Customers’ Perceptions of the Importance of Characteristic in Service Organisations

Mass Hareezah Ali, PhD, Department of Marketing and Management, Faculty of Economics and Management, Universiti Putra Malaysia

ABSTRACT

This research focuses on the importance of characteristic in service organizations in Malaysia. The customers perceptions towards the bank, Telekom and the University are presented in the form of data gathered through questionnaire. The SERVQUAL instrument was developed with seven requirement dimension of service quality: performance, responsiveness, credibility, reliability, courtesy tangibles and features. This study will analyse the importance of characteristic according to the dimension and the ‘assessment of specific requirements’ also being studied in the participated service organizations. Results from the research were expected to contribute new information in the development criteria and action should be taken by the management of the service organizations.

Keywords: Service organizations, perception, customer

INTRODUCTION

This research describes the implementation of BPR in three different organisations: BIMB (the bank), Telekom, and UPM (the university). Based on a measure of view and perceptions, customers of the organisations will be questioned in order to ascertain the importance of the implementation of BPR in service organisations. Customers’ (external stakeholders) views on the quality and overall satisfaction of the service were investigated using various criteria.

External Measures of Success

The present research uses the external stakeholders (customers) in measuring the implementation of BPR in three research samples of organisations. The customers are vital in a service organisation and are aimed at reactive targets, the people who are directly involved in shaping and formulating the eventual ‘product’ (Irons, 1997).

The researcher defines external stakeholder (customers) as individuals who buy goods and services from the organisation. To illustrate this in a telecommunications setting, external customers include residential telephone users, business customers, and government at all levels. However, the researcher will focus on residential telephone users only. These are the main customers of the participating telecommunication organization, whereas at the university, the researcher will focus on external customers only (the students of the university).

The opinions of customers are crucial, particularly in certain aspects of the service delivery. As customers and employees are likely to bring diverse frames of reference to different consumption situations, different conceptualisations of expectations were used to analyse the successful implementation of BPR in particular service organisations.
Why Extern al Stakeholders (Customers)?

The customers’ questionnaire was developed with two sections based on 22 items of service characteristics, representing the fundamental qualities found in most service organisations (Zeithaml, 1996). The factors covered in this questionnaire deal with the characteristics expected by the customers and their experience with the organisation.

Analysis of Segmented Data

External Measures of Success According to the Customers

The early exploratory research of Parasuraman et al. (1985) revealed that the primary criteria utilised by consumers in assessing service quality involved ten separate dimensions: tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, access and understanding/knowing the consumer. These ten dimensions were later combined and condensed to five: tangibles, reliability, responsiveness, assurance and empathy, which are known as the SERVQUAL instrument. The SERVQUAL instrument, consisting of 22-scale item pairs (expectations-perceptions) is reported in Parasuraman et al. (1988). Rust and Oliver (1994) claim that the instrument can be employed in a wide array of services without modification, and it has high reliability and validity. Although the SERVQUAL items measured at the level of the firm’s services appear to be good predictors of overall perceived quality, it is also possible for the 22 items to be good predictors of encounter satisfaction. Examples of the items include performance and responsiveness. This might be better if it was measured with multiple experiences and can then be a good predictor of overall service satisfaction.

The customer questionnaire for the present research was based on the SERVQUAL instrument and was then developed and supplemented with some changes suggested by a reading of LeCropane and Booms (1996). To add to the suitability of the research, the researcher added a few more questions. There was a strong belief that the criteria were important in obtaining customers’ views of the service encounter which they had experienced. The questionnaire was divided into two sections: Section One contained 22-items enquiring about the customer’s perception of the service generally; Section Two contained 22-items enquiring about the customers’ assessment of the service they had experienced in the past two years. This section also included some open-ended questions regarding data relating to the organisations’ service.

Assessment of Specific Requirement Mean Dimension

Respondents were asked to evaluate their perception of the importance of the 22-items in Section One of the customer’s questionnaire, in line with that contained in research on ‘Specific Requirements of Operation’ by LeCropane and Booms (1996). The dimensions provided a framework for translating the service of performance characteristics into measurable requirements, while the requirements dimension was used in visualising the importance and the level of customer satisfaction. The mean scores were based on results from a seven-point scale: [1] was ‘strongly improved’ and [7] was ‘strongly deteriorated’. Examples of the items include credibility and reliability.

