

**A COMPARATIVE ANALYSIS OF CUSTOMER EXPECTATIONS AND  
SERVICE QUALITY OF RETAIL BANKING IN NAMIBIA: A CASE STUDY  
OF COMMERCIAL BANKS IN WINDHOEK**

**A THESIS SUBMITTED IN PARTIAL FULFILMENT OF THE  
REQUIREMENTS FOR THE DEGREE**

**OF**

**MASTER OF BUSINESS ADMINISTRATION MANAGEMENT STRATEGY**

**OF**

**THE UNIVERSITY OF NAMIBIA**

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**MARCH 2020**

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## ABSTRACT

The SERVQUAL instrument was developed in 1988 by Zeithaml, Parasuraman and Berry as a multi-item scale to assess customer perceptions of service quality in the service industry. Customers judge service quality as low or high depending on whether the service performance meets their expectations or not. The main objectives of study are to evaluate the service quality dimensions with respect to perception and expectation of customers in retail banking sector at the Windhoek CBD , to ascertain the gap between perception and expectation and to Identify the impact of customer perception/expectation on Perceived service quality.

A Purposive and convenience sampling methods were adopted by the researcher to select 200 bank customers for the study. The researcher applied Gap analysis to determine if there was significant difference between customers perception/expectation on perceived service quality. The results indicate the significant difference between all the dimensions in customer perceptions and expectations. Responsiveness, assurance and empathy showed an average negative difference of -0.3,-0.02 and -0.12 for the four banks which means customer expectations are higher than perception in every dimension. Also, the Tangibility and Reliability showed a positive difference of 0.12 and 0.03. The findings seem to suggest that retail banks put attention to improve these dimension's performance and to achieve their goals in these competitive business environment.

The study was limited to customers from the four commercial banks in the Windhoek CBD, where the greater part of the research was undertaken. Other limitations are that the sample size of the current study is 200. Out of 256 targeted sample size from computed statistical formula. Although this sample size meets the minimum requirement, a bigger sample size should have given more accurate results that could be generalized to environments beyond the Windhoek CBD. Namibia. Again, the study covers only customers from Windhoek Namibia, yet the four banks operate in the retail banking industry country-wide. Hence, other customers of the four banks were excluded from this study

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**APPROVAL PAGE**

The undersigned certify that they have read and recommend to the Department of Management Sciences for accepting this dissertation submitted by **Benestus Herunga** in partial fulfilment of the requirement for the DEGREE OF MASTER OF BUSINESS ADMINISTRATION (Strategic Management).

DATE:

07/08/20

Dr Simon Akpo

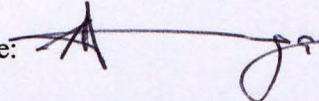
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## DECLARATION

I, Benestus Herunga, hereby declares that this thesis is a result of my own work, except to the extent indicated in the acknowledgements and references included in the body of the report, and that it has not been submitted in partial fulfilment for any other degree to any other university.

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Date: 04/08/2020 Signature: 

## DEDICATION

I dedicate this thesis to my wife and children.

## ACKNOWLEDGEMENTS

First and foremost, I would like to thank the Almighty God for His love, protection, strength and endless blessings He has bestowed upon me during the time of my study. I thank God for the spiritual guidance, strength and inspiration to believe in myself and that he made it possible for me to be able to achieve this important milestone in my life.

I would like to express my sincere gratitude and appreciation to my supervisor Dr Simon Akpo, for his invaluable guidance, advice and tolerance throughout the research process. His advice and support in the early stages and during data interpretation has been of great help.

I also want to thank all my friends for their words of encouragement and support during the difficult times of my study.

I would like to express my warm gratitude to the very important people in my life; my dearest Wife Children, for their abundance support, unconditional love and words of encouragements, words cannot be enough to express my appreciation.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Orientation of the proposed study

This study seeks to probe into retail banking in Namibia. The study makes a comparative analysis based on quality dimensions between the four commercial banks in Namibia. Retail banking is the cluster of products and services that banks provide to consumers and small businesses through branches, the Internet, and other channels (Manrai & Manrai, 2007). As this definition implies, banks organise their retail activities along two complementary dimensions: customer service products and services offered, and the delivery channels linking customers to products and services.

Research suggests that customer dissatisfaction is still the major reason of bank customers' switch to other banks (Manrai & Manrai, 2007). This dissatisfaction could be because of a variety of reasons such as bank charges, consumer's education just to mention only a few. The banking industry in Namibia has undergone a significant change in service delivery aimed at attracting and retaining customers. Besides, liberalisation, the opening up of the economy in the 1990s and the quest of the government to allow privative banks to operate in the country resulted in stiff competition among banks striving to attract retail customers. Research has shown that in Namibia a gap existed between the services offered by retail banks and the expectations of the customers (see the annual reports of FNB, 2012; Standard Bank, 2012). The major problem with the banks has been that most banks have typically gone for standardisation of products across a mass market. In fact, even in the mass market there are different needs affected by customer life-style. Market segmentation, therefore, requires analytical tools which would differentiate among the mass markets.

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## **1.2 Statement of the Problem**

There is a dearth of literature in customers' expectations and service quality in retail banking in Namibia. Musaba, Hoabeb and Musaba (2014); Mwanza and Chingarande (2013) focused on Employee perceptions of service quality in the Namibian Hotel industry and the Namibian wildlife Resorts respectively. While Nepembe, Mavuto and Chaka (2007) focused on a comparative study on bank charges in Retail banking charges in Namibia, South Africa and Botswana.

Regarding the above-mentioned, it is evident that previous studies focused on the hotel industry and a comparison of bank charges among Namibian, South African and Botswana banks and no study to date has attempted to explore the customers' sentiments on retail banking in Namibia. Thus, there is still a lot to learn about bank service management and customer behaviour in Namibia. The present study is a response to the need for additional knowledge in the field of customer satisfaction with retail bank services aimed at understanding the determinants of customers' expectations and service quality in the Windhoek Central Business District (CBD) context.

## **1.3 Objectives of the Study**

The main objective of the study is to identify the customers' expectations and their perception towards the quality of service provided by commercial banks in Windhoek.

The specific objectives of the study are:

1. To ascertain from the customers the type of service they would prefer for operating their accounts.

2. To identify the five types of services quality (Tangibility, Empathy, assurance, reliability Responsiveness offered by the retail banks which the customers are presently utilising and which type of services are preferred over others
3. To determine the ideal services which they expect from the bank.

#### **1.4 Significance of the study**

The present study is a response to the need for additional knowledge in the field of customer satisfaction with retail bank services. First, it contributes to an understanding of the determinants of Windhoek Central Business District customers' satisfaction with retail banking services in the wake of the dynamic developments within the sector. This knowledge should provide Namibian bank managers with additional guidelines for the design of banking service portfolios, segmentation, and customer relationship management strategies. Secondly, it examines the extent to which models developed to study customer satisfaction in the developed countries and other emerging economies can be effectively applied within the Namibian context.

#### **1.5 Limitations of the study**

The scope of this study is limited to customers from the top four commercial banks in the Windhoek CBD. The research only explores service expectations of retail banking customers as well as the service gaps that exist between customer expectations and customer experience (perceived services). Further, the number of respondents selected will be very small compared to the total number of customers of different banks. The total number of customers runs into tens of thousands. Therefore, the results obtained would give only the trend or opinions and it is difficult to make any generalisation.

## 1.6 Definitions of SERVQUAL Concepts

- **Reliability**

Reliability has the ability to provide the promised service regularly, consistently, timely and accurately to the consumers.

- **Assurance**

Assurance means knowledge of competence, courtesy of staff, respect of customers, probity and confidentiality, safety and security and creditability

- **Tangible**

Tangible is defined as visual appeal, physical facilities, equipment, employees and communication materials. Tangible is the image of the organisation services and physical evidence.

- **Empathy**

Empathy means treating the customers as individuals and understanding their needs and wants, customer ease of access to the staff of the organisation and to their services and information. Furthermore, it means, staff communicating clearly, appropriately and timely with their customers. I also mean the organisation understanding the needs and wants of the consumers. The organisation should give appropriate service to customers according to their needs, and individual attention to every customer.

- **Responsiveness**

Responsiveness is the prompt attention to requests and questions, willingness to sort out problems and help. The organisation should provide the solution to problems on demand, providing better complaint handling services, providing flexibility of services to the customers.

## CHAPTER TWO

### LITERATURE REVIEW AND THEORITICAL FRAMEWORK

#### 2.1 Introduction

In this chapter, the researcher reviews relevant literature connected to the topic. This involves bringing up the theories that the researcher is using in this study. The researcher discusses issues regarding service quality and customer satisfaction and defines relevant concepts in order to enhance understanding of the topic and to provide answers to the research questions. In short the theoretical framework will enable the researcher to build a conceptual model that will be the roadmap for empirical observations.

#### 2.2 Theoretical Framework

This study is being informed by the SERVQUAL theory of Service Quality (SQ). Parasuraman, Zeithaml and Berry (1985), identified ten criteria which customers use in evaluating the service quality of an organisation by using SERVQUAL theory. The SERVQUAL model identified five key dimensions of service quality; reliability, tangibles, responsiveness, assurance and empathy. Parasuraman, Zeithaml and Berry (1985)'s conceptual Gap Model is regarded as the most effective scale for service quality measurement (Tayeb, 2007 p.21). The Gap Model also identifies how customer expectations are influenced by actual service delivery and by external communication.

##### 2.2.1 The Development and Evolution of the SERVQUAL Model

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 assessing

customers' expectations and perceptions on delivered service" (Kumar *et al.*, 2009, p.214). These attributes were categorised into ten dimensions (Parasuraman *et al.*, 1985) and later subjected the proposed 97 item instruments for assessing service quality through two stages in order to purify the instruments and select those with significant influences (Parasuraman *et al.*, 1988, p.13). The first purification stage came up with ten dimensions for assessing service quality, which were: tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding, knowing, customers, and access. They went into the second purification stage and in this stage, they concentrated on condensing scale dimensionality and reliability. They further reduced the ten dimensions to five, which were:

**Tangibility:** physical facilities, equipment, and appearance of personnel

**Reliability:** ability to perform the promised service dependably and accurately

**Responsiveness:** willingness to help customers and provide prompt service

**Assurance:** knowledge and courtesy of employees and their ability to inspire trust and confidence

**Empathy:** caring, the individualised attention the firm provides to its customers

Assurance and empathy involve some of the dimensions that have been done away with like communication, credibility, security, competence, courtesy, understanding/knowing customers and access. This is because these variables did not remain distinct after the two stages of scale purification, (Parasuraman *et al.*, 1988, p.23). These original five dimensions are subject to 22 statements derived from Parasuraman *et al.*, (1985, p.41-50). Parasuraman, Zeithaml & Berry (1988) defines service quality as the difference that exists between customers' service expectations and what he received in a transaction. Parasuraman *et al.*, (1988) identified five different aspects employed by customers to assess the quality of

service they receive as Reliability, Responsiveness, Assurance, Empathy and Tangibles. To effectively quantify these service quality dimensions, Parasuraman *et al.*, (1988) developed a 22-item questionnaire, known as “SERVQUAL” instrument, to assess customers’ expectations and service performance through these dimensions.

Zalatar (2012) argues that This SERVQUAL model and instruments have been widely employed in studies conducted on service quality in different service industries. For Instance, Ehigie (2006) found that both service quality and satisfaction are significant determinants of customers’ loyalty in retail banks in Nigeria.

