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Challenges of hospitable service delivery: The case of human settlements services at a municipality in South Africa

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Abstract

The Durban Municipality Human Settlement Unit (HSU) is always inundated with customers to get a hospitable service. These customers come forth with a variety of challenges and enquiries which need to be resolved by providing proper customer service. Failure to meet customers' expectations may result in dissatisfaction which often manifests in community protests in the municipality. Notably, customer service is key in every organisation that deals with clients. The eThekwini Municipality in South Africa, has a Customer Care Policy but its implementation is always a challenge. The aim of this study was to evaluate the service quality delivered to citizens as customers of the Human Settlements Unit of eThekwini Municipality in Durban, South Africa. Stratified random sampling was used to select a sample of 80 respondents from a target population of 500 customers of the Beneficiary Administration Department. A modified version of the SERVQUAL instrument was adopted to develop the questionnaire used to collect the data. Descriptive and inferential statistical analysis was used. The findings of the study revealed a gap between the expectations and perceptions of the services delivered to customers by employees assigned to the customer service counter of the unit. The largest gaps were found in the responsiveness and reliability dimensions. To meet and/or exceed customers' expectations, management needs to diagnose a failure in service quality through the gap analysis model and it also needs to train front line staff in customer service skills. It is also crucial that public service organisations or departments evaluate the quality of services delivered to customers and implement consumer-oriented philosophies, including a quality management approach. Additionally, as Durban is an important tourism destination, customers should be at the epicentre of the economy and hence adopting this study to meeting or exceeding their expectation could benefit all hospitality and tourism sector organisations.

Keywords: Service quality, SERVQUAL, customer service, customer perception, customer expectation.

Introduction

The protests over housing shortages in post-apartheid South Africa continue to shine a spotlight on the variety of problems regarding service and public housing delivery as a priority

for municipalities. The government is expected by its citizens to deliver services with the highest degree of quality and of suitable standards. Post-apartheid South Africa is faced with an enormous need to accelerate the provision of housing to its citizens. The Human Settlements Unit (HSU) of the eThekwini Municipality in Durban is the government unit responsible for the "development of integrated human settlements" that provide sustainable housing services to the public and consults communities on various housing issues such as dealing with the housing backlog in many communities and helping citizens benefit from the Government housing subsidy programmes (Department of Human Settlement of KwaZulu-Natal, 2016). In the provision of these aspects, good customer service becomes critical.

According to the South African Constitution, housing is a basic right, but unfortunately, the lack thereof is the issue many poor people face in country. According to the 2017/18 Integrated Development Plan of eThekwini city, there were an estimated 945 910 dwellings of which 265 542 (28%) were informal structures or shacks in the city (Municipality 2017). It is also key to highlight that there was a housing backlog of 48 975 dwellings, including the informal backyard dwellings. The informal backyard rental sector is defined by informal one or two-roomed dwellings constructed from salvaged wood, corrugated iron and cardboard that share surplus space with formally developed dwellings within serviced suburbs (Settlements, 2017). The number of traditional homes that required upgrades stood at 97 266 out of 400 000 units. It is important to note that the names eThekwini and Durban are used interchangeably to indicate the same city in KwaZulu-Natal province. This province remains the second-highest in South Africa in terms of housing backlogs. The priority of the HSU at the eThekwini Municipality is to improve the living conditions of people in informal settlements. In addition, according to the Municipality (2017:14), "other critical means of developing quality-housing opportunities include the construction of new integrated human settlements, the expediting of rental opportunities through social housing institutions and private developers, and the rehabilitation of houses built by the state".

The HSU consists of various departments that are divided into sections. These departments are separated into three regions, the Northern Region, the South Central Region and the Western region of Durban. This study focused on the South Central Region, particularly the Beneficiary Administration previously known as the "Support and Administration Department". Due to the high demand for housing and related services by citizens in Durban, the HSU is inundated with customers. These customers come forth with a variety of challenges and enquiries which need to be resolved by providing proper customer service. Failure to meet customers' expectations may result in dissatisfaction which often manifests in community protests in Durban. Mindful that customer service is key in every organisation that deals with clients, the eThekwini Municipality has a Customer Care Policy. This policy is key to guide the nature and quality of services to be given to citizens (Municipality 2017). Firstly, the policy is clear that the city`s purpose is first and foremost to ensure the provision of excellent, customer-focused service for all customers and citizens of the Municipality (Lonial, Menezes, Tarim, Tatoglu & Zaim, 2010). Secondly, it aims to ensure the highest standards of customer service with the principle of "getting it right the first time".

Finally, it aims to make provision for redress, in the event that customer satisfaction is not achieved. According to the Customer Care Policy, all customers must be able to access municipal services in a manner that is convenient and easy, and practically and physically accessible (eThekwini Municipality, 2017). This is confirmed by Lonial *et al*. (2010) who stated that in the context of good municipal practice, the municipality must put its customers first in all its dealings in a "do it right, the first time" fashion. However, in the HSU at eThekwini Municipality, management is facing a number of complaints from customers about what they see as a failure to satisfy their needs and expectations regarding various aspects of housing service delivery (Nxumalo, 2018). These complaints include allegations of corrupt staff members selling beneficiary houses, unprofessional conduct of frontline staff when attending to customers, lack of reliability, and lack of proper responsiveness to customer enquiries and complaints within specified periods (Nkabane, 2016). These allegations also include lack of

courtesy and empathy towards customers when they present their request for housing assistance. Notably, citizen dissatisfaction with service delivery in Durban is evident in many ways such as through community protests, and an escalation of customer complaints to human rights institutions such as the Office of the Public Protector, the eThekwini City Integrity and Investigations Unit, the Presidential Hotline and the Human Rights Commission, in order to seek intervention to deal with their concerns (Malakoana, 2016). The KwaZulu-Natal Department of Human Settlements Annual Plan, for 2017/18, explains that "the department still needs to proactively pursue more innovative means of addressing key challenges that hinder optimum service delivery" (Municipality 2017).

This article focuses on evaluating customers' satisfaction with services of the HSU in the eThekwini Municipality at the Shell House offices by assessing the expectations and perceptions of customers regarding the services provided. The HSU as a government institution that delivers services to the communities, needs to understand the views of its customers regarding the quality of service they receive. Leach (2018) indicated that customer perception surveys are essential in understanding and satisfying the needs of citizens.

The purpose of this article is to understand the nature of customer expectations and their perceptions of service quality at the eThekwini Shell House Customer service counter in South Africa. It also seeks to understand the gap between expectations of customers and the actual service received when they visit the eThekwini Shell House Customer service counter in Durban. The focus was particularly on the Beneficiary Administration which is previously known as the "Support and Administration Department" within the HSU in Durban. This study is valuable as the provision of housing has clearly been identified as a key priority in post-apartheid South Africa. More importantly, the study provides insights into how service can be core to the way housing issues are managed by public servants to give pragmatic value to the South African government principles of *"batho pele"* – putting people first in service delivery – as a vehicle to meet or exceed customer expectation (Leach, 2018).

Literature review

The concept of Service

Kotler, Keller, Manceau and Hémonnet-Goujot (2015) defined service as an outcome of an interactive process between the provider and a recipient of service, by considering what the customer needs. Furthermore, Kotler *et al*. (2015) defined service as all actions that create a connection between businesses and their clients or customers. Organisations such as restaurants, retailers, government departments and banks all have a service section. In a different vein, Badinelli (2018) defined service as the utilization of knowledge by applying it in the co-creation of value. Services carry various characteristics (Naik, Gantasala & Prabhakar, 2010).