A measure of service quality was then formulated by calculating the different mean scores between the corresponding set of items (that is, assessment minus importance). Results with a small average mean difference (the lowest scores) showed a narrow mean gap, indicating that the ‘level of importance dimension’ met the customers’ expectations. In contrast, where there was a larger mean difference, there was less satisfaction with service received. In order to evaluate the satisfaction level and meeting customers’ expectations, the difference should be less than [3] where the best results of customers’
satisfaction will be [0] (that is 7-7). The highest score for the aspect of dealing with the organisation is seven (highly important), whereas the lowest score is [1]. This was recorded in the customers’ questionnaire in order to calculate and evaluate whether those with scores of [1] viewed the factors listed as highly important and those with the score of [7] viewed the factors as not at all important. The following sections will describe the results of each organization: the bank (BIMB), Telekom and the university (UPM). The table below represents the mean difference on the group of seven requirement dimensions; performance, responsiveness, credibility, reliability, courtesy, tangibles and features. Performance is the first dimension in the “Assessment of Requirement” in which the researcher was interested.

### Table 1: Performance: The average mean score (difference)

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>Difference</th>
<th>B</th>
<th>T</th>
<th>U</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Performance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Meets deadlines</td>
<td></td>
<td>1.78</td>
<td>1.57</td>
<td>2.15</td>
</tr>
<tr>
<td>4</td>
<td>Understands my requirements</td>
<td></td>
<td>3.03</td>
<td>1.35</td>
<td>2.62</td>
</tr>
<tr>
<td>9</td>
<td>Accurate information and reports</td>
<td></td>
<td>2.67</td>
<td>1.32</td>
<td>3.05</td>
</tr>
<tr>
<td>15</td>
<td>Resolves problems in a timely manner</td>
<td></td>
<td>2.16</td>
<td>1.52</td>
<td>2.48</td>
</tr>
<tr>
<td></td>
<td><strong>AVERAGE SCORE</strong></td>
<td></td>
<td>2.41</td>
<td>1.44</td>
<td>2.57</td>
</tr>
</tbody>
</table>

The average score difference of 2.41 highlights the fact that customers were satisfied by the performance of BIMB’s employees. The results indicate that in order to meet deadlines the employees were efficient in their work. However, customers were not happy with how the employees responded towards their requirements. This is indicated by a score of 3.03. It should be noted that the higher the mean difference (result) the more unsatisfactory the service ($\alpha$ for BIMB = .50, $\alpha$ for Telekom = .80 and $\alpha$ for UPM = .79). Results also indicate that customers were satisfied with the performance of the employees by an average difference of 2.41.

The results show that, when dealing with Telekom, customers were very satisfied with the employees’ overall performance. They also indicate that Telekom provided its customers with information and reports. This is shown through the customers’ satisfaction with employees meeting deadlines, understanding the requirements, giving accurate information and resolving problems in a timely manner. The above results also demonstrate that, compared to the other two companies, Telekom’s employees show a high response when dealing with customers. The average score in this dimension shows that students rate UPM’s performance as satisfactory. Responsiveness is the second dimension in the “Assessment of Requirement” that the researcher will examine.

### Table 2: Responsiveness

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>Difference</th>
<th>B</th>
<th>T</th>
<th>U</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Responsiveness</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Accessibility of managers</td>
<td></td>
<td>4.03</td>
<td>1.73</td>
<td>2.25</td>
</tr>
<tr>
<td>2</td>
<td>Accessibility of staff</td>
<td></td>
<td>3.62</td>
<td>1.02</td>
<td>3.17</td>
</tr>
<tr>
<td>16</td>
<td>Notifies me when a problem has been resolved</td>
<td></td>
<td>2.05</td>
<td>1.78</td>
<td>2.37</td>
</tr>
<tr>
<td>20</td>
<td>Maintains a customer focus</td>
<td></td>
<td>3.91</td>
<td>1.53</td>
<td>2.92</td>
</tr>
<tr>
<td>21</td>
<td>Speed of Response</td>
<td></td>
<td>2.71</td>
<td>1.75</td>
<td>2.62</td>
</tr>
<tr>
<td></td>
<td><strong>AVERAGE SCORE</strong></td>
<td></td>
<td>3.26</td>
<td>1.56</td>
<td>2.67</td>
</tr>
</tbody>
</table>
The mean results show that customers of the bank perceive that employees are not completely responsible in the provision of services. The above results are based on item numbers 16 and 21, indicating that employees of Telekom give good responses in dealing with the customer. The results also highlight the fact that customers of the bank and the university experience great difficulty in meeting management to discuss their problems. A possible explanation for this is that in realistic, pragmatic employment circumstances management is highly stretched to deal with customers face to face. It is also possible that management is more likely to deal only with complex and convoluted issues ($\alpha$ for BIMB = .57, $\alpha$ for Telekom = .79 and $\alpha$ for UPM = .91).