Arbore and Busacca (2009) conducted an extensive study on the determinants of service quality in retail banks in Italy and found a non-linear and asymmetric relationship among the characteristics of performance and customers’ overall satisfaction. In essence, their findings showed a disparity between the results obtained using the traditional and the revised methodology. In contrast, Jamal and Naser (2003) examined the consumer perceptions in retail banking in Pakistan and found a strong relationship between various dimensions of service quality and consumers’ positive perception.

The SERVQUAL model in particular is in all phenomena in reality implying the theories are based on observations perceived through a person’s senses. The research questions are how customers perceive service quality and what dimensions of service quality they are satisfied or dissatisfied with. In this regard, the researcher preferred to use the SERVQUAL model in order to assess their expectations and perception of services. This model measures service quality by evaluating the gap between expected service and perceived service. Based on the above-mentioned SERVQUAL model, the researcher will discuss relevant concepts such as services, quality, customer satisfaction,

models of service quality, customer satisfaction, the relationship between satisfaction and service quality and measurement of service quality and customer satisfaction.

## **2.2.2 Definition of concepts**

### **2.2.2.1 Service Concept**

A study carried out by Johns, (1998, p.954) points out that the word 'service' has many meanings which leads to some confusion in the way the concept is defined in management literature. Service could mean an industry, a performance, an output or offering or a process. He further argues that services are mostly described as 'intangible' and their output viewed as an activity rather than a tangible object which is not clear because some service outputs have some substantial tangible components like physical facilities, equipment and personnel.

An example is the services offered by the commercial Banks, which involve mostly retailing services to customers. The goods do include tangibles such as sales assistance, computers, and self-service equipment. The researcher considered the tangible components (services cape) when assessing retail activities offered by commercial Banks in order to better understand service activities. This is because, according to Gummesson, (1994, p.77-96), a service design which details a service, service system and the service delivery process must consider customers, staff, technology, the physical environment, and the consumption goods. In summary, it is eminent for service firms to consider the physical aspects of quality in order to offer high quality service.

In a study carried out by Gummesson, (1994, p.77-96), he identified three management paradigms; the manufacturing paradigm which focuses on goods and is mainly

concerned with productivity technical standards, the bureaucratic-legal paradigm used mainly in the public sector is more concerned with regulations and rituals before end results. Thirdly, the service paradigm mainly focuses on service management particularly in the marketing area and stresses the importance of customer interaction with the service provider in delivering service and creating value. In his study, he lays emphasis on the service paradigm pointing out that, there has been a shift from the goods-focused to service-focused management due to automation of manufacturing and the introduction of electronics and technology. He sees service marketing moving from a normal marketing mix (focused solely on price, product, promo and place) to relationship marketing where people, process and physical evidence added to the traditional 4 'Ps' (product, price, promotion and place) play a role in increasing an interactive relationship between the service provider and the consumer and long-term profitability and customer satisfaction. The researcher supports this argument because, the customer is considered very important and it is very primordial for companies to improve their relationship with customers by knowing their needs and creating more value by trying innovative processes that will lead to customer satisfaction and retention. This is why it is necessary for firms to measure service quality because it enables them to know more about consumers' expectations and perceptions.

Edvardsson, (1998, p.142) thinks that the concept of service should be approached from the customer's perspective because it is the customer's total perception of the outcome which is the 'service' and customer outcome is created in a process, meaning service is generated through that process. He points out the participation of the customer in the service process since he/she is a co-producer of service and the customer's outcome is

evaluated in terms of value added and quality meaning the customer will prefer the service offered to be of high value and quality. The service process is that which consists of either, delivery of service, interpersonal interaction, performance or customers' experience of service.

According to a Johns (1998, p.968-970), service is viewed differently by both the provider and the consumer; for the provider, service is seen as a process which contains elements of core delivery, service operation, personal attentiveness and interpersonal performance which are managed differently in various industries. While customers view it as a phenomenon, meaning he/she sees it as part of an experience of life which consists of elements of the core need, choice, and emotional content which are present in different service outputs and encounters and affect each individual's experience differently. However, factors that are common for both parties include; value (benefit at the expense of cost), service quality and interaction. From his study, he used supermarkets as an example of service industry and found out that supermarkets have high tangibility or visibility of output, the provider carries out a performance, level of interpersonal attentiveness is low, service staff are not core providers, customer undertakes a transaction, level of choice is high and the service environment is a key component.

Regarding this study, which looks at services in commercial banks in the Windhoek CBD from the consumer's perspective, we consider the tangible and measurable aspects of service in commercial Banks such as equipment, products, computers, personnel, in order to assess the intangible qualities of these services through the consumer's

perception. The researcher considers from the consumer's perspective that service can be considered as an experience whereby the consumer is expected to make a choice to satisfy needs in an emotional way through the interaction with the service provider.

Service experience is defined by John, (1998, p.966) as the balance between choice and perceived control which depends upon the relative competencies of the customer and service provider (that is to make the choice or to exert control). Aspects of service experience include core benefit, performance, approaching the service, departing from it, interacting with other customers and the environment in which the service transaction takes place (servicescape). Service interaction involves interpersonal attentiveness from the service personnel who are to provide core services and this contributes to customer satisfaction with the service offered (John, 1998, p.963).

### **2.3 Service Quality and Its Impact on Customer Satisfaction**

Quality spells superiority or excellence (Taylor & Baker, 1994; Zeithaml, 1988). It is the consumer's overall impression of the relative inferiority/superiority of the organisation and its services (Bitner & Hubbert, 1994; Keiningham *et al.*, 1994-1995). Consumer behavioural intentions are also influenced by the standards of service quality (Bitner, 1990; Cronin & Taylor, 1992, 1994; Choi *et al.*, 2004, Sharma, 2015). A business that caters to the customers' needs will inevitably gain loyalty of their customers, thus resulting in repeat business as well as potential referrals (Nabi, 2012). A review of the relevant literature indicates that service quality is closely tied to customer satisfaction (Wisniewski & Donnelly, 1996; Herson, Nitecki, & Altman, 1999; Sureschander, Rajendran, & Nitecki, 2002).

Customer satisfaction is defined as “the number of customers or the percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals” (Zeithaml, Parasuraman, & Berry, 1990). Many empirical studies have shown that customer satisfaction secures future revenues (Bolton, 1998; Fornell, 1992), reduces future transaction costs (Reichheld & Sasser, 1990). They further state that it decreases price elasticity (Anderson, 1996), and minimises the likelihood of customers defecting if quality falters (Anderson & Sullivan, 1993). Fornell (1992) stated that customer loyalty involves satisfaction, switching barriers and having a voice. Loyal customers are not necessarily the satisfied customers, but satisfied customers tend to be the loyal customers. Generally, those ELSS mutual funds, which provide for better after-sales service, are able to attract more investors and more investments (Sharma, 2015). If customers perceived that they are obtaining additional benefits from their relationship with the establishment’s employees, their satisfaction level with the service provider will increase (Beatty *et al.*, 1996).

In modern banking systems, maintaining and developing long term customer relationships is essential for competitive business (Camarero, 2007). SERVQUAL is a well-known research instrument for evaluating service quality in the banking industry. Most of the studies utilised SERVQUAL for evaluating the service quality of the banking industry (Arasali *et al.*, 2005; Zhou, 2004; Chi *et al.*, 2003). Satisfaction is a result of matching the actual pre-purchase and consumption experience with the expected reward from the brand (Nadanasabai, 2011). Keith Hunt defines customer satisfaction as “a comparison of consumer expectations with perceptions regarding the actual service encounter”.

SERVQUAL is an instrument for measuring customer perceptions of service quality (Parasuraman, Zeithaml, & Berry, 1988). A number of published studies have also invoked the SERVQUAL framework (Crompton & Mackay, 1989; Webster, 1989; Woodside, Frey, & Daly, 1989; Johnson, Dotson, and Dunlap, 1988) and have assessed the scale's reliability and validity (Babakus & Boller, 1991; Brensinger & Lambert, 1990; Carman, 1990; Finn & Lamb, 1991). SERVQUAL is the most widely used and tested general measure of service quality (Bennington & Cummane, 1998). This instrument has been widely adopted by both managers (Parasuraman *et al.*, 1991) and academics (Babakus & Boller, 1992; Crompton & MacKay, 1989) to evaluate customer perceptions of service quality for a variety of services (Marcin *et al.*, 2002). Cronin and Taylor (1992) developed a performance-based measure of service quality labelled SERPERF with an argument that "performance" rather than "perception-expectation" determines service quality and provides substantial evidence to show expectations have little or no impact on the evaluation of consumers, particularly in relation to service quality. They included the same 22 items of perception as those of SERVQUAL but excluded the items of expectation.

## **2.4 Summary/Research Gap**

This chapter two has provided the boundaries of this study and provided a review of the pertinent literature which grounds the rest of the research. Customer satisfaction consists of many contributing factors and the ability to measure it is challenging. It is important to note that the factors of customer satisfaction are not independent of each other, but rather work as a sum of parts that influences the customers' perception of service delivery. Although the SERVQUAL measuring scale has been widely used, there seems

to be a strong suggestion that adaptations of SERVQUAL are more suited to service industries (banking sector inclusive) than general retailers of non-perishable goods.

The SERVQUAL Model dimensions, as well as criticisms of them, were discussed in this chapter, as customers' perceptions and expectations are invariably associated with each other. Apart from the physical attributes of the retail stores, employees of the business play a pivotal role in the customers' perception of service quality. This chapter also provided a summary of similar studies that have used the SERVQUAL instrument to measure service delivery in different environments.

### **Pertaining to Research Gap**

The review of literature thus reveals a gap in so far as no study comprehensively and specifically deals with comparative analysis of service quality /expectation among the four the retail banking sector in Namibia and in particular the Windhoek CBD. Nor does any work reviewed in Namibia tried to examine the comparative performance of commercial banks sector on the service quality dimensions in the context of Namibian banking industry. The present study is an attempt in the direction of bridging this gap. It is devoted exclusively to retail banking sector, analyses and examines the products and services offered by these sectors and assesses the quality of services rendered by bank in this sector. Since the retail banking is shared by four commercial banks, a comparative analysis is made of the performance of banks under the four banks on the basis of various dimensions of service quality.

Chapter 3 will discuss the design, study population and sampling techniques as well as the data analysis procedures used to analyse the data collected using a structured questionnaire adapted from the SERVQUAL measuring instrument

## CHAPTER THREE

### RESEARCH METHODS

#### 3.1 Introduction

This section discuss the research design, study population and sampling techniques. Furthermore, the researcher presented the procedures for data collection and analysis. Finally, the researcher concludes this section with discussions on research ethics.

#### 3.2 Research Philosophy

*Positivism*: the choice of the philosophy view is positivism, which is the view that we can get knowledge about reality by following a scientific method of testing hypotheses (Saunders *et al.*, 2009). The reason for choosing this philosophy was because from the past experience and past literatures, show that service quality has something to do with customer satisfaction. It was evident that can only be proved what exists by testing hypothesis of the study. That is, there is effect of service quality on customer satisfaction, by testing hypotheses derived from existing theories.

#### 3.2 Research design

Research design is the plan showing the approach and strategy of investigation aimed at obtaining relevant data which fulfils the research objectives and answer questions (Kothari, 2004). It is the over-all operational pattern or framework of the project that stipulates information to be collected from source and procedures. The study use cross section research design, Cross sectional research design is conducted where subjects are assessed at a single time in their lives, (Babbie, 1990). The study use cross section

research because employees and customers of the commercial banks were assessed at a single time.

The researcher adopted a Causal comparative study that utilised the quantitative research design because the primary data was collected mainly through structured questionnaires. The perception and expectation of the commercial bank customers will be obtained on a 5- point Likert scale, ranging from strongly agrees to strongly disagree. The respondents were basically the bank customers of First National Bank, Standard Bank, Nedbank, and Bank Windhoek.

