

THE ROLE OF SERVICE QUALITY DIMENSIONS IN IMPROVING CUSTOMER SATISFACTION IN AFRICA: A MULTI SECTOR APPROACH

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ABSTRACT

In this study covering various sectors of the continent, the role of service quality dimensions in improving customer satisfaction in Africa was examined. Five variables—reliability, assurance, tangibility, empathy and responsiveness—have generally been used to assess service quality in literature. All of these variables were checked and evaluated their effect on customer satisfaction. Nonetheless, the main aim of this analysis was to rate each of these five variables based on their customer satisfaction level of significance. First, based on empirical analysis, this study found that all five dimensions of quality of service are important predictors of customer satisfaction. Yet reliability is the most powerful indicator of customer satisfaction in Africa, closely followed by assurance, in order to be of significance. Next on the list is third responsiveness, and fourth tangibility. Third, empathy ranked fifth on customer satisfaction in order of significance. The study recommends that significant considerations be given to all five dimensions of service quality by organizations in Africa with respect to their level of customer satisfaction significance.

KEYWORDS: Service quality, Reliability, Assurance, Tangibility, Empathy, Responsiveness & Customer satisfaction

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INTRODUCTION

Customer satisfaction is a marketing term that tests how a company's delivered goods or services meet or exceed the standards of a consumer. Having said that, it cannot be overemphasized the value of customer satisfaction for company sustainability and organizational performance. Customer satisfaction is therefore an important tool for company sustainability and growth, because it offers a measurement to advertisers and business owners that they can use to monitor and develop their business. Kierczak (2020) argued that periodic monitoring of customer satisfaction is important to make consumers more loyal and eventually turn them into brand ambassadors.

Therefore, highly satisfied consumers are loyal customers and loyal customers are seen as jewels that companies need to retain and conceal from other organisations. It explains why Copley (2017) believes that highly satisfied consumers are likely to make a repurchase in the future, valuing up to 10 times their first purchase. Increasing customer loyalty and retention by 5 percent also increases profits from 25 per cent to 95 per cent everywhere (helpscout.com). Therefore, based on these postulations of various authors and scholars, customer satisfaction can be considered to be very crucial to any company. In a nutshell, customer satisfaction increases customer engagement, loyalty, retention, encourages frequent purchases, and ultimately highly satisfied consumers become advocates who can use the companies they are loyal to to evangelise.

Given the stated importance of business customer satisfaction, it is reported that African consumers show low levels of satisfaction in various continent sectors. The customers in Africa have always encountered low levels of customer satisfaction from the banking sector to the telecommunication industry to the manufacturing industry.

For example, the KPMG group conducted an African Banking industry customer satisfaction survey in 2016. The survey represents the findings of the company's engagement with more than 33,000 clients in retail banking spread across 18 different African markets. The survey covered questions that asked consumers what was important to them in a banking relationship; what channels they are using at the moment and what channels they want to use. The survey also asked clients how their current banks contrasted with their expectations. Based on the survey results, consumers across the continent are less pleased with the services they obtain from their respective banks, since what they mainly want from their banks is improved high-quality service, more creativity, and greater convenience (KPMG, 2016), which they do not always have. Bank customers in the continent are always confronted with poor networks, poor service delivery, and less convenience in banking operations.

Service quality has always been claimed in the literature to be a possible solution to the low customer satisfaction issue. Quality of service is a five-dimensional feature (reliability, responsiveness, assurance, empathy, and tangibility) and has been extensively studied in the literature. A number of authors in their research (e.g., Afthanorhan, Awang, Rashid, Foziah, & Ghazali, 2019; Mahfooz, 2014) have concluded that the quality of service dimensions help improve customer satisfaction. However, quite a number of studies have been conducted in Africa in various sectors of the continent with the goal of exploring the role of quality of service in ensuring customer satisfaction. Therefore, it becomes important to undertake a study to strategically harmonize the results of these previous related studies performed in Africa in order to arrive at great new findings and conclusions. To accomplish this, a review of these studies was carried out by harmonizing their results with regard to the continent's various sectors. The goal of this is to leverage the results of these studies based on sectoral feedback, so conclusions will be drawn on the most successful dimension(s) of quality of service that significantly enhances customer satisfaction in different sectors of the continent.