The results from item 20 indicate that relations between the bank and its customers are not a top priority. The bank does not develop long-term marketing strategies to build relations with and to keep its customers. The average score shows that students consider the ‘responsiveness of the employee services’ satisfactory. Results also demonstrated that students had easy access to the manager. In this context, the term ‘manager’ refers to lecturers and the administration staff. However, students found difficulties in accessing the employees, which include clerical support or assistance.

Credibility is the third dimension in the “Assessment of Requirement” in which we are interested.

Table 3: Credibility

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>B</th>
<th>T</th>
<th>U</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Qualified and trained staff</td>
<td>3.27</td>
<td>1.567</td>
<td>3.63</td>
</tr>
<tr>
<td>11</td>
<td>Technical knowledge of systems/procedures</td>
<td>2.38</td>
<td>1.300</td>
<td>2.95</td>
</tr>
<tr>
<td>18</td>
<td>Displays pride in work and service provided</td>
<td>3.60</td>
<td>0.800</td>
<td>2.20</td>
</tr>
<tr>
<td></td>
<td>AVERAGE SCORE</td>
<td>3.09</td>
<td>1.22</td>
<td>2.93</td>
</tr>
</tbody>
</table>

Table 3 indicates that the bank employees are not fully or highly trained and there is need for further training and staff development. Customers argue that the services provided are slow and employees lack technical knowledge of the systems and procedures, leading to delays in daily operations.

The average credibility score is quite low, indicating that customers see Telekom’s employees as highly credible. Customers rate Telekom’s employees as adequately trained and as having technical knowledge of the procedures. Of the three items of credibility, customers indicated that Telekom’s employees display a high pride in their work. For UPM, the average score demonstrates that students are satisfied with the credibility of services provided to them by UPM’s employees ($\alpha$ for BIMB = .67, $\alpha$ for Telekom = .89 and $\alpha$ for UPM = .59).

The results in Table 5.3 show UPM employees as displaying average credibility in their services. Interestingly, students said that the employees were not sufficiently qualified or trained, nor did they show a high standard of technical knowledge of the systems and procedures used. The overall results in the above table indicate that the creditability of Telekom is high.

Reliability is the fourth dimension to be discussed. The average differences in Table 5.4 show that customers can rely on the bank. This is indicated by item 17, where the lowest mean score is 1.99. This means that the customer had been informed in advance of potential problems that may have occurred in services provided by the bank.
Table 4: Reliability

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>B</th>
<th>T</th>
<th>U</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Reliability</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Connects me with the correct individual</td>
<td>3.51</td>
<td>1.48</td>
<td>2.89</td>
</tr>
<tr>
<td>17</td>
<td>Keeps me informed of potential problems</td>
<td>1.99</td>
<td>1.07</td>
<td>2.11</td>
</tr>
<tr>
<td>19</td>
<td>Demonstrates commitment to quality</td>
<td>3.37</td>
<td>1.73</td>
<td>2.86</td>
</tr>
<tr>
<td></td>
<td><strong>AVERAGE SCORE</strong></td>
<td>2.95</td>
<td>1.43</td>
<td>2.62</td>
</tr>
</tbody>
</table>

The results indicate that customers perceive services provided by Telekom to be reliable. The table also shows that students consider the services provided by UPM employees to be reliable. This indicates that the university always informs them of any potential problem that may affect them (α for BIMB = .51, α for Telekom = .79 and α for UPM = .65).