A research design provides a framework for the collection and analysis of data. A choice of research design reflects decisions about the priority being given to the following; expressing causal connections between variables, generalising to larger groups of individuals than those actually forming part of the investigation, understanding behavior and meaning of that behaviour in its specific social context and having a temporal (i.e. over time) appreciation of social phenomena and their interconnections (Bryman & Bell, 2007, p.40).

There are five different types of research designs: experimental design; cross-sectional or social survey design; longitudinal design; case study design; and comparative design (Bryman & Bell, 2007). Cross-sectional design which the researcher used for the study, entails the collection of data on more than one case (usually quite a lot more than one) and at a single point in time in order to collect a body of quantitative or quantifiable data in connection with two or more variables (usually many more than two), which are then examined to detect patterns of association (Bryman & Bell, 2007, p.55).

This design considers more than one case because it is interested in the association between cases, at a single point in time meaning data is collected on variables simultaneously. Data must be quantifiable in order to establish variation between cases. This design also allows examination of the relationship between variables and no causal inference can be established because data is collected simultaneously and the researcher cannot manipulate any variables (Bryman & Bell, 2007, p.55).

The dimensions of the SERVQUAL model used for measuring service quality (Parasuraman *et al.*, 1988) are efficiently exploited when one carries out surveys, since it deals with expectations and perceptions of individuals about services offered by retailers. For the researcher to know how customers perceive service quality, it was appropriate to use self-completed questionnaires which give the respondents a chance to independently and anonymously give answers that reflect their expectations and perceptions. This questionnaire was developed from the SERVQUAL model and this made it objective and not biased.

In business research, it is hardly possible to control or manipulate a variable which is a good reason to count on social surveys. Variables like gender, age, and social background are given and cannot be amended (Bryman & Bell, 2007, p.58). This makes it totally unfeasible to use the experimental design and thus the researcher resorted to the social survey.

### **3.3 Research Approach**

Research approaches that involve the relationship between theory and data are deductive and inductive approaches (Bryman & Bell, 2007, p.11). The researcher adopted a deductive study which represents the most common view of the nature of the relationship between theory and research. Here the researcher deduces a hypothesis (problem) on the basis of what is known about a particular domain and of theoretical consideration that must be subjected to empirical scrutiny (Bryman & Bell, 2007, p.11). Hypothesis are deduced (or problems) from concepts and then translated into operational terms implying that the researcher must specify how data can be collected in relation to the concepts that make up the hypothesis (Bryman & Bell, 2007, p.11).

In our case, the theory and the problem derived from it come first and this leads to the process of collecting data. The researcher used the deductive approach between his research problem that comes from existing theories. The theory used is from the SERVQUAL model which measures the gap between expected service and perceived service and the researcher's problem is finding out if it is applicable in measuring service quality in commercial banks in the Windhoek CBD. From this model, the researcher is able to collect data on the expectations and perceptions of consumers that will give results to the researcher's research questions on how consumers perceive service quality and what dimensions consumers are satisfied with. Thereafter, the researcher obtains solutions to the problem and makes necessary improvements.

The SERVQUAL model is used as the main concept to assess service quality and customer satisfaction. This means that customer satisfaction could be measured using the various service quality dimensions. This is because it is important to be aware of

how customers perceive service quality in grocery stores and the factors that affect these perceptions.

### **3.4 Research Strategy**

The researcher used the quantitative research method for the study. Quantitative strategy emphasises quantification in the collection and analysis of data and it entails a deductive approach to the relationship between theory and research, in which the theory is tested. It assumes a natural scientific model of positivism in particular and involves a view of social reality as an external, objective reality (Bryman & Bell, 2007, p.29). The research strategy was quantitative in nature. The researcher used this strategy because it is appropriate to answer the research questions. This strategy permits measurement of variables derived from the SERVQUAL model adequately and come out with fine differences between people in terms of assessing their perceptions about service quality.

This would also give one a yardstick for making these distinctions and also provide the basis for more precise estimates of the degree of the relationship between variables. This gives the research findings high reliability and validity. The researcher used this strategy not only to describe the various attributes of the SERVQUAL model and their importance to customers but also why they consider these attributes to be important to them. Quantitative strategy is used because our findings could be generalised to the particular context in which this study is conducted. Quantitative strategy is mainly scientific which means the researcher would consider biases and values in order to make the findings replicable.

### 3.5 Population

Van Stuyvesant and Meijen (2007:77) defines population as any precisely defined group of people, events or things that are of interest to and under investigation by the researcher and from which the sampling elements are drawn. The total population for the commercial banks in Windhoek Central District is over 30,000 customers (Chetty, Karodia & Zheve, 2015). As the study is about measuring service quality of retail banking from the commercial banks, the population will include mainly clients of four different banks such as FNB, Standard Bank, Bank Windhoek, and Nedbank, in the Windhoek Central Business District (CBD).

### 3.6 Sample size and sampling procedure

There is no readily available sampling list (frame) for the target population. The precise computation of the Sample Size is determined through the statistical formula as follows at 95% confident interval:

$$n = \frac{N}{1 + N(e)^2}$$

Where:  $N$  = population,  $n$  = Sample size and  $e = (0.05)^2$

Previous studies have used  $P = 20\%$  (See, S., Spinks, N., & Canhoto, A. I. (2014).

Setting  $P = 0.2$  (20%) and  $Q = 0.80$  (80%) gives  $N = 256$

The researcher used convenience sampling technique and distributed questionnaires to each of the commercial banks as follows: FNB 150, Standard Bank 100, Bank Windhoek 80 and Ned bank 70 through the research assistants to select 256 respondents from the four commercial banks. According to two desktop analyses of documents the First National Bank has the highest number of customers followed by Standard Bank, Bank Windhoek and Ned bank had the least number of customers

among the four banks. respondents from the population. Based on the aforementioned regional populations, the calculated sample sizes for each bank using convenient and purposive sampling methods was are as follows:

Name of Bank	Target population	Actual Response	Percentage(%) / Target population
First National Bank	96	80	83.33
Standard Bank	70	60	85.71
Bank Windhoek	50	30	60.00
Nedbank	40	20	50.00
Total	256	200	78.13%

### 3.6.1 Choice of respondents

As mentioned earlier, the study focused on the commercial Banks' customers in the Windhoek CBD. The researcher adopted a convenience sampling technique to select the 200 respondents. By convenience sampling technique we refer to a technique that goes for the sample that is available in the light of easy access (Bryman & Bell, 2007, p.197). The researcher chose this technique because it is actually impossible for the researcher to carry on a probability sampling because there is no point in time during which all customers would be around. This is due to variation in programs for the customers the making it difficult for one to collect data without bias. Also, it is not possible to contact everyone who may be sampled and expect a response rate of up to 50%.

### 3.7 Research Instruments

The design of the questionnaires was based on multiple-item measurement scales (SERVQUAL) developed by Parasuraman *et al.*, (1988) and from previous research studies (see Musaba *et al.*, 2014) on customer satisfaction in retail banking. Both

primary and secondary data sources were used to answer research questions. Primary data was obtained mainly through the administering of questionnaires while secondary sources like past studies and archives were accessed from various databases such as Emerald, Business source Premier, in order to obtain some reliable literature and empirical findings that could be applied to have a better understanding of the service quality construct and how the SERVQUAL model could be used.

The researcher first of all had to revisit the research objectives and to determine what information was needed to collect the data. The questionnaire for the survey comprised of three parts:

The first and the second part of the questions are the main parts of the questionnaire that Comprises of 24 questions each aimed at finding the respondents' opinions pertaining to the expectations and perceptions of service quality in Commercial Banks. The first part was aimed at measuring the expectations of the customers. These were statements that sought to describe how the state of services in commercial banks should look like. The statements were coined in such a way that they expressed a desire of the respondents for a particular attribute of service quality. The second part sought to measure perceptions. These were also statements that were a description of particular service attributes in the commercial banks for which respondents were expected to rank these statements according to how far they thought these statements applied to the commercial Banks in the Windhoek CBD.

These statements were developed by Parasuraman *et al.*, (1988). The researcher did not change the original SERVQUAL instrument but rephrased the statements to be context relevant so as to maintain validity as elaborated below. To ensure content validity the

researcher added a sixth dimension, products. The researcher employed two statements to measure this dimension; statements 23 and 24. Statements 1 to 4 sought to measure the tangibility aspect of the grocery stores. The reliability dimension was measured in statements 5 to 9, while the responsiveness dimension was measured in statements 10 to 13. The assurance and empathy dimensions were measured in statements 14 to 17 and 18 to 22 respectively. The last part of the questionnaire sought to measure demographic variables.

All the questions were multiple-choice and structured. Due to the questions being structured and multiple-choice in nature, the results of the questions were easy to compare, tabulate and analyse. Structured questions offered efficiencies to the researcher. They were certainly easier to analyse and are usually quicker to administer. Thus, they are often used in large samples and in self-completion interviews. The consistency in the response categories allows trends to be tracked over time if the same questions are used.

In the questions the researcher used a 5-point Likert-scale where the respondents were asked to select the most appropriate number that corresponds to the extent to which they agree with a statement. The scales in the survey questions was 1 to 5 with "1" denoting "strongly disagree" and "5" denoting "strongly agree". The original Likert-type scale was developed by Rensis Likert (1968; 2008). He reported very satisfactory reliability data for the scales. The third part of the questionnaire was the demographic part where the respondents were asked about their gender, age, level of education, frequency of shopping and average monthly expenditures in grocery stores.

### **3.8 Pilot Testing of the questionnaire:**

The questionnaire was tested to identify whether it was able to capture the required data as expected by the researchers. The test was conducted mainly to find out whether the questionnaire was easily-understandable as well as whether there were any vague and confusing questions in the questionnaire. 20 students were approached to answer the questionnaire in the presence of the researchers. All the respondents reported that they had no difficulty in answering the questions. However, the researcher received one general comment from 5 customers that some of the questions were a bit wordy and long. Accordingly, the researcher made necessary changes.

### **3.9 Procedure**

Letters were sent to all the five banks operating in the Windhoek CBD to invite them to participate in the study. Since customer databases were not available for the envisaged samples, it was necessary to use face-to-face interviews as a means of contact. Ten research assistants from the University of Namibia were trained in mall-intercept methods of data collection and assigned to each branch to select customers who used the branch for most of their financial transactions.

### **3.10 Data analysis**

The data was analysed through descriptive and inferential statistics. The data was subjected to standardised statistical analysis techniques using the Statistical Package for Social Sciences (SPSS). The data was organised into frequency tables from which the means for expectation, perception and gap scores and percentages would be calculated. Chi-Square test was used to compare the differences between categorical frequencies.

The Factor Analysis was used to determine the factors that would significantly influence the customers' perceptions.

The researcher carried out a quantitative research and this involved some quantitative analyses with the use of statistical tools (descriptive and inferential). There are several software packages for the analysis of quantitative data some of which are broader in scope and user friendly like the SPSS. SPSS may obviously not be the best but its user-friendly nature and the mastery the researcher had of SPSS automatically made it better for use in analysing the data for this research.

The researcher used descriptive statistics mainly involving the mean, standard deviation, skewness and kurtosis in the data analysis. The mean simply put is the average of the sum of all values which is representative of a distribution with several discrete or continuous variables that cannot be employed wholly (Salking, 2009, p.2). Standard deviation seeks to measure the average amount of variability in a set of scores between values and measures (Salking, 2009, p.37). Skewness on its part is used to explain how asymmetrical a probability distribution is and the asymmetry may be to the right or to the left or it may just be asymmetrical about a value. When a distribution has values that are heavily concentrated around the mean, the distribution will have a high peak and when the values are dispersed from the mean there will be a low peak of the graph and this is often referred to as kurtosis (Salking, 2009, p.62). Generally, in a normal distribution the kurtosis is 3.