Therefore this study is split into parts. The first section of the report discusses the different concepts in the analysis, while the second section of the study was used to address the low satisfaction of African consumers with respect to different sectors of the African economy in depth. The third section focuses on the methods used by the report, while the fourth section of the paper was used to review extensively relevant literatures on the impact of quality of service dimensions on increasing customer satisfaction rates in Africa. The final part of the paper addressed the research results, and conclusions were taken from the study's findings.

Concept of Customer Satisfaction

Customer satisfaction is seen as a critical concern for companies and organizations in their efforts to improve product and service efficiency, and to sustain customer loyalty within a highly competitive marketplace (Awwad, 2012). Customer satisfaction is therefore, in essence, a prerequisite for achieving goals and actualizing corporate goals, and can be viewed as cogent for companies to achieve competitive advantage. Customer satisfaction is a measurement according to asq.org which defines how happy customers are with the products, services, and capabilities of an organization. Bernazzani (2020) argued that metrics measuring customer satisfaction are typically measured by implementing a customer satisfaction survey and/or ratings asking on a five- or seven-point scale how a consumer feels about a customer support encounter, purchasing or overall customer experience, with responses to be selected between "extremely unsatisfied" and "highly satisfied". Average results from any customer survey can clearly reflect whether customers feel positive or negative about a specific product or service, and these responses will give companies an indication of their average level of customer satisfaction, along with a customer loyalty image that forecasts the probability of customer referrals.

All of these clearly depict why periodic surveys are critical for customer satisfaction. Organizations which do not assess the satisfaction level of their customers regularly will not detect unsatisfied customers and may be counterproductive to organizational performance. Unsatisfied customers may agree on organizational websites to avoid patronizing, churning or leaving negative customer reviews. In addition, unsatisfied customers left unattended by organizations that dissuade family and friends from patronizing those organizations. It means that unsatisfied consumers are not just going to stop patronage, they are going to add salt to the wound by leaving for a rival and that is the last thing every business needs after a blow to the wallet is a bruised ego (Sukhraj 2017). That's why Bernazzani (2020) concluded that failure to quantify customer satisfaction means that companies may not be able to identify happy customers who might be enabled as evangelists or referrers. Failure to identify happy clients is just as harmful as failing to identify unhappy clients. Happy customers are corporate evangelists, promoters, referrers and public relations officers while unhappy customers are badly organized projects that paint an organization's picture deliberately to prospective customers in a very negative way.

Statistical Facts on the Importance of Customer Satisfaction

Different scholars and researchers conducted empirical research on the importance of customer satisfaction and provided some statistical facts on the subject. It costs five times as much to attract a new customer as to retain a current one according to seohosting.com (2010). This shows that retaining existing customers is financially beneficial to companies than attracting new ones. Furthermore, 48 per cent of consumers who have had a negative experience using a product would say 10 or more about their negative experiences (Sukhraj, 2017). Negative reviews are mostly from dissatisfied customers, and are likely to corrupt current and prospective customers' minds about using that specific product or service. Sukhraj also pointed out that it takes about twelve positive experiences to account for one unresolved negative experience, and this can be overbearing on organizations financially and on time. This is a sign that companies need to fulfill customer needs at all times, because one negative experience in the past will easily erase all the customer's positive experiences.

Patel (n.d.) used statistics created from research surveys to highlight some other importance of customer satisfaction. According to the author, 92 percent of consumers trust recommendations from friends and family; 68 percent of respondents said that a positive review made them more likely to use a business while 40 percent said that a negative one made them reluctant to use it; 93 percent turned to online reviews to decide whether a business is good or bad; less than half of consumers would not find a business with less than that. With all these statistics briefly mentioned in this section, it can be categorically stated that customer satisfaction yields positive customer reviews, and that positive reviews are a powerful influence on consumer purchasing decisions. Positive reviews thus drive transactions, make organizations more efficient, improve consumer-positive decision-making, enhance brand image, and boost organizational revenue.