Courtesy is the next dimension of interest. Results from Table 5 show that this quality is rated as highly important when dealing with the services in the bank. Customers stated that the employees showed average interpersonal skills. This may be due to the fact that the bankers had a heavy (perhaps overwhelming) workload.

Table 5: Courtesy

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>B</th>
<th>T</th>
<th>U</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Courtesy</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Professionalism of staff</td>
<td>3.54</td>
<td>1.40</td>
<td>3.23</td>
</tr>
<tr>
<td>13</td>
<td>Demonstrated interest in my requirements</td>
<td>3.02</td>
<td>1.10</td>
<td>2.45</td>
</tr>
<tr>
<td>14</td>
<td>The staff treats me with respect</td>
<td>3.29</td>
<td>1.87</td>
<td>2.48</td>
</tr>
<tr>
<td></td>
<td><strong>AVERAGE SCORE</strong></td>
<td>3.28</td>
<td>1.46</td>
<td>2.72</td>
</tr>
</tbody>
</table>

Here, customers showed that they were satisfied with the courtesy displayed by Telekom’s employees. The results in the above table also show that the employees demonstrated interest and concern in the customer’s desires and requirements (α for BIMB = .70, α for Telekom = .56 and α for UPM = .60).

The results indicate that the employees showed average courtesy (2.72) in their daily dealings with students. The professionalism was not as high as expected for the employees. However, they do show cooperation and respect in the treatment of students. Tangibility is the next dimension to be evaluated.

Table 6: Tangibility

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>B</th>
<th>T</th>
<th>U</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Tangibility</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Price/cost of the service provided</td>
<td>3.03</td>
<td>1.07</td>
<td>2.00</td>
</tr>
<tr>
<td></td>
<td><strong>AVERAGE SCORE</strong></td>
<td>3.03</td>
<td>1.07</td>
<td>2.00</td>
</tr>
</tbody>
</table>

Table 6 displays that tangibility is not the main attraction of customers when dealing with the bank. The bank normally initiates certain provisions that are designed to attract the customers in a pragmatic business setting, and competition amongst banks is intense, specifically when attempting to enroll customers.
Unsurprisingly, customers indicated that they were satisfied with the price of the services provided by Telekom. This is probably due to the fact that there is no competition in the Malaysian market. Interestingly, the average score of the tangibility dimension indicates that students were satisfied with the price/cost of the services given (this is the lowest average score of all the seven dimensions). This is due to the fact that UPM is one of the state universities where most of the operations and procedures are controlled by the Malaysian Ministry of Education. All the costs involved during the studies, especially the course fees, are fixed by the board of the university with guidance from the Ministry of Education. The last dimension that was measured regarding services was the features of the organisation.

### Table 7: Features

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Features</strong></td>
<td>B</td>
</tr>
<tr>
<td>7</td>
<td>Provides accurate directory of staff</td>
<td>3.57</td>
</tr>
<tr>
<td>8</td>
<td>Initiates creative solutions</td>
<td>2.05</td>
</tr>
<tr>
<td></td>
<td><strong>AVERAGE SCORE</strong></td>
<td>2.81</td>
</tr>
</tbody>
</table>

Results from table 7 emphasise that bank employees are helpful when customers face problems and need special advice regarding specific issues. The results in the table display that students were satisfied with the features shown by employees ($\alpha$ for BIMB = .96, $\alpha$ for Telekom = .88 and $\alpha$ for UPM = .70). Results emphasise, that the UPM staff were helpful in dealing with students, particularly when providing an accurate directory of staff. They were also willing to contribute a solution whenever the students had problems, especially with their academic studies and campus life. The results in Table 7 demonstrate that the customers viewed Telekom’s employees as providing helpful and creative solutions whenever the customer required their advice.

Based on the results of the “Assessment of Specific Requirement”, it can be concluded that Telekom’s customers are satisfied with the services provided by Telekom.

In Section Two of the customer questionnaire, respondents of the three organisations were asked to rate the importance of services in the particular organisation. Again, 22-items ($\alpha$ for BIMB = .93, $\alpha$ for Telekom = .96, $\alpha$ for UPM = .95) from Section One of the customer questionnaire were used, and the respondents were asked to rank from [1] as the most important to [2] as the least important. This enables the researcher to verify the ranking of important characteristics according to customers in each organisation. This analysis is important in order to identify which particular characteristics were perceived as important by the customers. It can be argued that customers from different organisations perceive different characteristics as important to them. Table 9 below presents the results in order of importance of the characteristic items for each customer of each organisation.