The researcher also verified using factor analysis, if there were some variables in the SERVQUAL model that were related. This factor analysis enabled the researcher to find out if the SERVQUAL model was appropriate in assessing service quality in the grocery

store context. Factor analysis helped regroup similar items under the same dimension. In case there were items under the same dimension according to the original SERVQUAL instrument, the researcher regrouped these under the same factor, making it appropriate to use the instrument in measuring service quality.

### **3.11 Research Ethics**

Ethical issues were addressed by ensuring that the data collection techniques did not cause any emotional or physical harm to the respondents. The researcher sought ethical clearance from the University of Namibia. The informed consent and voluntary participation, as well as the confidentiality regarding details of sources was given to the targeted population as an express guarantee. In addition, before interviews commenced, the researcher emphasised anonymity by assuring respondents that their names would not be mentioned in the study.

The researcher is treating any information gotten from the respondents confidentially, without disclosing the respondents' identity. The researcher was as open minded as could be possible allowing respondents to express their opinions as they were given. The researcher did not modify anything and was very appreciative of all literature that contributed in any way to this research.

## CHAPTER FOUR

### RESULTS AND DISCUSSIONS

#### **4.1 Introduction**

The objective of the analysis of primary data collected from the survey as presented in the previous chapter was to answer the research questions which included finding out how consumers perceived service quality in the commercial banks in the Windhoek Central Business District and whether they were satisfied with the service quality in grocery stores.

This would enable the researcher to attain the objectives of the study which were mainly describing empirical phenomena which were service quality and customer satisfaction. Data analysis for this study was done in two steps, the preliminary analysis and the main analysis. For preliminary analysis which involved mainly descriptive statistics to summarise data, the demographic characteristics of the respondents were outlined in order to simplify the understanding of the data.

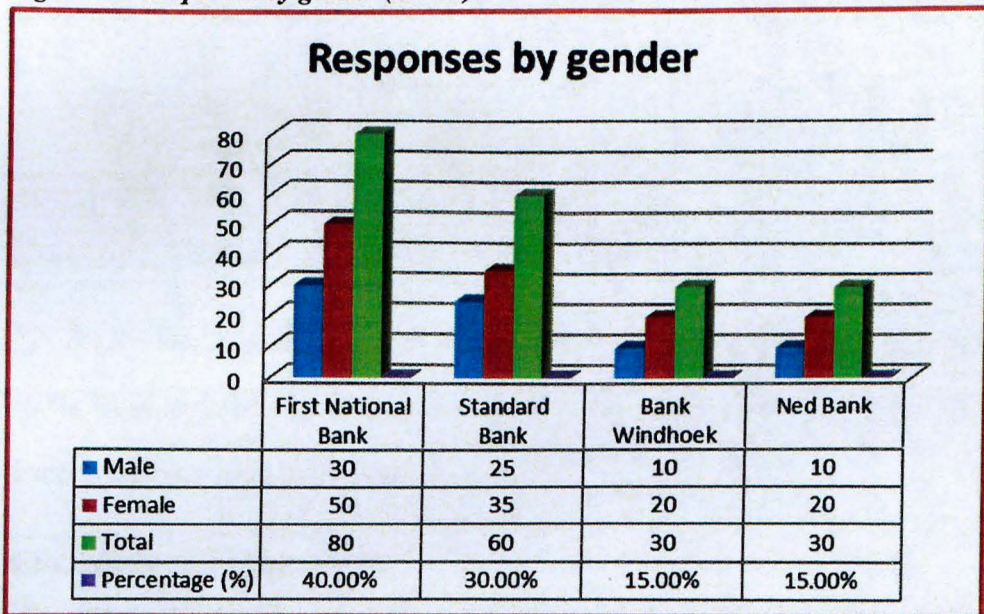
The main analysis involved Gap analysis whose purpose was to find out if the SERVQUAL is applicable in the context of the Commercial banks in the Windhoek Central Business District and the gap score analysis whereby descriptive statistics were applied to summarise means of perceptions and expectations of consumers. The researcher calculated the perception minus expectation scores for each item and dimension in order to identify the service quality gaps.

## 4.2 Demographic characteristics

### 4.2.1 Gender

The respondents were asked to indicate their gender and the results are presented in Figure 4.1 below. The purpose of these statistics was to determine if there was any significant difference by gender in this study.

Figure 4.1. Responses by gender (n=200)



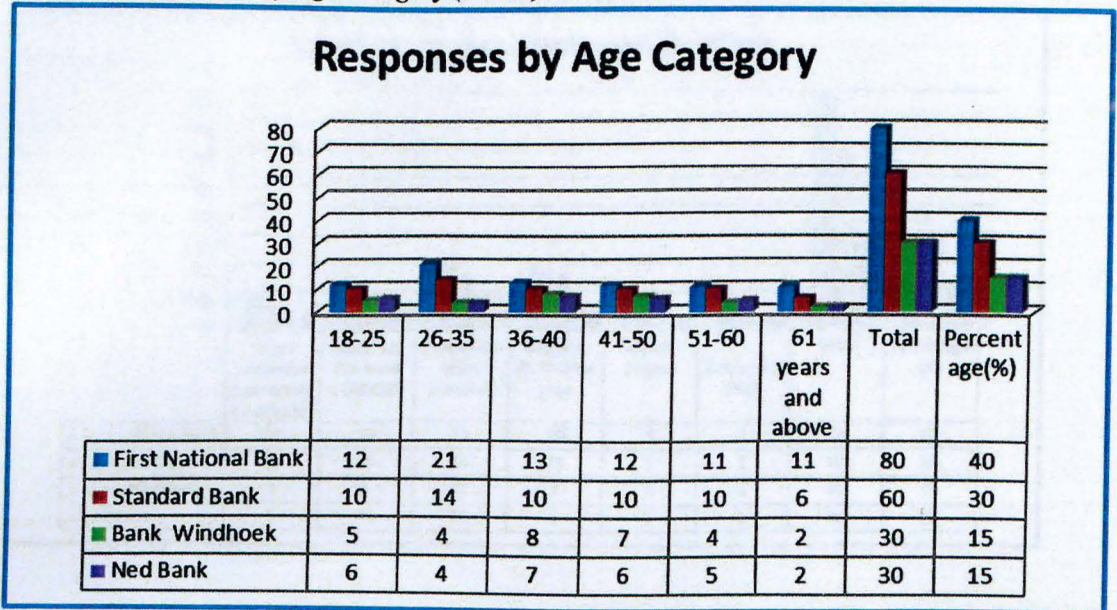
The findings in Figure 4.1 above revealed that more women, 125 (62.5%) of the respondents participated in the survey compared to 37.5 % of the men that participated.

### 4.2.2 Age Category

The respondents were asked to indicate the age category. The purpose of this section was to determine the most common age category that was engaged in the gap analysis.

The findings are presented in Figure 4.2 below

Figure 4.2 Responses by Age Category (n=200)

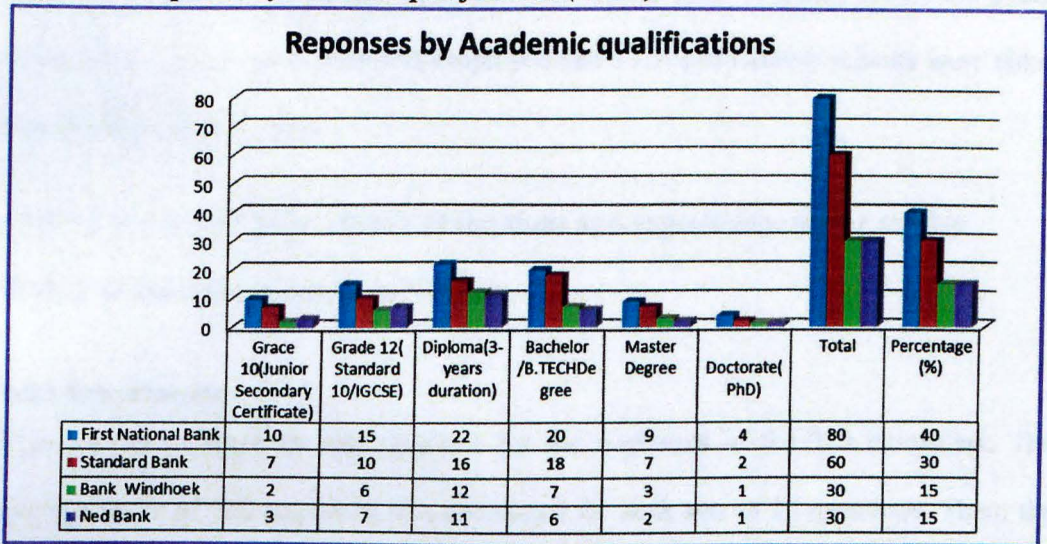


The data in Figure 4.2 above revealed that the youth, aged 26-35 years represented 38% of the total population. Thirty-seven percent of the respondents were 36-50 years. Twenty-six were aged 51-61 years.

#### 4.2.3 Academic Qualifications

The purpose of getting the statistics on the educational qualifications of the respondents was to enable the researcher to determine if there were any significant proportions of the respondents that was in high school or primary school levels. The findings are presented in Figure 4.3 below.

**Figure 4. 3 Responses by Academic qualifications (n=200)**

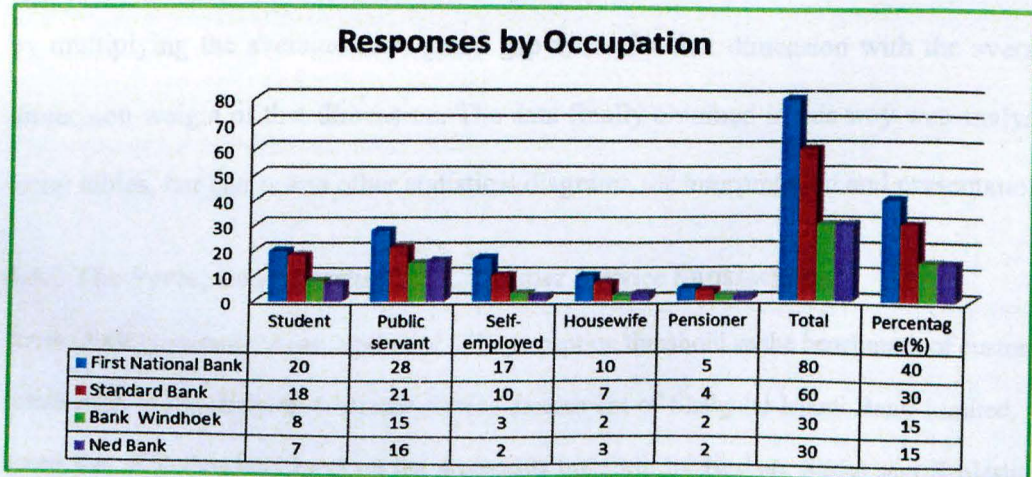


The statistics in Figure 4.3 above revealed that 30.00% of the respondents had a grade 12 qualification and/or a grade 10 qualification. Fifty-Six percent possessed a three-year diploma and/or a bachelor’s degree. Fifteen Percent of the respondents possessed a Masters and/or a doctorate degree.

#### 4.2.4 Occupation of Respondents

The Statistic for the responses by occupation are presented in figure 4.4 below

**Figure 4.4. Responses by Occupation (n=200)**



From The figure 4.4 above 26.5% of the respondents were students, 40% were public servants. Sixteen percent were self-employed and 17.5% of the respondents were either house wives or pensioners.