According to Lonial (2010) services and products have been the two main concerns of a business. A variety of characteristics of services have been suggested regarding both their production and their consumption: intangible, inseparable, variable and perishable. These four key characteristics continue to differentiate a service from a product, as identified by Kotler *et al*. (2015). These features were at a later stage identified by Shahriari (2016) as traits of services. It is key to underline that a customer does not secure ownership of the service. The customer pays only to secure access to or use of the service.

Service at Municipalities

The South African Constitution, 1996, orders that all Government spheres have a responsibility to ensure basic service delivery to all South Africans (Moletsane, De Klerk & Bevan-Dye, 2014). It is therefore imperative for the eThekwini Municipality to ensure that customers' expectations and perceptions are known in order to fulfil the needs of the citizens of the city and to adhere to the performance management standards.

Moletsane *et al.* (2014) stated that slow service delivery by municipalities is a major concern to South African communities. Burger (2018) concurred that most of the violent service protests that are increasing and intensifying in the communities are as a result of citizens who are unhappy with the public sector. To show their grievances, the KwaZulu-Natal province has experienced more than 530 public protests in the year 2017/2018 (Nxumalo, 2018). About 270 of these protests were illegal. It is noteworthy that the city of eThekwini has areas that are more prone to strikes. These are the city`s surrounding areas such as Cato Manor, Umlazi and Chesterville (Nxumalo, 2018). The protests against poor service delivery are supported by organisations, such as the *Abahlali Basemjondolo,* that fight for the wellbeing and the rights of shack-dwellers (Nxumalo, 2018). According to the aforementioned, in the year 2017/18, there were seven different memoranda accepted by the city from various community protests which were from Wards 13, 72, 76, 88, 90 and 101. Common to all of the protests is the issue of Human Settlement. Protesters have raised the compelling need for proper housing to be addressed quickly by the city. Most of these protests involve those from disadvantaged communities where there are informal settlements and the unemployment rate which is more than the country's average (29%). According to many researches, customers of any service provider do not remember the service because it is expected in the first place . However, they remember the interaction of the customer service staff, their smile, friendliness, the moments that makes them feel that they are important and deserved a good attention (Kotler et al. 2015; Martinović, Pavlić & Šuman Tolić 2017; Moletsane, de Klerk & Bevan-Dye 2014; Shahriari 2016; Tefera & Govender 2015).

Defining customers

According to Yang (2011:219), "customers are the lifeblood of any organization. A firm without customers will not have revenue, profit, and market value". Different definitions of a customer, such as the one above, mainly focus on the monetary exchange where the customer is viewed as a source of revenue. In this way, the monetary exchange aspect is a key requirement for understanding the concept of customers. However, according to ISO9001 (2000), a customer does not have to be somebody expected to buy a service but could be a member of the public who needs to be served by the Municipal service centres. Other scholars define a customer as, any internal or external stakeholder of the organization (Rauch, Collins, Nale & Barr 2015).

In addition to beneficiaries, the public services customers are comprised of numerous stakeholders (e.g. communities, workforce, taxpayers, etc.) who have to be considered. The array of stakeholders creates the difficulty of being selective in defining the customers of public services at a municipal level (Rhee & Rha, 2009). To be inclusive, the eThekwini Municipality Customer Service Policy defines customers as all people who live within the Municipal area, visitors to the Municipal area, people who do business with the Municipality and external customers within the municipality. This study focuses on these types of customers.

Customer expectation

Expectation is "an anticipation of future consequences based on prior experience and other sources of information" (Hoyer & MacInnis 2010:367). The aforementioned researchers also described expectations as a comparative referent for performance since "performance alone is an unreferenced concept, and meaning is attached only when performance can be compared to some standard" (Hoyer & MacInnis 2010:367). In fact, whatever "number of referents can be used in later satisfaction assessments, they become channelled into expectations when the product or service is purchased" (Hoyer & MacInnis 2010). It is often "difficult to evaluate service in advance of the purchase by customers"; however, "they set some expectations of the product they are anticipating to purchase"(Cant & Erdis 2012). These same customers, yet, may look for those products that are anticipated to satisfy their needs (Bagozzi & Ruvio 2011). Zeithaml, Berry and Parasuraman (1996:38) stated that "customer service expectations embrace several elements, including desired service, adequate service, predicted service, and zone of tolerance that falls between the desired and adequate service."

Customer perception

Customer perception is the service that is being actually experienced by customers. The same product and service may not be perceived by all customers in the same manner (Kotler *et al.,* 2010). Zeithaml *et al.* (1996:77) stated that the "entire discussion on quality and satisfaction is based on the customer's perceived service, not some predetermined objective criteria of what the service is or should be". Customers may have "single, transaction-specific encounters as well as overall perceptions of a company based on all their experiences" (Olsen & Johnson, 2003:265).

Furthermore, Wu, Huang and Chou (2014) showed that due to its complementary rather than competing nature, perception needs to be understood at the transaction-specific phase in order to identify issues with regard to the service delivered to rectify the issue right on time. However, the overall perception of customers with regard to the service provided could be a better predictor of customers' satisfaction and loyalty. Beard (2013:45) showed that "perceived service quality by customers depends on how satisfied they are with their overall experience. Thus, perceptions need to be considered relative to expectations so that management can immediately address issues if it is short of expectations"(Tefera & Govender 2017).

The source of customers' expectation with regard to municipal customers may arise from many factors, such as past experiences, political demagogies, word-of-mouth referrals, etc. However, "it is the actual service experienced at the time of the service delivery that determines the customer's perception of service quality" (Tefera & Govender 2017).

Service quality

Quality is defined in different ways by different people. The multi-dimensional and the intangible nature of quality are partly the reasons for the differences in what people define as quality (Wicks & Roethlein, 2009). According to Mhlongo (2016), quality is defined as features of goods or services which are crafted to fulfil customer needs and expectations. Chandrupatla (2009:11) defines quality as "a sign of excellence in goods and services, especially to the degree they conform to requirements and satisfy customers". Furthermore, he states that in the product that is manufactured, the fit, appearance, function, performance and finish are features used by the customer to recognize quality.

The customer's assessment of the quality of service depends on which aspects of the service are most important to the individual customer. This is confirmed by Parasuraman, Zeithaml and Berry (1996:5) who emphasised that "service quality is a measure of how well the service delivered matches customer expectations." This brings into the fore the notion of gaps between customer expectations and perceptions which are the foundation of the gap analysis model. Delivering quality service means conforming to customer expectations on a consistent basis (Lewis & Booms, 1983, cited in Tefera & Govender, 2017). It is also true that the concept of quality which is conceptualised in the services literature involves perceived quality which is described as the customer's judgement of an organisation's overall excellence or superiority (Zeithaml, Berry & Parasuraman,1996).

The importance of service quality

Service-based organisations are likely to reap many benefits if they implement service quality improvement. Beard (2013) identified "customer satisfaction, customer retention, customer loyalty, positive word-of-mouth referrals, employee benefits, improved corporate image and financial performance as some of the benefits". In addition to this, the continuing provision of high quality service means that an organisation must have a detailed strategy and must also perform a number of business activities which include people, technology and processes (Kotler et al. 2015). The outcomes of these actions would result in customers satisfied with the services rendered to them and improved organisational profitability and thus sustainability (Wu, Huang & Chou 2014).