### Table 9: Rank Order of Importance of Service Characteristics as Perceived by the Customer

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Characteristics</th>
<th>Rank Order</th>
<th>Rank Order</th>
<th>Rank Order</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>B</td>
<td>T</td>
<td>U</td>
</tr>
<tr>
<td>1</td>
<td>Accessibility of manager</td>
<td>20</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>Accessibility of staff</td>
<td>4</td>
<td>20</td>
<td>22</td>
</tr>
<tr>
<td>3</td>
<td>Meets deadlines</td>
<td>8</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Understands my requirements</td>
<td>13.5</td>
<td>7</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>The management informs me of</td>
<td>6</td>
<td>22</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>changes in advance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Connects me with the correct individual</td>
<td>9</td>
<td>16</td>
<td>19</td>
</tr>
<tr>
<td>---</td>
<td>----------------------------------------</td>
<td>---</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>7</td>
<td>Provides accurate directory of staff</td>
<td>15</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>8</td>
<td>Initiates creative solutions</td>
<td>5</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>9</td>
<td>Accurate information and reports</td>
<td>10</td>
<td>18</td>
<td>14</td>
</tr>
<tr>
<td>10</td>
<td>Qualified and trained staff</td>
<td>22</td>
<td>12</td>
<td>17</td>
</tr>
<tr>
<td>11</td>
<td>Technical knowledge of systems/procedures</td>
<td>1</td>
<td>13.5</td>
<td>10</td>
</tr>
<tr>
<td>12</td>
<td>Professionalism of staff</td>
<td>16.5</td>
<td>21</td>
<td>18</td>
</tr>
<tr>
<td>13</td>
<td>Demonstrates interest in my requirements</td>
<td>12</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>14</td>
<td>The staff treats me with respect</td>
<td>16.5</td>
<td>13.5</td>
<td>13</td>
</tr>
<tr>
<td>15</td>
<td>Resolves problems in a timely manner</td>
<td>11</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>16</td>
<td>Notifies me when a problem has been resolved</td>
<td>7</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>17</td>
<td>Keeps me informed of potential problems</td>
<td>3</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>18</td>
<td>Displays pride in work and service provided</td>
<td>18.5</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>19</td>
<td>Demonstrates commitment to quality</td>
<td>18.5</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>20</td>
<td>Maintains a customer focus</td>
<td>21</td>
<td>19</td>
<td>21</td>
</tr>
<tr>
<td>21</td>
<td>Speed of response</td>
<td>13.5</td>
<td>17</td>
<td>8</td>
</tr>
<tr>
<td>22</td>
<td>Price/cost of the service provided</td>
<td>2</td>
<td>9</td>
<td>11</td>
</tr>
</tbody>
</table>

Bank customers took technical knowledge of systems/procedures to be the most important service requirement, followed by price/cost of the service provided. Accessibility to the manager was perceived by the Telekom customers as the most crucial service characteristic in dealing with daily tasks. Accessibility to management by the banking customer was rated as not vital. Students also viewed accessibility to management as quite important. Telekom customers pointed out that the staff in Telekom should have demonstrated more interest in customer queries. This may be because the customers frequently dealing with Telekom in respect to the services provided.

Students in the UPM took the view that the staff of the university should have more pride in their work and the services provided. Results indicate that the banking customers rated the same characteristic as not important. Students highlighted the fact that they needed special and creative solutions. The banking customer’s view was that technical knowledge of systems was the most important characteristic in the banking sector. However, the Telekom and University customers stated that technical knowledge was less important. This may occur when there is concern as to the whereabouts of the customer’s bank balance and any malfunction in the systems or procedures can cause frustration amongst customers. Customers place their trust in the banking division and require their monies to be well protected and nurtured. It is for this reason that the customers had strong views on this matter.

In order to see clearly the importance of the service characteristics perceived by the customers, the former were grouped according to the ‘specific requirement group’. At the same time, comparisons were made between the three organisations. The purpose of this ‘specific requirement group’ was to investigate the consistency of the items with the respondents in the three organisations.