### **4.3 Gap analysis of the customer perceptions and expectations on the service quality of commercial banks in Namibia**

#### **4.3.1 Introduction**

This section presents the Gap analysis for the responses of the 200 customers. The average score of 200 responses was calculated for both sets of 22 questions. Then, the average expectation and perception scores for 5 dimensions of tangibles, reliability, responsiveness, assurance and empathy were obtained. For each question, the gap in the performance (P) and the expectation (E) was reached by using the formula  $(P)-(E)$ . The average dimension weight was taken from the individual weight assigned by 200 respondents to each of the 5 dimensions from a total dimension weight of 100 points for all 5 dimensions. The average unweighted gap score for each dimension was then calculated by dividing the  $(P)-(E)$  for each question with the number of questions used to assess that dimension. Similarly, the weighted gap score for that dimension was obtained by multiplying the average unweighted gap score for that dimension with the average dimension weight of that dimension. The data finally obtained in this way was analysed using tables, bar charts and other statistical diagrams for interpretation and presentation.

#### **4.3.2 The Perception Threshold of Customer Service Satisfaction**

Azim (2008) justified the assumption of 80% perception threshold as the benchmark of customer satisfaction in his study on customer service assessment of Shahjalal Islami Bank Limited. He based this 80% threshold level on the arguments put forth by Heskett, Sasser and Schlesinger

(1997). The gamut of banking services provided by the both types of banks was similar. The present study also assumes an 80% perception threshold as the customer satisfaction benchmark. An 80% perception threshold would mean a score of a minimum of 3.6 out of the maximum possible score of 5 for any dimension as well as for each sub category of the dimension. If the score comes to be less than 3.6, then it is rated as a non-acceptable level of satisfaction for that dimension or that sub category.

#### 4.3.3 Gap analyses for First National Bank customers

The gap analysis for the five dimensions of service quality is presented in Table 4.1 for the Customers of First National Bank of Namibia.

Table 4.1: Responses from FNB

Statement	P	E	GAP P-E
<b>1. Tangibility dimension</b>			
1.1 Does the bank have modern looking equipment	4.37	4.10	0.27
1.2 Are the commercial banks' physical facilities visually appealing	4.30	4.10	0.20
1.3 Are the commercial banks reception desk employees neat appearing	4.54	4.37	0.17
1.4 Are the physical facilities associated with the service (such as pamphlets or statement) visually appealing	4.56	4.80	-0.24
<b>Average for Dimension</b>			<b>0.10</b>
<b>2. Reliability</b>			
2.1 When the commercial bank promises to do something by a certain time, it does so	4.80	4.77	0.03
2.2 When you have a problem, the bank is sympathetic and reassuring	3.66	3.78	-0.12
2.3 Does the bank performs the service right the first time	3.75	3.73	0.02
2.4 Does the bank provides its service at the time it promises to do	3.98	3.77	0.21
2.5 Does the bank insist on error free records	3.95	3.95	0.00
<b>Average for Dimension</b>			<b>0.03</b>
<b>3. Responsiveness</b>			
3.1 Do the employees in the bank tell you exactly when the services will be performed	3.98	3.98	0.00
3.2 Do the employees in the bank give your prompt services	3.97	3.98	-0.01
3.3 Are employees in the bank always willing to help you	4.00	4.00	0.00

3.4 Employees in the bank are never too busy to respond to your request	3.50	3.60	-0.10
<b>Average for Dimension</b>			<b>-0.03</b>
<b>4. Assurance</b>			
4.1 Does the behavior of employees in the bank instil trust in you	3.78	3.75	0.03
4.2 Do you feel safe in your transactions with the bank	3.90	3.80	0.10
4.3 Are the employees in the bank area polite with you	3.93	3.98	-0.05
4.4 Do the employees in the bank have the knowledge to answer your questions	3.93	3.98	-0.05
<b>Average for Dimension</b>			<b>-0.01</b>
<b>5. Empathy</b>			
5.1 Does the bank give you individual attention	3.86	3.96	-0.57
5.2 Does the bank have employees who give personal attention	3.45	4.49	-0.04
5.3 Do the employees of the bank understand your specific needs	3.78	3.79	-0.01
5.4 Does the bank have your best interest at heart	3.40	3.50	-0.1
5.5 Does the bank have the operating hours convenient to all its customers	3.82	3.85	-0.03
<b>Average for Dimension</b>			<b>-0.15</b>

### **Tangibility**

The tangibility dimension comprises of the first 4 of the 22 questions (1.1-1.4), which assess the respondents' perception of the tangible aspects of the bank such as equipment, physical facilities, employees and materials. The table above shows that, in the one sub-category of the tangibility dimension, "Are the physical facilities associated with the service (such as pamphlets or statement) visually appealing", the gap score is negative. This means that the expectations of customers exceeded their perception in these areas. Whereas in the other three sub categories of facilities and employees, the gap score was positive, meaning that the perception of the customers exceeds their expectations in these areas. Similarly, the average unweighted gap scores for the Tangibility dimension of customer satisfaction come out to be 0.10.

### **Reliability**

The reliability dimension comprises of questions 2.1 to 2.5, which assess the respondents' perception of the reliability aspects of the bank such as acting according to promises, sincere interest in solving problems, performing the services right at the first time, providing services at the promised time and insistence on error free records. The above table shows that, in each of the three sub categories of the reliability dimension, the gap score is negative. This means that expectations of customers exceeded their perceptions in all these areas. Similarly, the average unweighted gap score for the reliability dimension of customer satisfaction comes out to be 0.03.

### **Responsiveness**

The responsiveness dimension comprised the questions 3.1 to 3.4, which assessed the respondents' perceptions of the responsiveness aspects of the bank such as informing when services would be performed, providing prompt services, willingness to help and never too busy to respond to service requests. The table above shows that, in the two sub categories of the responsiveness dimension, namely informing when services will be performed, providing prompt services and never too busy to respond to service requests, the gap score is negative. This means that expectations of customers exceed their perception in these areas. Whereas in the 4th sub category of willingness to help, the gap score is positive, meaning thereby that the perception of the customers exceeds their expectation in this area.

Similarly, the average unweighted gap score for the responsiveness dimension of customer satisfaction comes out to be -0.03. When the dimension weight of 22.40 is factored in, the weighted gap score jumps to -1.02, as is depicted in the histogram below.

### **Assurance**

The assurance dimension comprised of the questions 4.1 to 4.4, which assessed the respondents' perception of the assurance aspects of the bank such as employee behaviour instilling confidence, customers' feeling of security in transactions, courteous employees and knowledge to answer questions. The table above shows that, in the two sub categories of the assurance dimension, namely employee behaviour instills confidence, customers' feeling of security in transactions and knowledge of employees to answer questions, the gap score was Positive. This means that expectations of customers were less than their perception in these areas. Whereas in the 4th sub category of courteous employees, the gap score was negative, meaning that the perception of the customers was less than their expectations in this area.

### **Empathy**

The empathy dimension comprised of the questions 5.1 to 5.5, which assessed the respondents' perception of the empathy aspects of the bank such as individual attention, convenient working hours, and personal attention, has the best interests of customers at heart and employees understanding the customers' needs. The table shows that, in each of the 5 sub categories of the empathy dimension, the gap score is negative. This means that expectations of customers exceeded their perceptions in all these areas.

#### **4.3.4 Gap analyses for Standard Bank customers**

The gap analysis for the five dimensions of service quality is presented in Table 4.2 for the Customers of Standard Bank of Namibia.

Table 4.2: Responses from Standard Bank

Statement	P	E	GAP P-E
<b>1. Tangibility dimension</b>			
1.1 Does the bank have modern looking equipment	4.22	3.94	0.28
1.2 Are the commercial banks physical facilities visually appealing	4.30	4.11	0.19
1.3 Are the commercial banks reception desk employees neat appearing	4.54	4.39	0.16
1.4 Are the physical facilities associated with the service (such as pamphlets or statement) visually appealing	4.56	4.77	-0.21
<b>Average for Dimension</b>			<b>0.11</b>
<b>2. Reliability</b>			
2.1 When the commercial bank promises to do something by a certain time, it does so	3.80	3.76	0.04
2.2 When you have a problem, the bank is sympathetic and reassuring	3.66	3.78	-0.12
2.3 Does the bank performs the service right the first time	3.75	3.73	0.02
2.4 Does the bank provides its service at the time it promises to do	3.98	3.73	0.25
2.5 Does the bank insist on error free records	3.95	3.95	0.00
<b>Average for Dimension</b>			<b>0.03</b>
<b>3. Responsiveness</b>			
3.1 Do the employees in the bank tell you exactly when the services will be performed	3.98	3.98	0.00
3.2 Do the employees in the bank give your prompt services	3.97	3.98	-0.01
3.3 Are employees in the bank always willing to help you	3.50	3.500	0.00
3.4 Employees in the bank are never too busy to respond to your request	3.50	3.62	-0.12
<b>Average for Dimension</b>			<b>-0.03</b>

4. Assurance			
4.1 Does the behaviour of employees in the bank instil trust in you	3.75	3.72	0.03
4.2 Do you feel safe in your transactions with the bank	3.90	3.80	0.10
4.3 Are the employees in the bank area polite with you	3.90	3.95	-0.05
4.4 Do the employees in the bank have the knowledge to answer your questions	3.93	3.98	-0.05
<b>Average for Dimension</b>			<b>-0.01</b>
5. Empathy			
5.1 Does the bank give you individual attention	3.86	4.40	-0.54
5.2 Does the bank have employees who give personal attention	3.45	3.50	-0.05
5.3 Do the employees of the bank understand your specific needs	3.78	3.81	-0.03
5.4 Does the bank have your best interests at heart	3.40	3.6	-0.2
5.5 Does the bank have the operating hours convenient to all its customers	3.82	3.86	-0.04
<b>Average for Dimension</b>			<b>-0.17</b>

### Tangibility

The tangibility dimension comprised of the first 4 of the 22 questions (1.1-1.4), which assessed the respondents' perception of the tangible aspects of the bank such as equipment, physical facilities, employees and materials. The table above shows that, in the one sub category of the tangibility dimension, "Are the physical facilities associated with the service (such as pamphlets or statement) visually appealing", the gap score is negative. This means that the expectations of customers exceeded their perception in these areas. Whereas in the other three sub categories of facilities and employees, the gap score was positive, meaning that the perception of the customers exceeded their expectations in these areas.

### **Reliability**

The reliability dimension comprised of the questions 2.1 to 2.5, which assessed the respondents' perception of the reliability aspects of the bank such as acting according to promises, sincere interest in solving problems, performing the services right at the first time, providing services at the promised time and insistence on error free records. The Above table shows that, in each of the three sub categories of the reliability dimension, the gap score is negative. This means that expectations of customers exceed their perception in all these areas. Similarly, the average unweighted gap score for the reliability dimension of customer satisfaction comes out to be 0.11.

### **Responsiveness**

The responsiveness dimension comprised of the questions 3.1 to 3.4, which assessed the respondents' perceptions of the responsiveness aspects of the bank such as informing when services would be performed, providing prompt services, willingness to help and never too busy to respond to service requests. The table above shows that, in the two sub categories of the responsiveness dimension, namely informing when services will be performed, providing prompt services and never too busy to respond to service requests, the gap score is negative. This means that expectations of customers exceed their perception in these areas. Whereas in the 4th sub category of willingness to help, the gap score is positive, meaning thereby that the perception of the customers exceeds their expectation in this area.