Wilson, Zeithaml, Bitner and Gremler (2016) suggested that distinctive customers need diverse (along the dimensions of race, ethnicity, gender, sexual orientation, socio-economic status, age, physical abilities, religious beliefs, political beliefs, or other ideologies) levels of service from a similar organisation. Consequently, service quality is the contrast between the levels of service customers receive with the level of service which they expect. To improve on service delivery and customer satisfaction levels, it is imperative for HSU to understand the expectations of customers and to measure their perceptions based on their experience and anticipation of the services provided by this Unit of the eThekwini Municipality.

Service quality measurement

In measuring service quality, one of the first undertakings was based on Grönroos' (1984) service quality model, where he differentiated between technical and functional quality. The former is the outcome of the service delivery and the latter refers to the customer's perceptions that are subjective, reflecting the service that is rendered (Grönroos, 1984). According to Hyun Soon, Zhang, Dae Hyun, Chen, Henderson, Min and Haiyan (2014), service quality and customer satisfaction need to be identified as critical strategic imperative factors in reinventing the public sector. Likewise, Po-Hsuan, Ching-Yuan and Cheng-Kai (2014) suggest that over the last three decades the measurement of service quality has been one of the most repeatedly studied subjects.

The aforementioned researchers indicated that the scope of service quality has grown in recent years, from focusing purely on customer satisfaction to a broader concept. The reason for this shift includes pressure from multiple bottom lines (e.g. economic, financial, and environmental), which may cause an organisation to broaden its goals.

Manzini (2015) stated that the existing literature that has been reviewed on service quality reveals that there are two most supported and widely used models of service quality, namely the SERVQUAL and SERVPERF. It is notable that SEVPERF is a performance-based measure of service quality while the SERVQUAL hinge on perceptions-minus-expectations measures of service quality. According to many authors, the basis of SERVQUAL is the perceptions-expectations gap but also the understanding that the customers' valuation of service quality is supreme (Chen & Chen 2014; Hyun Soon et al. 2014; Olgun, Dortyol, Zührem & Gulmez 2013; Prentice 2013; Srivastava & Rai 2013; Wael Hassan 2013). This assessment is structured as a gap between what the customer expects by way of service quality from a class of service providers, and their assessments of the service performance of a certain service provider. Parasuraman *et al*. (1985:16) assert that "service quality is a measure of how well the service delivered matches customer expectations". In this study, delivering quality service means conforming to customer expectations on a consistent basis.

The initial ten dimensions by Parasuraman *et al*. (1985) operated as the basic structure of the service quality sphere. In the current study, these were reduced to five dimensions. In this way, the five dimensions of service quality are reliability, responsiveness, assurance, empathy and tangibility. The conceptual framework for analysing the customers' service quality of HSU of the eThekwini Municipality is presented in Figure 1.

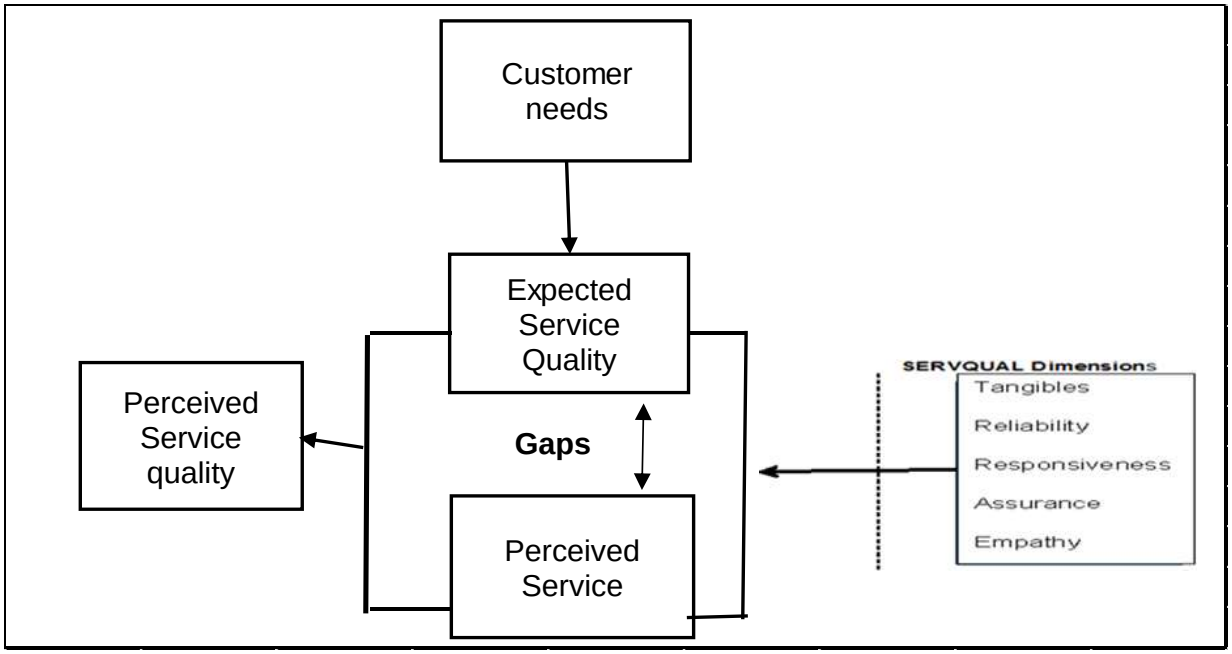

Figure 1. The modified Service quality model Source: Adapted from Parasuraman et al. (1985)

Zeithaml, Berry and Parasuraman, (1991) suggested that the SERVQUAL instrument be developed and used in numerous service settings with the purpose to deliver a basic skeleton that can be adjusted to fit the features of any organisation. Over the years, the SERVQUAL model has been used extensively in a number of different sectors to assess service quality.

In this study, service quality is measured by the SERVQUAL model. As alluded to earlier, "service quality is defined and calculated as the gap between customers` expectations and perceptions (Q= P-E; where, Q = service quality, P = perceptions, E= expectations of customers)". Negative scores represent negative service quality indicating unmet customers' expectations. A positive result means a positive service quality that meets and exceeds customers' expectations (Wirtz 2012).

Research methodology

A quantitative research method used a modified version of the SERVQUAL instrument to develop a questionnaire for data collection. The target population was the 500 customers who visited the HSU of the eThekwini customer service counter from the Southern Region of eThekwini on a monthly basis in 2018. Using stratified random sampling, a sample of 80 respondents were selected from the targeted population. The allocations, sales administration and conveyance sections were used as strata. Descriptive and inferential statistics using SPSS version 25 and Stata Version 13 were used for confirmatory factor analysis.

Result and discussion

Validity

The modified version of the SERVQUAL instrument was used in consultation with service marketing academics and professionals in the public service organisations. The modification process followed the steps involved in the creation of the HOTSPERF measurement dimension ((Tefera & Govender 2015). The modification process was carried out by taking each attribute's score and factoring it based on the SERVQUAL model using confirmatory factor analysis.

Confirmatory Factor Analysis (CFA) of Expectation measurement instrument

Confirmatory Factor Analysis (CFA) with the maximum likelihood estimation was used to reduce the 20 service expectation attributes into five dimensions (tangibility, reliability, responsiveness, assurance and empathy).