The ranking will be discussed employing the seven dimensions, starting with performance and concluding with features. Firstly, the results in the “Performance” dimension will be presented.
Table 10: Performance

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>Rank Order</th>
<th>Rank Order</th>
<th>Rank Order</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>BIMB</td>
<td>Telekom</td>
<td>UPM</td>
</tr>
<tr>
<td>3</td>
<td>Meets deadlines</td>
<td>8</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Understands my requirements</td>
<td>13.5</td>
<td>7</td>
<td>20</td>
</tr>
<tr>
<td>9</td>
<td>Accurate information and reports</td>
<td>10</td>
<td>18</td>
<td>14</td>
</tr>
<tr>
<td>15</td>
<td>Resolves problems in a timely manner</td>
<td>11</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Average Ranking</td>
<td>10.625</td>
<td>10.25</td>
<td>13</td>
</tr>
</tbody>
</table>

In general, the three organisations show an average rate of performance. Table 10 shows that the bank and Telekom customer both had similar average scores, indicating that the ‘performance’ of the Bank and Telekom was viewed as not important to customers and can be considered average. Students of UPM indicated that ‘performance’ was the least important factor, when compared with the bank’s and Telekom’s customers. The students argued, that ‘performance’ was not relevant to them directly, and stated that it should be the prime concern of the management. It can be seen from the above table that respondents perceive that organisations rank ‘problem-solving’ or ‘resolution of disputes’ equally, and a common consensus arises among the three organisations in respect to this. The ‘responsiveness’ dimension will now be examined.

Table 11: Responsiveness

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>Rank Order</th>
<th>Rank Order</th>
<th>Rank Order</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>BIMB</td>
<td>Telekom</td>
<td>UPM</td>
</tr>
<tr>
<td>1</td>
<td>Accessibility of managers</td>
<td>20</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>Accessibility of staff</td>
<td>4</td>
<td>20</td>
<td>22</td>
</tr>
<tr>
<td>16</td>
<td>Notifies me when a problem has been resolved</td>
<td>7</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>20</td>
<td>Maintains a customer focus</td>
<td>21</td>
<td>19</td>
<td>21</td>
</tr>
<tr>
<td>21</td>
<td>Speed of Response</td>
<td>13.5</td>
<td>17</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>Average Ranking</td>
<td>13.1</td>
<td>13</td>
<td>12.6</td>
</tr>
</tbody>
</table>

Table 11 shows that “responsiveness” was ranked by customers as about the same for each organisation. It was expected that customers would rate responsiveness as a more important characteristic. It is organisational practice to maintain and develop relationships with customers, who are the most vital asset in the growth and expansion of an organisation. In order to enhance customer relationships, management has to provide a sufficient and reasonable service, by reacting to the magnitude of potential problems, responsibly and systematically.

Thirdly, the credibility dimension was rated by customers of Telekom and UPM as not as important for them. This dimension produced an interesting result since it was expected that bank customers in general would appreciate high credibility in the services offered. However, in telecommunications and education, the customers ranked pride in work and service provided as the most important characteristics. This is in contrast to the bank customers, who rated technical knowledge of systems as the most important and, oddly, rated the qualification and training of employees as the least important characteristic to a service. Customers valued the availability of employees who were able to solve their problems and carry out services quickly.
Table 12: Credibility

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>Rank Order BIMB</th>
<th>Rank Order Telekom</th>
<th>Rank Order UPM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Credibility</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Qualified and trained staff</td>
<td>22</td>
<td>12</td>
<td>17</td>
</tr>
<tr>
<td>11</td>
<td>Technical knowledge of systems/procedures</td>
<td>1</td>
<td>13.5</td>
<td>10</td>
</tr>
<tr>
<td>18</td>
<td>Displays pride in work and services provided</td>
<td>18.5</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Average Ranking</td>
<td>13.83</td>
<td>9.5</td>
<td>9.33</td>
</tr>
</tbody>
</table>

The results in the table above indicate that Telekom and UPM had an approximately similar rank order score for the dimension of credibility. This was considered quite important to the customer, with rankings of 9.5 and 9.333. However on the same dimension, results indicate that the bank, with a rank order of 13.83, showed ‘reliability’ as not a particularly important a factor for banking customers.