Similarly, the average unweighted gap score for the responsiveness dimension of customer satisfaction comes out to be -0.03. When the dimension weight of 22.40 is factored in, the weighted gap score jumps to -1.02.

### **Assurance**

The assurance dimension comprised of the questions 4.1 to 4.4, which assessed the respondents' perception of assurance aspects of the bank such as employee behaviour instils confidence, customers' feeling of security in transactions, courteous employees and knowledge of employees to answer questions. The above table shows that, in the two sub categories of the assurance dimension, namely employee behaviour instills confidence, customers' feelings of security in transactions and knowledge of employees to answer questions, the gap score was Positive. This means that expectations of customers were less than their perceptions in these areas. Whereas in the 4th sub-category of courteous employees, the gap score was negative, meaning thereby that the perception of the customers was less than their expectations in this area.

### **Empathy**

The empathy dimension comprised of the questions 5.1 to 5.5, which assessed the respondents' perception of the empathy aspects of the bank such as individual attention, convenient working hours, personal attention, has the best interest of customers at heart and employees understanding of the customers' needs.

The table above shows that, in each of the 5 sub categories of the empathy dimension, the gap score was negative. This meant that expectations of customers exceeded their perceptions in all these areas.

### 4.3.5 Gap analysis for bank Windhoek customers

The gap analysis for the five dimensions of service quality are presented in Table 4.3 for the Customers of Bank Windhoek of Namibia

Table 4.3 Responses from Bank Windhoek

Statement	P	E	GAP P-E
<b>1. Tangibility dimension</b>			
1.1 Does the bank have modern looking equipment	3.37	2.97	0.4
1.2 Are the commercial banks physical facilities visually appealing	3.30	3.03	0.27
1.3 Are the commercial banks reception desk employees neat appearing	4.44	4.25	0.19
1.4 Are the physical facilities associated with the service (such as pamphlets or statement) visually appealing	4.3	4.57	-0.27
<b>Average for Dimension</b>			<b>0.15</b>
<b>2. Reliability</b>			
2.1 When the commercial bank promises to do something by a certain time, it does so	4.80	4.77	0.07
2.2 When you have a problem, the bank is sympathetic and reassuring	3.66	3.82	-0.16
2.3 Does the bank performs the service right the first time	3.75	3.71	0.04
2.4 Does the bank provide its service at the time it promises to do	3.98	3.75	0.23
2.5 Does the bank insist on error free records	3.95	3.95	0.00
<b>Average for Dimension</b>			<b>0.02</b>
<b>3. Responsiveness</b>			
3.1 Do the employees in the bank tell you exactly when the services will be performed	2.98	2.98	0.00
3.2 Do the employees in the bank give your prompt	3.92	3.98	-0.06

services			
3.3 Are employees in the bank always willing to help you	3.60	3.60	0.00
3.4 Employees in the bank are never too busy to respond to your request	3.50	3.60	-0.10
<b>Average for Dimension</b>			<b>-0.04</b>
<b>4.Assurance</b>			
4.1 Does the behaviour of employees in the bank instil trust in you	3.72	3.70	0.02
4.2 Do you feel safe in your transactions with the bank	3.70	3.50	0.20
4.3 Are the employees in the bank area polite with you	3.93	3.98	-0.05
4.4 Do the employees in the bank have the knowledge to answer your questions	3.93	3.98	-0.05
<b>Average for Dimension</b>			<b>-0.03</b>
<b>5. Empathy</b>			
5.1 Does the bank give you individual attention	3.80	3.90	-0.1
5.2 Does the bank have employees who give personal attention	3.40	4.44	-0.04
5.3 Do the employees of the bank understand your specific needs	3.70	3.71	-0.01
5.4 Does the bank have your best interest at heart	3.40	3.50	-0.1
5.5 Does the bank have the operating hours convenient to all its customers	3.82	3.85	-0.03
<b>Average for Dimension</b>			<b>-0.06</b>

### **Tangibility**

The tangibility dimension comprised of the first 4 of the 22 questions (1.1-1.4), which assessed the respondents' perception of the tangible aspects of the bank such as equipment, physical facilities, employees and materials. The table above shows that, in the one sub categories of the tangibility dimension, "Are the physical facilities

associated with the service (such as pamphlets or statement) visually appealing”, the gap score is negative. This means that expectation of customers exceeds their perception in these areas. Whereas in the other three sub categories of facilities and employees, the gap score is positive, meaning thereby that the perception of the customers exceeds their expectation in these areas.

### **Reliability**

The reliability dimension comprised of the questions 2.1 to 2.5, which assessed the respondents' perception of reliability aspects of the bank such as acting according to promises, sincere interest in solving problems, performing the services right at the first time, providing services at the promised time and insistence on error free records. The above table shows that, in each of the three sub categories of the reliability dimension, the gap score is negative. This means that expectations of customers exceed their perception in all these areas. Similarly, the average unweighted gap score for the reliability dimension of customer satisfaction comes out to be -0.03. When the dimension weight of 40.20 is factored in, the weighted gap score increases to -9.00.

### **Responsiveness**

The responsiveness dimension comprises of the questions 3.1 to 3.4, which assess the respondents' perception of the responsiveness aspects of the bank such as informing when services will be performed, providing prompt services, willingness to help and never too busy to respond to service requests. The above table shows that, in the two sub categories of the responsiveness dimension, namely informing when services would be performed, providing prompt services and never too busy to respond to service requests,

the gap score is negative. This means that expectations of customers exceed their perception in these areas. Whereas in the 4th sub category of willingness to help, the gap score is positive, meaning thereby that the perception of the customers exceeds their expectation in this area. Similarly, the average unweighted gap score for the responsiveness dimension of customer satisfaction comes out to be -0.17.

### **Assurance**

The assurance dimension comprised of the questions 4.1 to 4.4, which assessed the respondents' perception of assurance aspects of the bank such as employee behaviour instills confidence, customers' feeling of security in transactions, courteous employees and knowledge of employees to answer questions. The above table shows that, in the two sub categories of the assurance dimension, namely employee behaviour instills confidence, customers' feeling of security in transactions and knowledge of employees to answer questions, the gap score is Positive. This means that expectations of customers are less than their perceptions in these areas. Whereas in the 4th sub category of courteous employees, the gap score is negative, meaning thereby that the perception of the customers is less than their expectation in this area.

### **Empathy**

The empathy dimension comprised of the questions 5.1 to 5.5, which assessed the respondents' perception of empathy aspects of the bank such as individual attention, convenient working hours, personal attention, has the best interest of customers at heart and employees understanding the customers' needs. The table shows that, in each of the 5 sub categories of the empathy dimension, the gap score is negative. This means that expectations of customers exceed their perception in all these areas.

#### 4.3.6 Gap analysis for Nedbank customers

The gap analysis for the five dimensions of service quality is presented in Table 4.4 for Customers of Ned Bank of Namibia.

Table 4.4: Responses from Nedbank customers

Statement	P	E	GAP P-E
<b>1. Tangibility dimension</b>			
1.1 Does the bank have modern looking equipment	3.37	3.64	0.27
1.2 Are the commercial banks physical facilities visually appealing	3.30	2.98	0.32
1.3 Are the commercial banks reception desk employees neat appearing	3.24	3.18	0.06
1.4 Are the physical facilities associated with the service (such as pamphlets or statement) visually appealing	4.56	4.83	-0.27
<b>Average for Dimension</b>			<b>0.10</b>
<b>2. Reliability</b>			
2.1 When the commercial bank promises to do something by a certain time, it does so	4.80	4.77	0.03
2.2 When you have a problem, the bank is sympathetic and reassuring	3.62	3.75	-0.13
2.3 Does the bank performs the service right the first time	3.70	3.68	0.02
2.4 Does the bank provide its service at the time it promises to do so	3.98	3.76	0.22
2.5 Does the bank insist on error free records	2.95	2.95	0.00
<b>Average for Dimension</b>			<b>0.02</b>
<b>3. Responsiveness</b>			
3.1 Do the employees in the bank tell you exactly when the services will be performed	3.98	3.98	0.00
3.2 Do the employees in the bank give your prompt services	3.97	3.98	-0.01
3.3 Are employees in the bank always willing to help you	4.00	4.00	0.00

3.4 Employees in the bank are never too busy to respond to your request	3.50	3.60	-0.10
<b>Average for Dimension</b>			<b>-0.03</b>
<b>4.Assurance</b>			
4.1 Does the behaviour of employees in the bank instil trust in you	3.78	3.70	0.08
4.2 Do you feel safe in your transactions with the bank	3.90	3.89	0.01
4.3 Are the employees in the bank area polite with you	3.89	3.95	-0.06
4.4 Do the employees in the bank have the knowledge to answer your questions	3.93	3.98	-0.05
<b>Average for Dimension</b>			<b>-0.01</b>
<b>5. Empathy</b>			
5.1 Does the bank give you individual attention	3.86	3.96	-0.1
5.2 Does the bank have employees who give personal attention	3.45	4.49	-0.04
5.3 Do the employees of the bank understand your specific needs	3.78	3.79	-0.01
5.4 Does the bank have your best interests at heart	3.40	3.54	-0.14
5.5 Does the bank have the operating hours convenient to all its customers	3.82	3.89	-0.07
<b>Average for Dimension</b>			<b>-0.07</b>

## Tangibility

The tangibility dimension comprised of first 4 of the 22 questions (1.1-1.4), which assess the respondents' perception of the tangible aspects of the bank such as equipment, physical facilities, employees and materials. The table above shows that, in the one sub categories of the tangibility dimension, "Are the physical facilities associated with the service (such as pamphlets or statement) visually appealing", the gap score is negative. This means that expectation of customers exceeds their perception in these areas.

Whereas, in the other three sub categories of facilities and employees, the gap score is positive, meaning thereby that the perception of the customers exceeds their expectation in these areas.

### **Reliability**

The reliability dimension comprised of the questions 2.1 to 2.5, which assessed the respondents' perception of reliability aspects of the bank such as acting according to promises, sincere interest in solving problems, performing the services right at the first time, providing services at the promised time and insistence on error free records. The above table shows that, in each of the three sub categories of the reliability dimension, the gap score is negative. This means that expectations of customers exceed their perception in all these areas. Similarly, the average unweighted gap score for the reliability dimension of customer satisfaction comes out to be 0.10.

### **Responsiveness**

The responsiveness dimension comprised of the questions 3.1 to 3.4, which assessed the respondents' perception of the responsiveness aspects of the bank such as informing when services will be performed, providing prompt services, willingness to help and never too busy to respond to service requests. The above table shows that, in the two sub categories of the responsiveness dimension, namely informing when services will be performed, providing prompt services and never too busy to respond to service requests, the gap score is negative. This means that expectations of customers exceed their perception in these areas. Whereas in the 4th sub category of willingness to help, the gap score is positive, meaning thereby that the perception of the customers exceeds their

expectation in this area. Similarly, the average unweighted gap score for the responsiveness dimension of customer satisfaction comes out to be -0.07.

### **Assurance**

The assurance dimension comprised of the questions 4.1 to 4.4, which assessed the respondents' perception of assurance aspects of the bank such as employee behaviour instils confidence, customers' feeling of security in transactions, courteous employees and knowledge of employees to answer questions. The table above shows that, in the two sub categories of the assurance dimension, namely employee behaviour instills confidence, customers' feeling of security in transactions and knowledge of employees to answer questions, the gap score is Positive. This means that expectations of customers are less than their perceptions in these areas. Whereas in the 4th sub category of courteous employees, the gap score is negative, meaning thereby that the perception of the customers is less than their expectation in this area.

### **Empathy**

The empathy dimension comprised of the questions 5.1 to 5.5, which assessed the respondents' perception of empathy aspects of the bank such as individual attention, convenient working hours, and personal attention, has the best interest of customers at heart and employees understanding the customers' needs.

