

THE USE OF SERVICE DELIVERY ON DEMOCRACY

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Service delivery taps into business, marketing, and psychological research and practices to provide a wealth of knowledge about customer service. It embrace exploringhuman resource staffing practices and service delivery by including proven selectionstrategies for hiring top quality service workers, an analysis of the personality correlates of of service performance, and a comprehensive review of assessment instruments that predict customer service performance. It also provides a framework for customer service as a processand an outcome (Grassel and Zeidler, 2013). In addition, this important resource contains strategies and tactics to improve and manageservice delivery and offers illustrative case examples of how organizations have successfully improved and managed customer service. Examples are the use of websites or calls by customers to draw the attention of ways to improve services (Skrabeck and Quentin, 2013).

Reliability

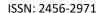
Consuegra, Molina, and Esteban (2008) defines service reliability as the degree of discrepancy between customers' normative expectations for availability of service when needed and the actual availability rates, when service is needed. This discrepancy is usually occasioned by the fact that organizations can promise customers given services, however, the delivery of those services may not be guaranteed. As such, Meyer *et al.*, (2006) notes that when services delivery is consistent and on time as promised to customers, the services is deemed as reliable, however when service delivery is not consistent and on times as promised to clients, the service is deemed as being unreliable.

In the banking sector, customers usually use specific banks for services because of perceived reliability with the bank (Liberatiet al, 2012). Customers like to know that they will get a given service an appropriate time. In a study conducted by Tesfom and Birch (2011) suggested that there exists a positive relationship in the banking sectors between reliability of banking services and customer satisfaction; r (0.682); p \leq 0.05; making the relationship significant. In another study conducted in Italy by Gritti and Foss (2010) using the SEVQUAL model, indicated the existence of a significant relationship between a banks service reliability and customer satisfaction; r (0.646), \leq 0.05. Respondents within the study indicated that availability of working ATMs, efficient money transfer services within and between banks, and availability of banking services to pay their bills determined how they would rate a bank in terms of service satisfaction. Consuegraet al., (2008) on the other hand argues that reliability of service a significant impact on customer preference of a bank and customers satisfaction. Further, they argued that in the banking sector, a customer who is satisfied with services as provided by the bank is more likely to recommend another customer to utilize same services at the bank. In this regard, it is beneficial for a bank to ensure that it has processes in place that validates and enhances customers' experiences by enhancing reliability of service to all consumers (Hoq& Amin, 2010).

• Service guarantee

Service guarantee is cited as effective service delivery. An organization tries to balance its customers' expectations with the delivered service. A service guarantee promises the customers a certain service quality and backs up such promise with a payout, making services more tangible, reducing the perceived risk of purchasing a service. A service guarantee makes the customer a meaningful promise and specifies a

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Payout and an invocation procedure in case the promise is not kept. Each of these elements is equally important in making a guarantee successful (Looy, GemmelandDierdonck, 2003) A promise is an attribute of service guarantee. Through introduction of a service guarantee, an organization makes a credible promise to its customers. In defining a promise, a company should be careful not to promise what would be expected anyway. This may negatively signal that service failures are likely to be expected. Some promises are limited in scope i.e. guarantee only less important service aspects or are highly conditional, excluding all major causes of service failure. For example, Kenya Airways guarantees that its customers will make their connecting flights if there are no delays due to weather or air-traffic control problems. Ironically, these two problems cause in total 95% of all flight delays. Furthermore, the guarantee is applicable only if all flights including connecting flights are with Kenya Airways (Kenya Airways, 2007). The presence of a service guarantee can support the perception of service reliability, which is one of the most critical determinants of customer satisfaction. In a situation where promises are not kept, the customer can receive a payout which will encourage the customer to communicate all service failures, which has a double effect on service recovery and service quality improvement in that the customer who claims his payout is less likely to defect or spread a negative word of mouth and each claim represents valuable information about quality errors and their possible causes. The payout has to be meaningful to customers. It should not only make up for all the damage and inconvenience suffered but also make the customer whole.





The final aspect of the service guarantee is the invocation procedure. Invocating a guarantee should be either easy or proactive. For example, supermarkets Hoogvliet (Netherlands) and Match (Belgium) promise short queues at their checkouts. If all tills are not manned and if some customer is the third one (Hoogvliet) or the fourth one (Match) in the queue, he does not have to pay (Hoogvliet) or receives a significant discount (Match). The invocation of PTT Telecom's guarantee is termed as proactive as well. After each connection or repair, PTT Telecom makes an after-sales call to the customer trying to assess customer's satisfaction. If there is a failure of promise, the customer is immediately informed of the payout (Looy, GemmelandDierdonck, 2003). All the above attributes on service guarantee show that service guarantee influences customer retention and goes a long way in maximizing profits. When service guarantee is met, customers built trust and the likelihood of them coming back and referring friends and relatives to the products and services is very high. This means increased purchase which positively affects the organizations financial performance.

Assurance

According to Jiang and Wang (2008), assurance is the credibility and the ability for to inspire trust and confidence in their customers. Most often assurance is measured by the way banks demonstrate 'competence' in service provision. When a bank has the right set of skilled and knowledgeable to provide required service, they inspire confidence in customers, which enhance the assurance customers have in the bank (Arasli, Smadi&Katircioglu, 2009). On the other hand, Jiang and Wang (2008) define assurance the art of being polite and friendly when dealing with customers. It is the ability for the bank to provide friendly advice not only when a customer needs it, but when the bank deems it appropriate to provide one. Such friendliness enhances the assurance of customers in the banks' ability to put the customers' needs first (Liberati&Mariani, 2012).

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