Concept of Service Quality

Ducker (1991) describes quality of service as what consumers get out of it and is willing to pay for it instead of what the provider (of the service) puts in. Service quality is thus also conceptualized as the contrast of service standards with real perceptions of performance. To put it simply, service quality is an evaluation of how well a delivered service or goods adhere to the standards of a customer according to businessdictionary.com. Business organizations often analyze the quality of their products or services provided to their customers in order to enhance their operation, identify problems easily and determine customer satisfaction better. Service quality therefore generally refers to the contrast of service requirements between a customer as it relates to the service delivery of a business. It is a statement of fact that a company

with a high level of quality of service is likely to meet the needs of consumers while being economically competitive in their respective industries. Therefore, Benazic and Dosen (2012) concluded that service quality is a key factor in business organizations' competitive capacity because it helps to reinforce their identity, build brand preferences, develop long-term business relationships and reduce the perceived risk of such services to customers. Therefore, efficient service delivery increases customer satisfaction.

Benazic and Dosen (2012) further claimed that the rising demands of consumers and the strength of competition in recent years have contributed to quality of service becoming one of the key factors of organizational performance. Moreover, the quality of service impacts these organizations' productivity and market share to a large extent, fostering satisfaction and maintaining loyalty and a long-term customer relationship. Based on these principles, companies must always be willing to devote more operational resources in order to provide consumers with high-quality services.

Quality of service has always been reported in the literature to be correlated with some common factors. In their research, Evans and Lindsay (2009) claimed that the common factors affecting the quality of service include: process quality; product quality; physical quality; quality of interaction and quality of organization. Process consistency refers to the quality of procedures used in the manufacturing of products or in the provision of services. On the other hand, product quality is measured only by the product's end-users. This describes to what degree a commodity meets customer needs. Product quality is therefore only accomplished when the consumer follows different criteria for its working for the customer. Physical quality of a product refers to the actual physical characteristics of a product or service, whereas digital quality refers to customer-service experiences. Quality of the organization is synonymous with the mental image and overall understanding of the organization and is considered an intangible aspect of factors affecting quality of service (Evans & Lindsay, 2009). In a nutshell, it must meet process quality, product quality, physical quality, quality of interaction and quality of organization in order to achieve service quality.

The model SERVQUAL developed by Parasuraman, Zeithaml and Berry (1985, 1986, 1988, 1991, 1993, 1994; Zeithaml, Parasuraman & Berry, 1990) was widely used in the literature to measure the quality of service. The SERVQUAL model is the most widely used method for assessing the quality of service and is used to compare the expectations of consumers before a service experience and their impressions of the actual service when delivered (Gronroos, 1982). To this end, the model has been mainly used in the literature to assess the expectations of the quality of service by customers.

In the SERVQUAL model, the difference between consumer expectations and the actual service they provide is referred to as the differences. Broadly speaking, these differences between consumer expectations and the actual service provided establish what is called gaps. Such service differences, according to Brajaballav (2016), include: customer expectations and management perceptions; employee perceptions and management perceptions; perceptions of management and service specifications; service specifications and service delivery; service delivery and customer communication; customer expectations and perceptions of service delivery; and customer expectations and employees' expectations. All of these lapses affect customer satisfaction. Where consumer expectations are higher than the actual service they provide then the difference is said to be negative. In comparison, if the service provided meets consumer expectations, then service differences are optimistic. Lastly, when consumer expectations are equal to the actual service rendered, the demand difference is said to be zero.