The table shows that, in each of the 5 sub categories of the empathy dimension, the gap score is negative. This means that expectations of customers exceed their perception in all these areas.

### 4.3.7 Average Scores of the Dimensions in the Banks

Table 4.5 Unweighted SERVQUAL scores (n=200)

	<b>FNB</b>	<b>STANDARD BANK</b>	<b>BANK Windhoek</b>	<b>NEDBANK</b>	<b>Average for four banks</b>
<b>Tangible</b>	<b>0.10</b>	<b>0.11</b>	<b>0.15</b>	<b>0.10</b>	<b>0.115</b>
<b>Reliability</b>	<b>0.03</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>
<b>Responsiveness</b>	<b>-0.03</b>	<b>-0.03</b>	<b>-0.04</b>	<b>-0.03</b>	<b>-0.3</b>
<b>Assurance</b>	<b>-0.01</b>	<b>-0.01</b>	<b>-0.03</b>	<b>-0.02</b>	<b>-0.02</b>
<b>Empathy</b>	<b>-0.17</b>	<b>-0.17</b>	<b>-0.06</b>	<b>-0.07</b>	<b>-0.12</b>
<b>Total</b>	<b>-0.08</b>	<b>-0.07</b>	<b>0.04</b>	<b>0.00</b>	
<b>Average</b>	<b>-0.016</b>	<b>-0.014</b>	<b>0.008</b>	<b>0.00</b>	

From Table 4.5 above it is evident that the majority of the dimensions' averages were negative, implying that the expectations of the customers exceeded their perception in all these areas.

### 4.4 Discussion of the Findings

This study presents the findings perceptions of service quality and satisfaction of customer in the four commercial banks in Windhoek CBD. From table 4.5 above it is evident that the five SERVQUAL dimensions show mixed findings positive and negative scores. In sum, the findings revealed that on the average dimensions such as tangibility (appearance of physical facilities equipment, personnel and communication materials) and reliability (Ability to perform the promised service dependably and accurately) had a positive score of 0.12 and 0.03 respectively, compared to dimensions

of assurance (Knowledge and courtesy of employees and their ability to convey trust and confidence). Empathy (caring, individual attention banks provides its customers) and responsiveness (willingness to help customers and provide prompt services) that had a negative scores of -0.3,-0.02 and -0.12.

The present study revealed that the overall perceived SERVQUAL score for the 5 dimensions of customer satisfaction was less than the threshold level 0.70 of acceptable satisfaction. This means that the customers were generally dissatisfied with the quality of services delivered by the bank to them. If one looks at each dimension individually, one finds that some gaps do exist in the expectation levels of customers from the bank versus the actual level of service quality delivered. This is evident from the diagram below.

The negative gaps in the service quality indicate those areas where the scope of improvement in customer service delivery exists. If we have a look at the weighted gaps, it is clear that the gap is maximum for reliability dimension. The basic reason for this is the fact that the respondents have assigned this dimension the maximum weight out of 100 points among all 5 dimensions. Therefore, the reliability dimension is the one, where the bank needs to take steps on priority to improve the service delivery quality and try to reduce this gap in a serious manner, because, it is the dimension which has come out to be the most important for the customers in the study.

Seema (2015) stated that significant gaps that exist between service expectations and perception are right from the first step where the asset management companies are not found capable enough to translate investors' expectations. She further goes on to state that investors' satisfaction in case of mutual funds depends on the amount of trust and

dependence that an investor places with the asset management company and in turn the benefits that are actually delivered to them. In the present study too, the reliability dimension is top rated by the customers as it includes the trust and dependence factors on the bank by the customers.

According to the SERVQUAL developers Zeithaml, Parasuraman and Berry (1990), it is also important for the leaders to put in place a process to continually monitor customers' perceptions of service quality, identify the causes of service quality shortfalls and take appropriate action to improve the quality of the service provided. Thus, it is evident that the performance of banks on service delivery and customer satisfaction exceeds the expectations of the customers in only 3 areas—physical facilities, appearance of employees and willingness of employees to help customers. In the remaining 19 areas, the banks performance was found lacking vis-à-vis what customers expected in terms of service delivery. Therefore, these are the areas identified by the present study wherein the banks would have to take corrective action to obtain a higher level of customer perception towards service quality compared to the expected.

Hence, it can be concluded that the application of the SERVQUAL customer perception instrument and the detailed analysis of the results in the case of the COSMOS bank revealed that the overall perception of the service quality and customer satisfaction delivered by the bank was acceptable for all 5 dimensions of service quality. Further, the analysis of the difference between the expectation of excellent service delivery and perceived service quality revealed a scope for improvement in all but 4 areas. Taking into consideration the dimension weight and weighted gap scores in the case of 5 dimensions. The areas which required the most effort from the banks were found to be responsiveness, reliability and empathy.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

The previous chapter presented the data analysis as well as discussions of the findings. This chapter presents the conclusions, recommendations as well as making suggestions for further study.

#### 5.2 Summary

From the gap score analysis carried out, it was found that, the overall service quality is Low (0.001) as perceived by customers in Commercial Banks and hence no customer satisfaction. Customers have higher expectations (0.05) than what they actually receive (0.03) from Commercial Banks even though the difference is not wide. To answer the research questions which are: how consumers perceive service quality and are consumers satisfied with service offered by Commercial Banks, the gap score analysis carried out provided answers to these questions. The overall perceived service quality was low as expectations exceeded perceptions, meaning consumers desired more than what was offered to them. As a result of this gap, it is clear that consumers were not satisfied. Evaluating the perceptions and expectations of consumers, it can be seen that no dimension of service quality brings customer satisfaction. Evidence from the study showed that, Commercial banks have to improve performance on all the dimensions of service quality in order to increase customer satisfaction since consumers expect more than what is being offered by these stores. This would enable them to maintain a high level of competitiveness.

### **5.3 Conclusion**

This study is conducted to know about the customers' perception on service quality dimensions in retail banking sector of Windhoek CBD. . The main objectives of study are to evaluate the service quality dimensions with respect to perception and expectation in the retail banking sector of Windhoek CBD, to ascertain the gap between perception and expectation and to identify the impact of customer perception/expectation on Perceived service quality. The researcher applied Gap analysis to determine if there were significant differences between customers perception/expectation on perceived service quality. The results indicate the significant difference between all the dimensions in customer perceptions and expectations. Three dimensions showed the negative difference which means customer expectations are higher than perception in every dimension. In last, we find the significant impact of customer expectation and perception on customer service quality. So we can conclude that banks put attention to improve these dimension's performance and to achieve their goals in these competitive business environment.

The purpose of this study was to find out how consumers of Windhoek CBD perceive service quality and see how applicable the SERVQUAL model was in the context of banks by using its dimensions to measure service quality. In conclusion, knowing how consumers perceive service quality and being able to measure service quality can benefit management of service organisations. Measuring service quality can help management provide reliable data that can be used to monitor and maintain improved service quality. Using the SERVQUAL model to assess service quality enables management to better understand the various dimensions and how they affect service quality and customer

satisfaction. This would help them to identify those that have strengths and weaknesses and thereby make the necessary improvements.

However, in this study, the researcher had measured service quality and customer satisfaction by using the SERVQUAL model and to find out if it is an effective tool in assessing consumers' perceptions of service quality in banks. From the study, the findings show that the SERVQUAL model is not a good tool to measure service quality in retail Banking sector because some dimensions (tangibles, responsiveness and products) did not prove reliable for measurement and this therefore implies that different methods and models could be used to measure service quality and customer satisfaction in grocery stores. The dimension 'Product' did not show good reliability in the study, meaning it is was not a good measure of service quality in retail banks. This dimension is very important in measuring service quality in retail outlets according to Magi and Aulander, (2009, p.33-41).

Findings also show that consumers expected more than what they perceived in these Commercial banks and hence no satisfaction and this therefore means grocery stores must strive hard to improve all the dimensions of service quality in order to bring higher perceived service quality and customer satisfaction.

#### **5.4. Recommendations**

This study finds that Tangibility and reliability the assurance, responsiveness and empathy were evaluated negatively by respondents in general, but continuous improvements are recommended to maintain a competitive edge. One managerial

implication is the need for retail banks to consider recruitment and human resources programmes. First, retail banks should ensure that employees are able to provide professional services. Staffs are assets of a retail banks and the key to building bridges with customers. Cook (2008) notes that training and development help organizations to be more flexible, proactive and customer-focused in the face of fierce competition and serve as a prime motivational tool. A strong infrastructure of providing professional services including knowledge, skills and attitudes can be adopted to encourage employees to become empowered, so that they can truly read customers' needs and gain work satisfaction by providing correlated services. Moreover, banks should pay extra attention to customer needs. Customer satisfaction is improved when the service provided surpasses the perceived value of customers. An exchange of information is essential to understand changing customer needs and behaviours so that corporations can customize products for individuals.

Sharma (2015) suggested that service quality and customer satisfaction have been conceptualised as distinct, but closely related constructs. There is a positive relationship between the two constructs. In this background, the present study tried to provide the banks with a framework for moving forward to achieve its commitment of improved service delivery and customer satisfaction. The present study recommends the following action to be taken by the banks to increase service quality and customer satisfaction.

#### **5.4.1 Immediate Intervention**

This would require the bank to take urgent and immediate steps in those areas of service delivery, where the SERVQUAL perception gap is found to be more than 20 basis points.

For some of the other areas, like materials, it is easy to intervene and bring about immediate changes to meet any shortage in physical facilities such as provision of chairs and drinking water in waiting areas, adequate numbers of forms, filling up the employee vacancies, provision of parking space etc. However, for areas related to personal attention, sincere interest in problem solving, employee behaviour, instilling confidence and safety feeling in transactions, the intervention would be required in terms of sensitivity and behavioural training for the employees. For the areas like knowledge of employees, the subject training would be required, along with the refresher courses on core banking operations for the capacity building of the employees. For the operating hours, the bank would need to have a relook at its working hour's policy on weekends and long public holidays, with a specific emphasis on *after office hours* banking facilities. This is important as the bank should be welcoming to the investor all the time, at the same time respecting investors' choice with energy and enthusiasm (Sharma, 2015).

#### **5.4.2 Managerial Implications**

The findings of the study based on the primary data as worked upon by the SERVQUAL tool brought out a number of managerial implications for the banking industry at large and the urban cooperative bank, under study, in particular. Considering that grievance redressal has an effect on customer satisfaction and perceptions, it becomes imperative that the bank should treat the customers fairly all the time. The service requirements and issues raised by the customers should be dealt with courtesy and in time, so as to obtain an increase in positive perceptions about the bank. The bank has to build up the

procedures and train its employees so as to build and sustain a healthy and long-term relationship with the customers. The ordinary customers are usually burdened with banking procedures and paper work, so, a little help from the bank would go a long way in putting them at ease and gaining their confidence.

### **5.5 Limitation**

The present research limited itself to the application of the SERVQUAL tool to assess and achieve the research objective. Hence, it becomes obvious that any limitations of the tool itself are reflected in the present study too. One of the issues with the SERVQUAL based studies is that the customer expectations and perceptions can be compared only after the service is actually delivered, but the expectations are formed much before the actual service delivery, thereby causing a loss of reliability of the tool to some extent (Palmer, 2005).

Further, the service expectations of customers are usually based on previous service experiences. So, it is a possibility that the expectations change with every instance of service delivery, affecting the perception too. Thus, a scenario appears, in which, for the same service, customers have different levels of expectations and perceptions for every instance of delivery of the same service (Oh, 1999). This results in a loss of internal validity for the tool over a period of time. The SERVQUAL model only aims to measure the functional aspects of the service process and does not recognise the technical aspects of service delivery as an important part of the entire service process (Lena *et al.*, 2009).