As the overall goodness-of-fit outcome reflected an unfit model, a Modification of Indices (MI) test was run to show omitted paths in the model, and a few co-variance paths were drawn between most of the attributes, as indicated in Figure 1. The results, after the MI are reflected in Table 1, showing the "Log likelihood" for the model (-1129.2396 cases), the number of observations (79), and the factor loadings for the tangibility, reliability, responsiveness, assurance and empathy dimensions.

In addition, Table 1 reported the Standardized Factor Loading (SFL) values for each of the 20 observed variables, their standard error, significance, and confidence intervals. The SFLs for all observed variables compared to their corresponding latent variable were greater than 0.65 with significance at $p < .001$, and had a 95% confidence interval that ranged from 0.87 to 2.18. The Chi-Square/degree of freedom was 1.7 at $p < .001$. Although all factor loadings looked good, further tests of goodness-of-fit were conducted to reconfirm the results.

Continues…

Table 1. Standard Factor Loading of the SERVQUAL instrument for the Expectation dimension

```
Structural equation model                       Number of obs     =         79
Estimation method  = ml
Log likelihood     = -1129.2396

 ( 1)  [E_Tan_01]E_Tangibles = 1
 ( 2)  [E_Rel_01]E_Reliability = 1
 ( 3)  [E_Res_01]E_Responsiveness = 1
 ( 4)  [E_Ass_01]E_Assurance = 1
 ( 5)  [E_Emp_01]E_Empathy = 1
```

		OIM Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
Measurement							
E_Tan_01							
	E_Tangibles	1	(constrained)				
	_cons	4.443038	.0890308	49.90	0.000	4.268541	4.617535
E_Tan_02							
	E_Tangibles	1.042108	.2904716	3.59	0.000	.4727937	1.611421
	_cons	4.594937	.0662913	69.31	0.000	4.465008	4.724865
E_Tan_03							
	E_Tangibles	1.070409	.286628	3.73	0.000	.5086282	1.632189
	_cons	4.544304	.0806067	56.38	0.000	4.386318	4.70229
E_Tan_04							
	E_Tangibles	1.190768	.3014439	3.95	0.000	.599949	1.781587
	_cons	4.594937	.0682113	67.36	0.000	4.461245	4.728628
E_Rel_01							
	E_Reliability	1	(constrained)				
	_cons	4.468354	.0829878	53.84	0.000	4.305701	4.631008
E_Rel_02							
	E_Reliability	1.082438	.1236166	8.76	0.000	.8401543	1.324723
	_cons	4.582278	.0793028	57.78	0.000	4.426848	4.737709
E_Rel_03							
	E_Reliability	1.028749	.1286857	7.99	0.000	.7765291	1.280968
	_cons	4.56962	.0797911	57.27	0.000	4.413233	4.726008
E_Rel_04							
	E_Reliability	.9290474	.1190531	7.80	0.000	.6957075	1.162387
	_cons	4.506329	.0753459	59.81	0.000	4.358654	4.654004
E_Res_01							
	E_Responsiveness	1	(constrained)				
	_cons	4.493671	.0755222	59.50	0.000	4.34565	4.641692

E_Res_02							
	E_Responsiveness	1.067955	.1209747	8.83	0.000	.8308488	1.305061
	_cons	4.518987	.0796998	56.70	0.000	4.362779	4.675196
E_Res_03							
	E_Responsiveness	.7200001	.1091751	6.59	0.000	.5060208	.9339793
	_cons	4.607595	.0659389	69.88	0.000	4.478357	4.736833
E_Res_04							
	E_Responsiveness	.6482549	.1115847	5.81	0.000	.429553	.8669568
	_cons	4.582278	.0639936	71.61	0.000	4.456853	4.707704
E_Ass_01							
	E_Assurance	1	(constrained)				
	_cons	4.544304	.084873	53.54	0.000	4.377956	4.710652
E_Ass_02							
	E_Assurance	1.058755	.2114307	5.01	0.000	.6443583	1.473152
	_cons	4.531646	.0836506	54.17	0.000	4.367693	4.695598
E_Ass_03							
	E_Assurance	.8681269	.1745411	4.97	0.000	.5260325	1.210221
	_cons	4.544304	.0690368	65.82	0.000	4.408994	4.679613
E_Ass_04							
	E_Assurance	.8979926	.1710407	5.25	0.000	.562759	1.233226
	_cons	4.632911	.0669282	69.22	0.000	4.501734	4.764088
E_Emp_01							
	E_Empathy	1	(constrained)				
	_cons	4.56962	.0833591	54.82	0.000	4.406239	4.733001
E_Emp_02							
	E_Empathy	.8621576	.1586495	5.43	0.000	.5512102	1.173105
	_cons	4.506329	.0736323	61.20	0.000	4.362012	4.650646
E_Emp_03							
	E_Empathy	1.570104	.3117702	5.04	0.000	.9590451	2.181162
	_cons	4.481013	.0927778	48.30	0.000	4.299172	4.662854
E_Emp_04							
	E_Empathy	1.348254	.2674133	5.04	0.000	.8241334	1.872374
	_cons	4.56962	.079758	57.29	0.000	4.413297	4.725943

LR test of model vs. saturated: Chi^2 (133) = 225.47, Prob > chi2 = 0.0000

Source: Primary data

Figure 2 shows the structural equation model. The SFL of each observed variable to its corresponding latent variable (dimension) is indicated by the numbers shown on the arrows.