The fourth dimension, “reliability”, shows the results that were expected from the outset. It was anticipated that “reliability” would be ranked high among bank customers’, compared to the customers of Telekom and UPM.

Table 13: Reliability

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>Rank Order BIMB</th>
<th>Rank Order Telekom</th>
<th>Rank Order UPM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Reliability</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Connects me with the correct individual</td>
<td>9</td>
<td>16</td>
<td>19</td>
</tr>
<tr>
<td>17</td>
<td>Keeps me informed of potential problems</td>
<td>3</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>19</td>
<td>Demonstrates commitment to quality</td>
<td>18.5</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Average Ranking</td>
<td>10.16</td>
<td>11.66</td>
<td>12.33</td>
</tr>
</tbody>
</table>

The results demonstrate that customers of the three organisations see reliability as quite a serious dimension of service. This is because they need to know about any potential problems or particular issues concerning them in advance.

Courtesy, the fifth dimension, is viewed by the organisation’s customers as unimportant (15, 12.167 and 13 respectively). This is yet another surprise outcome, since it was expected that customers of the three organisations would rate courtesy as an important criteria in good service. However, Telekom and UPM customers did appreciate the interest that employees showed when they were being dealt with.

Table 14: Courtesy

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>Rank Order BIMB</th>
<th>Rank Order Telekom</th>
<th>Rank Order UPM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Courtesy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Professionalism of staff</td>
<td>16.5</td>
<td>21</td>
<td>18</td>
</tr>
<tr>
<td>13</td>
<td>Demonstrate an interest in my requirements</td>
<td>12</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>14</td>
<td>The staff treats me with respect</td>
<td>16.5</td>
<td>13.5</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>Average Ranking</td>
<td>15</td>
<td>12.17</td>
<td>13</td>
</tr>
</tbody>
</table>

The results in the table above show that courtesy was less important to the customer with a rank score of 15. By comparison, the customers of Telekom indicated that courtesy was quite important to them.
Table 15: Tangibles

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>Rank Order</th>
<th>Rank Order</th>
<th>Rank Order</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>BIMB</td>
<td>Telekom</td>
<td>UPM</td>
</tr>
<tr>
<td>Tangibles</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Price/cost of the service provided</td>
<td>2</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>Average Ranking</td>
<td>2</td>
<td>9</td>
<td>11</td>
</tr>
</tbody>
</table>

Table 15 indicates that the results for the three organizations are inconsistent. Customers of the bank perceived ‘tangibles’ (that is, the price/cost of the source) as the second most important paradigm. This is probably due to the competitive market in the banking industry in Malaysia, where customers rate the cost of services as the criterion of good service. However, the students of UPM perceived ‘tangibles’ as much less important compared to the customers of the other organisations. This is probably due to the competition for entrance to the universities in Malaysia. Students do not have choices before them in terms of the price/cost of their education.

Table 16: Features

<table>
<thead>
<tr>
<th>Q No.</th>
<th>Dimension/Item</th>
<th>Rank Order</th>
<th>Rank Order</th>
<th>Rank Order</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>BIMB</td>
<td>Telekom</td>
<td>UPM</td>
</tr>
<tr>
<td>Features</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Provides accurate directory of staff</td>
<td>15</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>8</td>
<td>Initiates creative solutions</td>
<td>5</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Average Ranking</td>
<td>10</td>
<td>8</td>
<td>3.5</td>
</tr>
</tbody>
</table>

Features is the final dimension, and the results indicate that this dimension is highly appreciated by the customers of the three organisations, especially by those from UPM. It cannot be denied that students face many problems, and need help from the university staff in order to provide them with solutions. However, the customers of the bank did not see features as among the most important dimensions. They may not really have needed advice from bank staff as they may have had other professional or non-professional sources of advice. It should be noted that the customers may not completely block the advice available from banks and, at times, may look to them for information and professional advice. With Telekom customers, the features dimension was found to be important, since they required skilled employees to solve their problems and therefore they valued this dimension.

The overall scores showed that most Telekom customers were not content with the services that they had received. The BIMB customers thought that the organisation could improve in meeting deadlines and resolving problems in a timely manner, indicating that action should be taken as regards ‘time management’.

REFERENCES