The present study was confined to only Commercial Banks in the Windhoek Central Business District. It could however be broadened by taking more variables into account. One of the ways to do so would be to consider demographic variables for grouping the respondents and then find out the results for comparison. Also, the study can be broadened to a comparative research involving other nationalised, private and rural cooperative banks. Further studies on the subject may be used to develop a charter of customer rights at the level of banks, as well as the service delivery institutions. As the present study was based purely upon *customers as respondents'* data, there is further scope to undertake the study with primary data based on questionnaires with structured questions designed for both the banks and the customers. Further, banks and other financial institutions can be brought under the study to have more representative inferences.

#### **5.6 Suggestions for further research**

Further research should be carried out in order to enhance the understanding of the Concepts of service quality and customer satisfaction, how they are measured because They are very important for commercial Banks in terms of profitability and growth. A Similar study could be conducted with a larger sample size so that results could be generalised to a larger population. This study can be carried out in other Semi-Urban, Rural areas comprising of multiple cultures in order to find out the applicability of the SERVQUAL model in commercial Banks.

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## APPEDICES

### Appendix 1: Request to complete the questionnaire for study purposes



**SUBJECT: REQUEST TO COMPLETE THE QUESTIONNAIRE FOR STUDY PURPOSES**

Dear Sir/Madam

I am Benestus Herunga an Master Of Business Administration(MBA) student in the Namibian Business School of The University of Namibia, doing an MBA research Project Titled: *A Comparative Analysis of Customers' Perceptions of Retail Service Quality Dimensions among the Five Commercial Banks in Namibia..* The main aim of this study is *to assess customers' expectations and perceptions levels towards service quality of commercial banks in Namibia Using SERVQUALL model. Besides, this study aimed at determining the service quality gap with a view to informing policy for management of the five commercial banks*

The information will only be used for the purpose of this research. Kindly accept my assurances of confidentially and anonymity for all the information provided.

Thank you for your time in answering the questions below.

You are kindly requested to take your valued precious time to complete the attached questionnaire designed for research project in fulfilment of my MBA Study.

### **UNDERTAKING**

Kindly be informed that all information provided will be treated with utmost confidentiality and anonymity. This questionnaire will not require you to provide your name.

### **INSTRUCTIONS**

- Please answer all questions (*remember that there is no right or wrong answer whatever answer you are providing it is important*).
- Complete the questionnaire by placing a tick in the appropriate box
- Please answer the questions as they apply to you personally, honestly, frankly and objectively as possible.
- You are kindly requested to return the questionnaire on/or before **July 20 2017**

## **Appendix 2: Consent Form**

### **RESEARCH STUDY: THE RELATIONSHIP BETWEEN HUMAN RESOURCE PRACTICES AND EMPLOYEE RETENTION AT UNAM**

#### **CONSENT AGREEMENT FOR THE INTERVI**

I am Benestus Herunga an Master Of Business Administration(MBA) student in the Namibian Business School of The University of Namibia, doing an MBA research Project Titled: *A Comparative Analysis of Customers' Perceptions of Retail Service Quality Dimensions among the Five Commercial Banks in Namibia.*

*The aim of this study is to assess customers' expectations and perceptions levels towards service quality of commercial banks in Namibia Using the SERVQUAL model. Besides, this study aimed at determining the service quality gap with a view to informing policy for management of the five commercial banks.*

Appendix 1 describes the procedure. The survey will require approximately 20-30 minutes and the data collection would occur over a two-month period, commencing on the day I start.

If you are willing to participate in this study, could you please complete the details below?

I understand that I am free to withdraw my consent and discontinue my participation at any

Time without prejudice. I also understand that all materials in this study are confidential.

I agree that the research data gathered for this study may be published, provided that

Neither my company nor myself are identified.

Name of Participant: -----

Signed: ----- Date: -----

Researcher: Benestus Herunga

Signed: -----

	Please tick only one bank
First National Bank	
Standard Bank	
Bank Windhoek	
Nedbank	
SAB Bank	

1.2 What is your Gender? Please tick (X) the appropriate box

	Please tick only one option
Female	
Male	
Female	

1.3 What is your AGE Category?

1.3 Your age category. Please tick (X) one of the options

### Appendix 3: Questionnaire

#### *A Comparative Analysis of Customers' Perceptions of Retail Services Dimension between Five Commercial Banks in Namibia*

#### **SECTION A: BIOGRAPHICAL INFORMATION**

1.1 The name of the bank that customers are evaluating the quality of retail services delivery. Please tick only one bank below

Name of Bank	Please tick only one bank
First National Bank	
Standard Bank	
Bank Windhoek	
Nedbank	
SME Bank	

1.2. What is your Gender? Please tick (✓) the appropriate Box.

Gender	Please Tick only one option
Male	
Female	

1.3 What is your AGE Category?

1.3. Your age category. Please tick (✓) only one option.

Age category	Please tick only one option
18-25	
26-30	
31-35	
36- 40	
41-50	
51-60	
61 years and above	

1.4. What is your highest qualification? Please tick (✓) only one option.

Highest Academic Qualification	Please tick only one option
No Formal School	
Grade 10 (Junior Secondary School Certificate)	
Grade 12(standard 10)	
Diploma	
Bachelor/BTech Degree	
Master's Degree	
Doctoral Degree	

**1.5. What is your status? Please tick only one option**

Status	Please tick only one option
Student	
Public servant	
Self-employed	
Housewife	
Pensioner	

**SECTION 2: PERCEPTIONS OF SERVICES QUALITY OF COMMERCIAL BANKS IN NAMIBIA BY CUSTOMERS**

This section details statement on standard checklist of Customers' perceptions of retail service quality dimensions between commercial banks presented on a 5-point Likert scale as follows: SA= strongly Agree A= Agree, U= Undecided DA= disagree, SD= strongly disagree. You are required to tick only one option per statement below.

PERCEPTION of SERVICE QUALITY AT THE COMMERCIAL BANK	SA	A	U	DA	SD
<b>1. Tangibility dimension</b>					
1.1 Does the bank have modern looking equipment					

1.2 Are the commercial banks physical facilities visually appealing					
1.3 Are the commercial banks reception desk employees neat appearing					
1.4 Are the physical facilities associated with the service (such as pamphlets or statement) visually appealing					
<b>2. Reliability</b>	SA	A	U	DA	SD
2.1 When the commercial bank promises to do something by a certain time, it does so					
2.2 When you have a problem, the bank is sympathetic and reassuring					
2.3 Does the bank performs the service right the first time					
2.4 Does the bank provide its service at the time it promises to do					
2.5 Does the bank insist on error-free records					
<b>3. Responsiveness</b>	SA	A	U	DA	SD
3.1 Do the employees in the bank tell you exactly when the services will be performed					
3.2 Do the employees in the bank give you prompt services	SA	A	U	DA	SD
3.3 Are employees in the bank always willing to help you					
3.4 Employees in the bank are never too busy to respond to your request					
<b>4. Assurance</b>	SA	A	U	DA	SD

4.1 Does the behavior of employees in the bank instil trust in you					
4.2 Do you feel safe in your transactions with the bank					
4.3 Are the employees in the bank area polite with you					
4.4 Do the employees in the bank have the knowledge to answer your questions					
<b>5. Empathy</b>	SA	A	U	DA	SD
5.1 Does the bank give you individual attention					
5.2 Does the bank have employees who give personal attention					
5.3 Do the employees of the bank understand your specific needs					
5.4 Does the bank have your best interests at heart					
5.5 Does the bank have the operating hours convenient to all its customers					

### SECTION 3 EXPECTATION OF SERVICES QUALITY OF COMMERCIAL BANKS IN NAMIBIA BY CUSTOMERS

This section details statement on standard checklist of Customers expectation of retail service quality dimensions between commercial banks presented on a 5-point Likert scale as follows: SA= strongly Agree A= Agree, U= Undecided DA= disagree, SD= strongly disagree. You are required to tick only one option per statement below.

Expectation of SERVICE QUALITY AT THE COMMERCIAL BANK	SA	A	U	DA	SD
<b>1. Tangibility dimension</b>					
1.1. The bank will have modern looking equipment					
1.2 The physical facilities at the bank will be visually appealing					
1.3 The employees at the bank will be neat appearing					
1.4 The physical facilities associated with the service (such as pamphlets or statement) will be visually appealing at the bank					
<b>2. Reliability</b>	SA	A	U	DA	SD
2.1 When the banks promise to do something by a certain time, they do so					
2.2 When a customer has a problem, the bank will be sympathetic					

and reassuring					
2.3 The bank will performs the service right the first time					
2.4 The bank will provide its service at the time it promises to do					
2.5 The bank will insist on error free records					
<b>3. Responsiveness</b>	SA	A	U	DA	SD
3.1 The employees in the bank will tell customers exactly when the services will be performed					
3.2 The employees in the bank give prompt services to customers	SA	A	U	DA	SD
3.3 Are employees in the bank always willing to help you					
3.4 Employees in the bank will always be willing to help customers					
<b>4. Assurance</b>	SA	A	U	DA	SD
4.1 The behavior of employees in the bank will instil trust in customers					
4.2 The customers will feel safe in transactions with the bank					
4.3 The employees in the bank will be polite with customers					
4.4 the employees in the bank will have the knowledge to answer customers' questions					
<b>5. Empathy</b>	SA	A	U	DA	SD

5.1 the bank will give customers individual attention					
5.2 the bank will have employees who give customers personal attention					
5.3 the employees of the bank will understand the specific needs of their customers					
5.4 the bank will have their customers best interests at heart					
5.5 the bank will have the operating hours convenient to all their customers					

**Thank you very much for your participation in this Study. It is highly appreciated.**

**Dr.GM**

The Rev. Dr. Greenfield Mwakipesile

Ed: MBA, FRS | mwakig@outlook.com

## CONTACT

PO Box 40529,  
Ausspannplatz,  
Windhoek,  
Namibia

## LANGUAGE & COPY-EDITING CERTIFICATE

15<sup>th</sup> June 2018

**RE: LANGUAGE, COPYEDITING AND PROOFREADING OF BENESTUS KERINGA'S THESIS FOR THE MASTER OF BUSINESS ADMINISTRATION DEGREE OF THE NAMIBIA BUSINESS SCHOOL OF THE UNIVERSITY OF NAMIBIA**

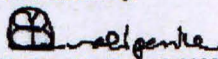
This certificate serves to confirm that I copyedited and proofread **BENESTUS KERINGA'S Thesis for the MASTER OF BUSINESS ADMINISTRATION DEGREE entitled: A COMPARATIVE ANALYSIS OF CUSTOMER EXPECTATIONS AND SERVICE QUALITY OF RETAIL BANKING IN NAMIBIA: A CASE STUDY OF COMMERCIAL BANKS IN WINDHOEK**

I declare that I professionally copyedited and proofread the thesis and removed mistakes and errors in spelling, grammar, and punctuation. In some cases, I improved sentence construction without changing the content provided by the student. I also removed some typographical errors from the thesis and formatted the thesis so that it complies with the University of Namibia's guidelines.

I am a trained language and copy editor and have edited many Postgraduate Diploma, Masters' Thesis, Dissertations and Doctoral Dissertations for students studying with universities in Namibia, Zimbabwe, Swaziland, South Africa and abroad. I have also copy-edited company documents for companies in the region and abroad.

Please feel free to contact me should the need arise.

Yours Sincerely,



The Rev. Dr. Greenfield Mwakipesile



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