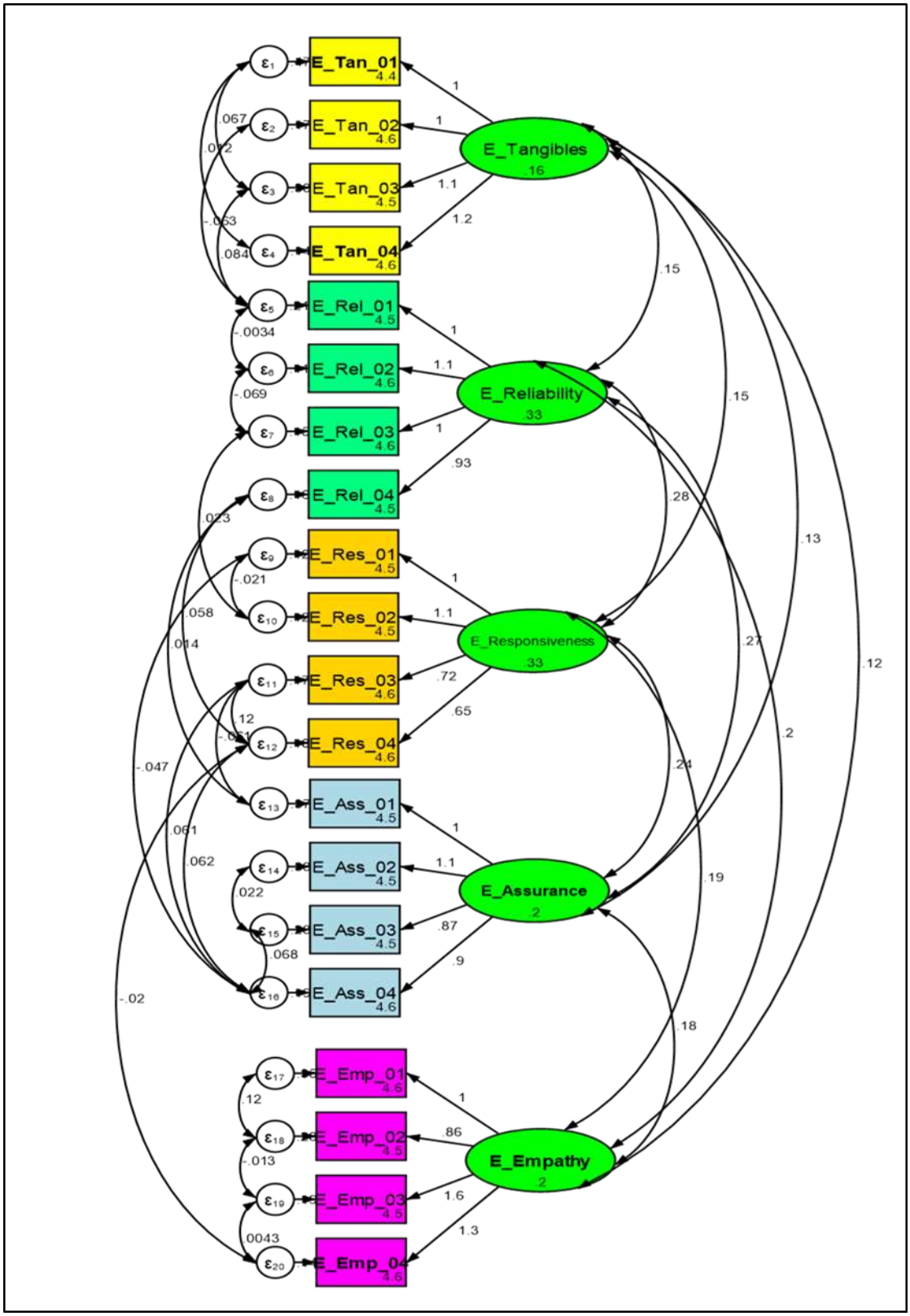

Figure 2. Confirmatory Factor Analysis of the SERVQUAL Instrument for Exception attributes

Source: Primary data

As indicated in the goodness-of-fit of the statistics (Table 2), the five dimensions of expectations show a very good fit to their 20 variables. The results are all in the acceptable range (CFI of 0.940, RMSEA 0.045 and TLI value of 0.917). The CD value (0.998), which is similar to the R^2value is another indication of the model's good fit.

Table 2. Overall Goodness-of-fit for Expectation Attributes Source: Primary data

Fit statistic	**Value**	**Description**
Likelihood ratio		
chi2_ms**(139)**	**201.254**	model vs. saturated
p > chi2	**0.000**	
chi2_bs**(190)**	**1220.125**	baseline vs. saturated
p > chi2	**0.000**	
Population error		
RMSEA	**0.045**	Root mean squared error of approximation
90% CI, lower bound	**0.051**	
upper bound	**0.097**	
pclose	**0.005**	Probability RMSEA <= 0.05
Information criteria		
AIC	**2440.479**	Akaike's information criterion
BIC	**2656.099**	Bayesian information criterion
Baseline comparison		
CFI	**0.940**	Comparative fit index
TLI	**0.917**	Tucker-Lewis index
Size of residuals		
SRMR	**0.058**	Standardized root mean squared residual
CD	0.998	Coefficient of determination

Notably, the overall value of R^2 value (0.99994154) presented in Table 3 is an indication of a very good fit of the model, confirming the loading of the 20 expectation variables on the five dimensions of expectations.

Table 3. Equation level goodness-of-fit for Expectation Attributes

	Variance					
Depvars	Fitted	Predicted	Residual	R Squared	mc	mc2
Observed						
E Tan 01	0.6283121	0.1601714	0.4681407	0.2549234	0.5048994	0.2549234
E Tan 02	0.3473586	0.1765214	0.1708372	0.508182	0.7128688	0.508182
E Tan 03	0.5129222	0.1847593	0.3281629	0.3602092	0.6001743	0.3602092
E Tan 04	0.3721358	0.229891	0.1422448	0.6177611	0.7859778	0.6177611
E Rel 01	0.5432539	0.3322255	0.2110284	0.6115473	0.7820149	0.6115473
E Rel 02	0.494861	0.4177224	0.0771387	0.8441206	0.9187603	0.8441206
E Rel 03	0.501885	0.3502938	0.1515911	0.6979564	0.8354378	0.6979564
E Rel 04	0.4477947	0.285918	0.1618767	0.6385025	0.7990635	0.6385025
E Res 01	0.4487426	0.3214007	0.127342	0.7162249	0.8463007	0.7162249
E Res 02	0.5004777	0.3896681	0.1108096	0.7785923	0.8823788	0.7785923
E Res 03	0.3453469	0.1711654	0.1741815	0.4956333	0.7040123	0.4956333
E Res 04	0.323079	0.1423964	0.1806826	0.440748	0.6638885	0.440748
E Ass 01	0.5719114	0.2007694	0.3711421	0.3510497	0.5924945	0.3510497
E Ass 02	0.5468069	0.2359963	0.3108106	0.4315898	0.6569549	0.4315898
E Ass 03	0.3764302	0.1500123	0.2264179	0.3985129	0.6312788	0.3985129
E Ass 04	0.3592577	0.1618878	0.1973698	0.4506176	0.6712806	0.4506176
E Emp 01	0.5489507	0.1967359	0.3522148	0.3583854	0.598653	0.3583854
E Emp 02	0.4214795	0.1418676	0.2796118	0.3365944	0.5801675	0.3365944
E Emp 03	0.6800089	0.4856676	0.1943413	0.7142077	0.8451081	0.7142077
E Emp 04	0.5012745	0.3609299	0.1403446	0.7200244	0.8485425	0.7200244
Overall				**0.9994154**		

mc = correlation between depvar and its prediction

mc2 = mc^2 is the Bentler-Raykov squared multiple correlation coefficient

Source: Primary data

Confirmatory Factor Analysis (CFA) of Perception measurement instrument

The same steps as for the expectation measurement were taken for the CFA analysis using maximum likelihood estimation tests and the result is shown in Figure 2. In addition, Table 4 has been created, with n=79 and the "Log likelihood" for the model (-1230.5643 cases) and the factor loadings for the five dimensions. The SFL for all observed variables to their corresponding dimensions were greater than 0.65 with significance at $p < .001$, and had a 95% confidence interval that ranged from 0.85 to 1.6. The Chi-square/degree of freedom was

1.7 at p < .001. Although the results for all factor loadings looked good, goodness-of-fit tests were conducted to reconfirm the results further.