Five generic dimensions of the SERVQUAL model are described as: tangibility; reliability; responsiveness;

assurance and empathy. All of these dimensions of the model will be explained in the next section of the study. However, all of these aspects of service quality have been extensively studied in literature using case studies from various service sectors. Accordingly, the African literature on service quality from the various sectors will be checked on the impact of each of these dimensions on customer satisfaction with the sole purpose of reaching a conclusion on which dimensions significantly affect customer satisfaction in Africa and which dimensions have a greater effect on consumer satisfaction in Africa.

Dimensions of Service Quality

Tangibles are the physical elements of a facility, including things such as the presence of physical facilities, tools and equipment, personnel and materials for communication (Santos 2002). Customers often use the physical environment of service organizations as an indicator of the competence and willingness of the companies to deliver quality service—even before they purchase from them (Roux & Jager, 2012). Hence, a business organization's tangibility is one of the points that ensures high service delivery and can have a significant influence on customer satisfaction. The tangibles is the actual representation of the service used by consumers in quality evaluation. Tangibles are correlated with the physical equipment, devices, and machinery used to provide the service, as well as service representations such as accounts, cards (debit and credit), transaction speed and efficiency (Pakurar, Haddad, Nagy, Popp & Olah, 2019).

Parasuraman (1994) found that the first time reliability meant organizations were conducting a service correctly. Reliability is therefore the ability to deliver a delivered service in a dependable and accurate manner. To this end, reliability is the continuity of performance and reliability, accuracy in billing, accurate record keeping, delivering the service right at the time defined (Yarimoglu, 2014). Therefore, in order for a service organization to become reliable, they must carry out their operations at the exact time planned, the complaints of customers should be corrected promptly, reliable and accurate records should be maintained.

Responsiveness is another aspect of service quality that plays a vital role in meeting customer expectations and is considered as employees' readiness and ability to provide service includes timeliness of services (Kumar & Charles, 2010). It is employees' ability or readiness to provide service in a timely and very prompt manner. According to Parasuraman et al. (1993), responsiveness means telling customers precisely when things are going to be done, giving them undivided attention, supporting services and responding to their requests. Responsiveness is important to consumer satisfaction, and is likely to improve customer retention and loyalty.

Assurance was described as the courtesy and knowledge of employees and their ability to transfer trust and confidence to clients (Parasuraman et al., 1994). Parasuraman et al., (1993) notes that assurance represents employee attitudes and their behavior, and the willingness of employees to provide comfortable, confidential, courteous and professional services. According to Essays UK (2018), this aspect is likely to be especially important for the services that consumers consider as high-rise and/or unsure about their ability to evaluate. These services require customers to be well aware of the quality of their services from their organizations before they make purchases. Therefore it can be said that assurance affects customer satisfaction.

Based on the author of the SERVQUAL model, Parasuraman et al., (1994), reliability ranked first among the service quality measurements, while responsiveness ranked third in the SERVQUAL model. Assurance ranked fourth, whereas the writers rated empathy and tangibility as similar. Different authors ranked all these variables differently, based

on their study findings. Hence, this study aims to rate these variables on the basis of results from previous African continent studies. The research will be analyzed and an aggregate position taken when rating them in order of importance in the African sense on the roles of each of the dimensions of service quality.

Customer Satisfaction in Africa

Cases of low consumer satisfaction rates have been identified in various countries in Africa and in various sectors on the continent with respect to different brands. In this segment of this report, customer satisfaction index was reported from various sectors of a few countries in Africa. The goal of this is to specifically demonstrate the low rates of consumer satisfaction in Africa. For example, in South Africa, a score below 70 generally indicates poor customer satisfaction. The wireless internet providers market, according to the National South African Customer Satisfaction Index [SA-csi] (2016), achieved 67.8 points in 2017, a decrease from 68.2 in 2015. Furthermore, municipalities experienced a low score of 59.5 in 2017, down from 61.8 in 2015 due to the overall decline in satisfaction with the service delivery measured in the eight major municipal districts (Cape Town, eThekweni, Tshwane, Johannesburg, Ekurhuleni, Nelson Mandela Bay, Mangaung and Buffalo City).

