Thus, the inclusion of the full range of demographic and psychographic variables could yield greater insights into potential variations in customers' perceptions of service quality.

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