Table 4. Factor loading of the SERVQUAL instrument for Perception dimensions

```
Structural equation model                       Number of obs     =         79
Estimation method  = ml
Log likelihood     = -1230.5643

 ( 1)  [P_Tan_01]P_Tangibles = 1
 ( 2)  [P_Rel_01]P_Reliability = 1
 ( 3)  [P_Res_01]P_Responsiveness = 1
 ( 4)  [P_Ass_01]P_Assurance = 1
 ( 5)  [P_Emp_01]P_Empathy = 1
```

		OIM Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
Measurement							
P_Tan_01							
	P_Tangibles	1	(constrained)				
	_cons	4.037975	.127544	31.66	0.000	3.787993	4.287956
P_Tan_02							
	P_Tangibles	.6924337	.0864477	8.01	0.000	.5229993	.8618681
	_cons	4.341772	.0891998	48.67	0.000	4.166944	4.516601
P_Tan_03							
	P_Tangibles	.6529914	.1011394	6.46	0.000	.4547617	.851221
	_cons	4.35443	.0861383	50.55	0.000	4.185602	4.523258
P_Tan_04							
	P_Tangibles	.691498	.1019546	6.78	0.000	.4916707	.8913253
	_cons	4.265823	.0912181	46.77	0.000	4.087039	4.444607
P_Rel_01							
	P_Reliability	1	(constrained)				
	_cons	4.21519	.1008761	41.79	0.000	4.017476	4.412903
P_Rel_02							
	P_Reliability	.9413507	.1018367	9.24	0.000	.7417544	1.140947
	_cons	4.329114	.0947265	45.70	0.000	4.143453	4.514774
P_Rel_03							
	P_Reliability	.9312369	.1042387	8.93	0.000	.7269328	1.135541
	_cons	4.303797	.0900988	47.77	0.000	4.127207	4.480388
P_Rel_04							
	P_Reliability	1.012238	.1298347	7.80	0.000	.7577665	1.266709
	_cons	4.189873	.1076027	38.94	0.000	3.978976	4.400771
P_Res_01							
	P_Responsiveness	1	(constrained)				
	_cons	4.202532	.1065153	39.45	0.000	3.993765	4.411298
P_Res_02							
	P_Responsiveness	1.036853	.1208667	8.58	0.000	.7999583	1.273747
	_cons	4.253165	.0975732	43.59	0.000	4.061925	4.444404

P_Res_03						
P_Responsiveness	.8082494	.1052414	7.68	0.000	.6019801	1.014519
_cons	4.443038	.0872047	50.95	0.000	4.27212	4.613956
P_Res_04						
P_Responsiveness	.9305932	.1072305	8.68	0.000	.7204252	1.140761
_cons	4.379747	.092309	47.45	0.000	4.198825	4.560669
P_Ass_01						
P_Assurance	1	(constrained)				
_cons	4.379747	.0882919	49.61	0.000	4.206698	4.552796
P_Ass_02						
P_Assurance	1.201834	.0931956	12.90	0.000	1.019174	1.384494
_cons	4.291139	.1021219	42.02	0.000	4.090984	4.491294
P_Ass_03						
P_Assurance	.8604542	.0921121	9.34	0.000	.6799178	1.040991
_cons	4.392405	.0846459	51.89	0.000	4.226502	4.558308
P_Ass_04						
P_Assurance	.8820306	.091453	9.64	0.000	.7027859	1.061275
_cons	4.43038	.086349	51.31	0.000	4.261139	4.599621
P_Emp_01						
P_Empathy	1	(constrained)				
_cons	4.481013	.075655	59.23	0.000	4.332732	4.629294
P_Emp_02						
P_Empathy	1.269962	.1868332	6.80	0.000	.9037759	1.636149
_cons	4.329114	.1057095	40.95	0.000	4.121927	4.536301
P_Emp_03						
P_Empathy	1.018147	.1256881	8.10	0.000	.7718029	1.264491
_cons	4.341772	.0798411	54.38	0.000	4.185287	4.498258
P_Emp_04						
P_Empathy	1.323792	.1499911	8.83	0.000	1.029815	1.617769
_cons	4.405063	.0973567	45.25	0.000	4.214248	4.595879

LR test of model vs. saturated: chi2(133) = 225.47, Prob > chi2 = 0.0000

Source: Primary data

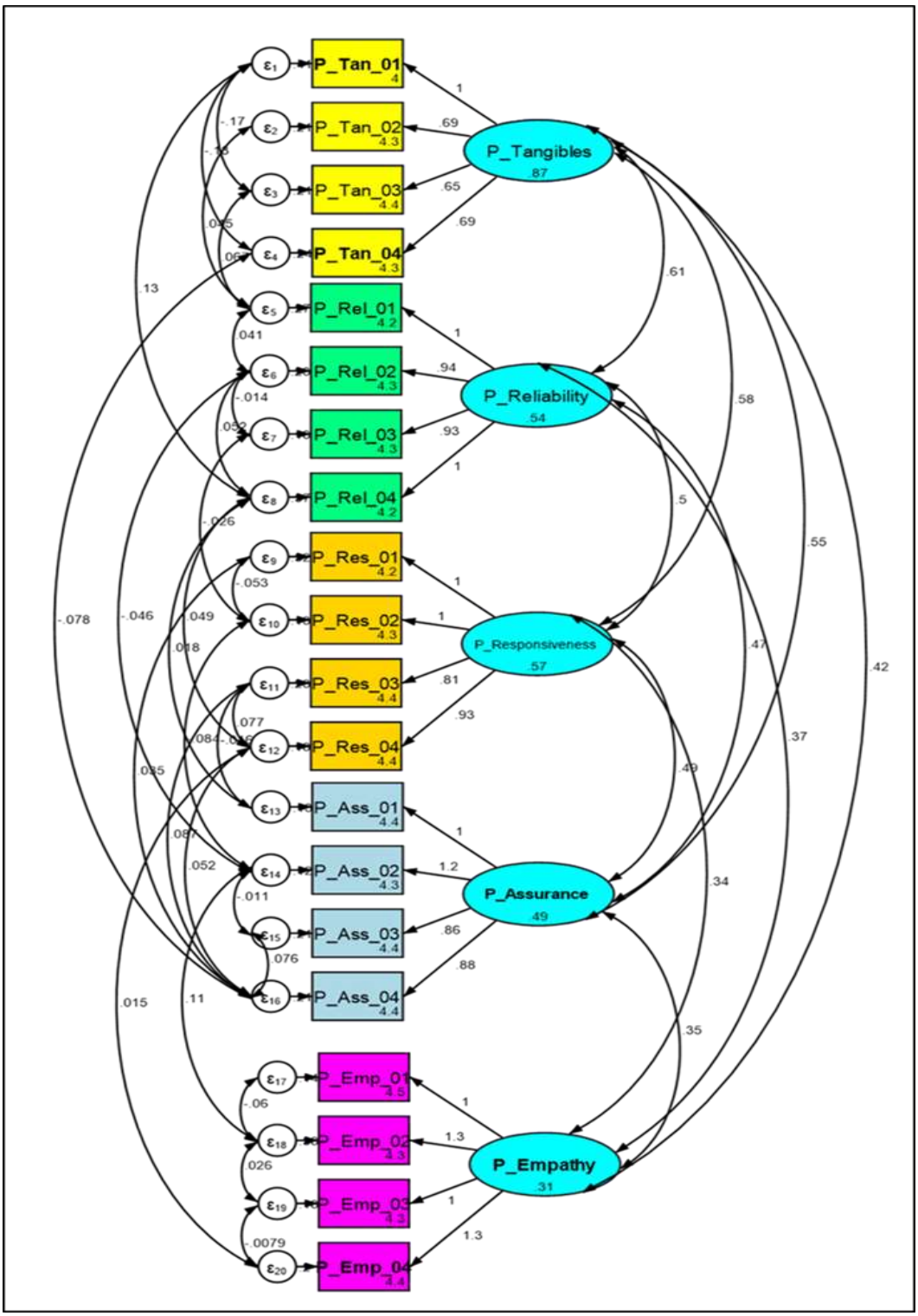

Figure 3. Confirmatory Factor Analysis of the SERVQUAL Instrument for Perception attributes

Source: Primary data

As indicated in the overall goodness-of-fit of the statistics for the perception attributes (Table 5), the five dimensions of expectations show a very good fit to their 20 variables. The results are all in the acceptable range (CFI of 0.938, RMSEA 0.044 and TLI value of 0.938). The CD value (1) which is similar to R^2 value is another indication of the model's perfect fit.