In another survey carried out in 2012 by the Nigerian Communication Commissions, consumers in the telecommunications industry showed some form of dissatisfaction with the services they are getting from their service providers. The survey results showed that the quality of off-net calls was lower than the quality of on-net calls, and that the quality of calls to fixed line networks was even lower. Survey respondents reported that being cut off during a call is considered to be the most common issue of network reliability, as 51 percent said they were cut off at times, while 11 percent said it always occurred. 65% of respondents reported having to dial twice or more, while 25% reported having to dial more than three times. Results showed that 94 percent of mobile users use the Short Messaging Service (SMS) to send messages, but mostly complained that unsolicited SMS (spam) messages are an issue, and only 23 percent of respondents said they never received unsolicited messages, or rarely. Problems with spam and being unable to send an SMS were most strongly felt in the country's South-South region, where 46 percent of respondents said they frequently got unsolicited SMS, compared with 24 percent for the entire sample. The survey revealed that 19 percent of those in the South-South area reported being unable to send an SMS, compared to 11 percent for the entire sample. 28% of mobile users use their phone to access information and Value Added Services (VAS), but 88% of VAS users have had difficulty accessing the services (Nigerian Communication Commission [NCC], 2012).

The South African Customer Satisfaction Index (SA-csi) recently reported the satisfaction rates of customers within the country's telecommunications industry. According to the report, the three largest market share competitors in South Africa (over 80 per cent)—Vodacom, MTN and Cell C—all reported a decrease in overall customer satisfaction ratings. This gradually led to a decline in customer loyalty and a downward trajectory of three years across the industry (South African Customer Satisfaction Index [SA-csi], 2019). The survey revealed that customers mainly worried about package offering data and billing issues. With this, 38 percent of telecom customers announced that an alternative service provider could be tried.

These few figures presented suggest customer satisfaction in Africa is on the decline. In no distant time, the retrogressive nature of Africa's customer satisfaction indices would negatively affect customer satisfaction, and then customer retention, customer loyalty, brand image, competitive advantage and eventually organizational results. It is therefore imperative to introduce a solution to this problem before it becomes too risky and counterproductive to the

continent's organizational achievements. To that end, this research will review studies on the role of service quality dimensions in ensuring customer satisfaction from different sectors on the continent. It is based on this analysis that all of the above-mentioned and discussed five dimensions of service quality will be rated in the order of their importance to customer satisfaction. This will guide aid organizations in Africa more to high-ranking service quality dimensions and devote fewer resources to lower service quality ranking dimensions.

Service Quality Dimensions and Customer Satisfaction

This section is used for evaluating similar empirical studies in Africa in order to better understand the impact of the dimensions of service quality and customer satisfaction. For starters, Sanita and Mutuku (2019) assessed the impact of the dimensions of service quality on customer satisfaction in Kenya's real estate industry. In order to analyze data obtained from respondents, the analysis used descriptive statistics. The study concluded, based on the study's review, that all dimensions of service quality, i.e. responsiveness, assurance, reliability and tangibility, have a significant impact on customer satisfaction, except empathy. In another report by Boshoff and Gray (2004), they looked at the dimensions of service quality and customer satisfaction for South Africa's hospitality industry. The empirical research result found that only nursing staff empathy and staff assurance have a positive impact on customer satisfaction. The other three dimensions of service quality in the SERVQUAL model are not significantly impacting on consumer satisfaction in the hospitality industry, based on the results of this report. Okekeke, Eze and Nnedum measured the quality of the service dimensions and customer satisfaction with Nigerian banks' online services in 2015. The study was based on a sample of 400 respondents, of whom 258 answered the questionnaire. Study results showed that responsiveness and assurance are important predictors of customer satisfaction. Consequently, responsiveness and reliability are said to greatly enhance customer satisfaction with Nigerian banks' online services.