Table 5. Overall goodness-of-fit for Perception Attributes

Fit statistic	Value	Description
Likelihood ratio		
chi2_ms(133)	**225.471**	model vs. saturated
p > chi2	**0.000**	
chi2_bs(190)	**1672.806**	baseline vs. saturated
p > chi2	**0.000**	
Population error		
RMSEA	**0.044**	Root mean squared error of approximation
90% CI, lower bound	**0.072**	
upper bound	**0.115**	
pclose	**0.001**	Probability RMSEA <= 0.05
Information criteria		
AIC	**2655.129**	Akaike's information criterion
BIC	**2884.965**	Bayesian information criterion
Baseline comparison		
CFI	**0.938**	Comparative fit index
TLI	**0.911**	Tucker-Lewis index
Size of residuals		
SRMR	**0.048**	Standardized root mean squared residual
CD	1	Coefficient of determination

Source: Primary data

Furthermore, the overall R^2 value (0.9999454) indicated in Table 6, was a perfect value, showing suitability and a perfect fit of the model. Therefore, the model confirms the loading of the 20 variables into the five service quality dimensions or latent variables of perception.

Table 6. Equation level goodness-of-fit for Perception attributes

Depvars	Fitted	Variance predicted	Residual	R Squared	mc	mc2
Observed						
P_Tan_01	1.285131	0.8740958	0.411035	0.680161	0.8247187	0.680161
P_Tan_02	0.6285721	0.4190979	0.2094742	0.6667459	0.8165451	0.6667459
P_Tan_03	0.5861654	0.3727125	0.2134529	0.6358487	0.7974012	0.6358487
P_Tan_04	0.6573388	0.417966	0.2393728	0.6358456	0.7973993	0.6358456
P_Rel_01	0.8039026	0.536041	0.2678615	0.6667985	0.8165773	0.6667985
P_Rel_02	0.7088758	0.475008	0.2338678	0.6700864	0.818588	0.6700864
P_Rel_03	0.6413051	0.4648559	0.1764492	0.7248592	0.8513866	0.7248592
P_Rel_04	0.9146883	0.5492413	0.365447	0.6004683	0.7748989	0.6004683
P_Res_01	0.8962958	0.5744332	0.3218626	0.6408969	0.8005603	0.6408969
P_Res_02	0.7521217	0.6175522	0.1345695	0.8210802	0.9061348	0.8210802
P_Res_03	0.6007675	0.3752583	0.2255092	0.6246315	0.7903363	0.6246315
P_Res_04	0.6731549	0.4974613	0.1756937	0.7389997	0.8596509	0.7389997
P_Ass_01	0.6158412	0.4866792	0.129162	0.7902673	0.8889698	0.7902673
P_Ass_02	0.8238815	0.7029623	0.1209193	0.8532322	0.9237057	0.8532322
P_Ass_03	0.5660297	0.3603282	0.2057015	0.6365889	0.7978652	0.6365889
P_Ass_04	0.5890357	0.3786257	0.2104101	0.642789	0.8017412	0.642789
P_Emp_01	0.452171	0.3136696	0.1385014	0.6936968	0.8328846	0.6936968
P_Emp_02	0.8827858	0.5058876	0.3768981	0.5730582	0.7570061	0.5730582
P_Emp_03	0.5035929	0.3251572	0.1784357	0.6456748	0.8035389	0.6456748
P_Emp_04	0.7487881	0.5496825	0.1991056	0.7340962	0.8567942	0.7340962
Overall				**0.9999454**		

mc = correlation between depvar and its prediction

mc2 = mc^2 is the Bentler-Raykov squared multiple correlation coefficient

Source: Primary data

The reliability of the instrument

In order to measure internal consistency and reliability, Cronbach's alpha coefficient was used. According to Sekaran, (as cited in Lonial, 2010), the closer the Cronbach's alpha is to 1.0, the higher the internal consistency reliability. Nunnally (1967) suggests a threshold of 0.70 is considered acceptable. Table 7 reflects Cronbach's alpha coefficients per dimension for customer expectations and perceptions, respectively. The results indicated a good internal consistency with the Cronbach alpha coefficient reported, of over 0.7 for all dimensions.

Table 7. Cronbach's Alpha for the Expectations and Perceptions Dimensions

Dimensions (Perceptions section)	Number of Questions	Cronbach's Alpha	Cronbach's Alpha
Tangibles	4	0.711	0.831
Reliability	4	0.885	0.872
Responsiveness	4	0.875	0.859
Assurance	4	0.729	0.885
Empathy	4	0.825	0.881

Source: Primary data

Demographic profiling of research participants

As indicated in Table 8, most (58.8%) of the respondents were female while the remaining 41.3% were male. In the case of the age of respondents, the majority (42.5%) were between the ages of 30 and 40 years, followed by 37.5% who were between 20 and 30 years old; and the remaining 20.1% were from other age groups.

Table 8. Demographic profile of the respondents

Demographic attributes		Frequency	Percent	Valid	Cumulative
Gender	Male	33	3.7	41.3	41.3
	Female	47	5.2	58.8	100.0
	Total	80	8.9	100.0	
Age	20–30	30	3.3	37.5	37.5
	30–40	34	3.8	42.5	80.0
	40–50	12	1.3	15.0	95.0
	50–60	3	0.3	3.8	98.8
	>=60	1	0.1	1.3	100.0
	Total	80	8.9	100.0	
Marital Status	Married	19	2.1	23.8	23.8
	Single	60	6.7	75.0	98.8
	Divorced	1	0.1	1.3	100.0
	Total	80	8.9	100.0	
Educational Level	Below High School	9	1.0	11.3	11.3
	Matric	44	4.9	55.0	66.3
	Diploma/Degree	23	2.6	28.8	95.0
	Post Graduate	4	0.4	5.0	100.0
	Total	80	8.9	100.0	

Source: Primary data

In the case of the marital status of respondents, the majority (75%) of respondents who visited the HSU of eThekwini Municipality customer service counters were single, while 23.8% were married. The remaining 1.3% were divorced. Table 8 further indicates that 44 (55 %) of the respondents had a high school certificate, followed by 23 (28.8%) of the respondents with a diploma or degree, while 4 (5.0%) of the respondents reported a postgraduate level of the study.

Service Quality Gaps

A paired sample T-test was conducted to explore the differences between service perception and service expectation for all 20 attributes of both the perception and expectation attributes. According to the results presented in Table 9, all of the 20 attributes had a negative result, indicating a negative service quality. The mean score for 13 of the attributes (Table 9) shows a statistically significant difference ($P<0.05$), with the mean differences falling between -0.17 and -0.42. The mean score of the seven attributes, although with negative gap scores, do not show statistically significant differences ($P>.05$). In general, the results reveal that customers of the HSU of the eThekwini Municipality Customer Centre who visited and used the services provided have generally high expectations of service quality that is not met by the customer's service providers at the unit.