In addition, in their research, Vencataya, Pudaruth, Juwaheer, Dirpal and Sumodhee (2019) examined the empirical effect of the dimensions of service quality on customer satisfaction in Mauritius commercial banks. The paper aims to explore the impacts of reliability, responsiveness, assurance, empathy and tangibility on banks' customer satisfaction in Mauritius using the SERVQUAL model. The trial tested 200 bank customers. Analytical results show that only reliability and empathy have a significant influence on bank customer satisfaction in Mauritius. Mengistu, Debi and Hamed (2018) conducted a study on the quality of service dimensions in Ethiopia about customer satisfaction. Descriptive and causal study design were used which collected data through convenience sampling across a sample population. The study concluded that all five dimensions of the quality of service are significant predictors of customer satisfaction. Similarly, Owusu (2017) examined the dimensions of service quality and their impact on Ghana's customer satisfaction. Various statistical tools like ANOVA, factor analysis and multiple regressions were used for analyzing the data collected on five service dimensions of SERVQUAL and satisfaction of customers. The study revealed that all the five dimensions of service quality significantly influences customer satisfaction.

In Rwanda, Rubogora (2017) analysed the role of service quality on improving the satisfaction of consumers in selected banks in the country. This researcher used a self-administered questionnaire to collect primary data from 498 customers, using convenient sampling technique. The study utilised SPSS's frequencies and percentages, means, and Pearson's Linear Correlation Coefficient to process collected data. Empirical analysis of the study shows that reliability, responsiveness and assurance are important and significant predictors of customer satisfaction.

The next stage after this review is to rate the five dimensions of the quality of service based on the findings of the

studies under review. Detailed information in this regard is given in Table 1. Number 1 to 5 was used to rank each of the service quality dimensions. Based on the results of each study checked, the highest ranking dimension is ranked 5, while the lowest ranking dimension is ranked 1.

Table 1: Weighted Service Quality Dimensions

S/N	Author & Year	Responsiveness	Empathy	Tangibility	Assurance	Reliability
1.	Sanita & Mutuku (2019)	3	Not Significant	4	5	2
2.	Okeke <i>et al.</i> , (2015)	5	Not Significant	Not Significant	4	Not Significant
3.	Vencataya <i>et al.</i> , (2019)	Not Significant	5	Not Significant	Not Significant	4
4.	Mengistu <i>et al.</i> , (2018)	Not Significant	Not Significant	5	Not Significant	4
5.	Owusu (2017)	1	5	3	2	4
6.	Rubogora (2017)	4	Not Significant	Not Significant	5	3
Total		13	10	12	16	17

Based on the study of these few studies from different sectors in Africa, empathy is seen as the highest rank of reliability, followed by assurance, and the least ranked is empathy. This awareness is new to literature and can help companies achieve higher levels of customer satisfaction. Therefore, if organizations in Africa devote more time and energy to ensuring that they become more reliable, assured and improve responsiveness, it will make much sense. While all the variables are important to ensure customer satisfaction, none of them have a point less than 10.

METHODOLOGY

The purpose of this study was to analyze the role of quality of service dimensions on customer satisfaction in Africa. In order to assess the value of each of the five dimensions of service quality, studies were analyzed in different sectors on the African continent. In order to achieve this, this study followed the use of historical research methodology by examining relevant literature from which conclusions and results were drawn. This indicates that each of the dimensions of service quality in terms of customer satisfaction is rated in their order of importance based on empirical analysis.

FINDINGS AND DISCUSSIONS

This study examined the relationship between the dimensions of service quality (i.e., responsiveness, assurance, reliability, empathy and tangibility) and customer satisfaction in Africa. This research is a multi-sector approach, as numerous analytical articles covering different industries have been studied and conclusions have been made. The main objective of this research, however, was to rank in order of importance each of the dimensions of service quality, using the results of previous studies in Africa. As mentioned earlier in this report, these variables were rated differently by different authors from different parts of the world based on findings from their respective studies. For example, the Parasuraman *et al.* (1994) rankings are quite different from the Gronroos (1984) rankings. This is why this study aimed to rate these five dimensions of quality of service in the sense of Africa.