Table 9. Means gaps for service quality attributes

Service Quality Attributes	Mean		Gap	95 % confidence Interval of the Diff.		Sig. (2-tailed)
	Perception	Expectation	(P-E)	Lower	Upper	
Employees of Call Centre will be neat in appearance.	4.02	4.44	-0.42	0.126	0.699	0.005
In Call Centre physical facilities are visually appealing.	4.31	4.59	-0.28	0.091	0.459	0.004
Call Centre will have modern equipment.	4.36	4.53	-0.17	-0.036	0.361	0.107
The call centre will have an attractive reception.	4.26	4.57	-0.31	0.126	0.499	0.001
When Call Centre promises to do something by a certain time, they will do	4.2	4.47	-0.27	0.078	0.472	0.007
Call Centre will supply accurate and correct information to consumers.	4.34	4.59	-0.25	0.051	0.449	0.014
Call Centre employees shows sincere interest on solving consumers'	4.3	4.56	-0.26	0.073	0.452	0.007
Call Centre will perform their service right the first time.	4.2	4.51	-0.31	0.093	0.532	0.006
Call Centre will provide their service at the time they promise	4.21	4.49	-0.28	0.054	0.496	0.015
Employees of Call Centre will understand the specific needs of their	4.25	4.51	-0.26	0.076	0.449	0.006
Call Centre will give consumers individual attention.	4.43	4.6	-0.17	0.006	0.344	0.043
Employees of Call Centre will give prompt service to consumers.	4.39	4.58	-0.19	0	0.375	0.05
Consumers can trust Call Centre.	4.38	4.54	-0.16	-0.023	0.348	0.085
The behaviour of employees of Call Centre will instil confidence in	4.3	4.52	-0.22	0.025	0.425	0.028
Employees of Call Centre will be consistently courteous to consumers.	4.39	4.54	-0.15	-0.016	0.294	0.078
Employees of Call Centre will have the knowledge to answer consumers'	4.44	4.64	-0.2	0.048	0.352	0.011
Employees of Call Centre will understand the specific needs of their	4.49	4.56	-0.07	-0.094	0.244	0.38
Call Centre will give consumers individual attention.	4.34	4.5	-0.16	-0.063	0.388	0.155
Call Centre will have employees who give consumers personal attention	4.35	4.46	-0.11	-0.068	0.293	0.218
Call Centre will have convenient operating hours, to suit their consumers	4.41	4.55	-0.14	-0.032	0.133	0.228
Total	**4.32**	**4.54**	**-0.22**	**-0.16**	**-0.023**	**0.045**

Source: Primary data

The lowest mean score of both service expectation (4.44) and service perception (4.02) resulted from "the neat appearance of the employees at the call centre". There were high expectations (4.64) regarding the knowledge of staff to answer customers' questions; followed

by the provision of individual attention to customers (4.6) and the provision of accurate information to customers (4.59). However, all of these customers' expectations were not matched by their perceptions.

Table 10. Mean GAP between the perception and expectation dimensions

	Mean		GAP	95% Confidence Interval of the Diff.		Sig. (2-
Dimensions	**Perception**	**Expectation**	**(P-E)**	**Lower**	**Upper**	
Tangibles	3.39	3.63	-0.24	-0.364	-0.101	0.001
Reliability	3.41	3.63	-0.22	-0.354	-0.086	0.002
Responsiveness	3.45	3.64	-0.19	-0.302	-0.058	0.004
Assurance	3.51	3.65	-0.14	-0.234	-0.04	0.006
Empathy	3.51	3.62	-0.11	-0.221	0.003	0.056

Source: Primary data

Table 10 shows that the gap between the dimensions was less than or equal to -0.11, indicating that the mean differences between expectation and perception were very small. The highest gap score was obtained for the "tangibles" dimension (-0.24). This negative and significant gap revealed how customers' expectations were not met by HSU counters of the eThekwini Municipality. The tangibles dimension refers to the appearance of physical facilities, equipment, personnel and communication materials (Kotler et al. 2015). There is a need for the HSU to work on improving the tangible dimension by acquiring and using modern equipment, technology, visually appealing documentation, attractive signage, and neat and easily accessible office facilities. The provision of high-quality service means that an organisation must have a detailed strategy and also perform a number of business activities which include people, processes and technology (Meesala & Paul, 2018). Improving tangible aspects of service will not only improve the service environment but also be in line with the customer care policy of the city of eThekwini.

The assurance and empathy dimension scores, though negative, had the smallest value of all the dimensions. This could be attributed to the lower expectation of the customers with regards to customer service employees curtsey, knowledge of the customers need, provision of individual attention and flexibility on the working hours. However, there is room for improvement if the HSU is to consistently provide services and manage complaints in a manner that is considerate, timeous, efficient and effective. There is a need for frontline staff to demonstrate a commitment to giving customers individualized attention, but also expressing genuine interest when serving customers.

The reliability dimension is the second-highest gap score (-0.22). These low scores resulted from the negative values given under the variables regarding the "helpfulness of staff". Lack of reliable customer service may result in customer complaints and community protests. This resonates with a study by Chang and Chang (2013) on patients' expectations and perceptions of dental care which concluded that the reliability dimension has the worst result on service if ignored. The failure to deliver reliable service at the HSU or any other public service organisation may arise from system failure. In the public sector in South Africa, it is not unusual for service delivery to be disrupted due to systems going offline, failure to accurately address a problem during the first encounter when assisting a customer, and failure to keep and trace physical or digital records of customers (Abdulai, 2018). Within the domain of the Department of Human Settlements in South Africa, the plethora of complaints are not only confined to the

failure of the technical aspect, but rather the human side of system exemplified by corrupt staff members selling beneficiary houses. Other aspects of the human dimension of the poor service delivery include a lack of professional conduct of frontline staff when dealing with customers and lack of reliability. It would be helpful if the frontline staff at the HSU were responsiveness to customer enquiries (Nkabane, 2016). According to the aforementioned, the allegations that frontline staff at HSU lack courtesy and empathy to customers when they present their requests for housing assistance, needs serious attention by management to improve perceptions of quality.

The main attributes that contributed to the negative values (-0.19) of the responsiveness dimension are “the promptness of service to customers” and the “willingness of the staff to help customers”. In the public sector, local residents’ satisfaction with public services suffers when the service providers are not responsive (Martinović, Pavlić & Šuman, 2017). This was further confirmed by the paired T-test of the dimensions. All dimensions but the assurance dimension showed a statistical difference in the mean score of perception and expectation at $p<.05$ level of service provided by the Department of Human Settlements.

Conclusion and recommendations

The findings of this study show that the scores for customer expectations regarding service quality exceeded the scores (in terms of the mean) for the perception of customer service quality provided in all dimensions, indicating that customers’ expectations were not met by the HSU. Each of the service quality gaps points to key areas of service quality which require close attention by the department to improve public services related to human settlements.

It is recommended that the department enhances not only the responsiveness but also the reliability of services offered at their service counters. Secondly, the promotion of a service culture among frontline staff in the delivery of public service should also be highly emphasised in order to assist with the provision of assurance to customers. Thirdly, training needs to be given to make frontline employees more empathetic to consistently deliver superior service quality. Fourthly, it is crucial that public service organisations or departments evaluate the quality of services delivered to customers and implement consumer-oriented philosophies, including a quality management approach. Finally, as Durban is an important tourism destination, customers should be at the epicentre of the economy and hence adopting this study to meeting or exceeding their expectation could benefit all hospitality and tourism sector organisations.

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