It can be deduced from the review of the literature that all the dimensions have a strong and important impact on customer satisfaction. This assumes that improved responsiveness, assurance, reliability, empathy and tangibility will result in a parallel increase in customer satisfaction, and a decline in any of these variables will result in a related reduction

in customer satisfaction.

In particular, reliability is considered to be the most relevant and significant of the five variables relating to customer satisfaction in Africa. This result is achieved on the basis of the weighted reliability impact on customer satisfaction obtained from the literature review as shown in Table 1. Therefore this explains why organizations in Africa are expected to improve on becoming more reliable, as reliability is very important to customers in the African context. Assurance rating 16 points against reliability with 17 points is next to reliability. Therefore, after investing resources to ensure reliability, companies are to devote more resources to enhancing their assurance.

Responsiveness is behind assurance with 13 points. Thus, responsiveness comes third in the order of rankings in the African sense, based on its impact on customer satisfaction. To this impact, organizations in Africa are required to become more sensitive to consumer plight and needs to ensure customer satisfaction. Tangibility follows closely with 12 points, behind responsiveness. Thus rate fourth in the order of importance. Finally, empathy ranks last in Africa in the order of importance, increasing consumer satisfaction.

Therefore, it is important to compare these rankings with the rankings of the SERVQUAL model pioneers- Parasuraman et al., (1994).

Table 2: Comparison of Service Quality Dimensions in Order of Importance

S/N	Service Quality Dimensions	Present study	Parasuraman <i>et al.</i> , (1994)
1	Reliability	Ranked first	Ranked first
2	Assurance	Ranked second	Ranked fourth
3	Responsiveness	Ranked third	Ranked third
4	Tangibility	Ranked fourth	Ranked second
5	Empathy	Ranked fifth	Ranked second

In Table 2 it can be seen that reliability and responsiveness in this study ranked exactly the same with Parasuraman et al. (1994) study. Both ranked first and third respectively, whereas other variables are different. Assurance ranked second in this analysis while Parasuraman et al. (1994) ranked fourth in the study. In this study, tangibility and empathy ranked fourth and fifth respectively, while in Parasuraman et al. (1994) report they both ranked second. Therefore it can be said that in the order of importance of the service quality measurements there are similarities and differences. So it can be said that, in the African sense, the order of priority of these variables is somewhat different from other contexts. In Africa, organizations are encouraged to take care of those variations.

CONCLUSIONS AND RECOMMENDATIONS

Therefore, this study concludes that all five dimensions of service quality are significant predictors of Africa's customer satisfaction. Reliability ranks first, reliability ranks second, sensitivity ranks third, tangibility ranks fourth and empathy ranks fifth in order to be of value in the African context regarding customer satisfaction.

This study therefore advises that organizations in Africa should commit higher resources to ensure high reliability is achieved. Hence, the first time organisations need to carry out their programs correctly. More so, they need to offer a planned service with reliability and accuracy. Furthermore, organizations need to have staff with courtesy and experience, and with the ability to transfer trust and confidence to customers. Employee behaviors have to reflect friendliness, confidentiality, courtesy and ability. Organizations need to be attentive to consumer suffering to achieve high customer satisfaction. To do this, staff must be willing to offer timeliness of services. Employees must be eager or able to provide

service in a timely and very prompt manner. It is necessary to tell customers exactly when things are going to be done, give them undivided attention, promote services and respond according to their requests. Finally, tangibles such as physical equipment, resources, and devices used to deliver the service, as well as customer representations, need to be well-placed and up-to-date to ensure business operations speed and efficiency.

CONTRIBUTION TO KNOWLEDGE

Most recent related research have primarily explored the relationship with varied results between service quality dimensions and customer satisfaction. Such measurements were ranked differently in order of their importance on customer satisfaction from different parts of the world. Nonetheless, no research has explored the importance of each of the variables on customer satisfaction within the African context. In order to close the distance in African literature, this study ranked each of the five dimensions according to their importance. There was a lack of that information in the literature before this review.

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