

**A STUDY ON THE SERVICE QUALITY IN SOCSO
BINTULU**

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Letter of Submission

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1 November 2007

The Project Paper Coordinator,
Mara University Technology,
Samarahan Campus,
94300 Kuching,
Sarawak.


Dear Sir,

Project Paper MKT 660

Attached with this letter is my MKT 660 report as required to accomplish the requirements for Bachelor of Business Administration with Honors (Marketing) for this semester.

Thank you.

Yours sincerely,


Samsiah Mohammad
2004277707
BM220 (EPJJ)

Acknowledgement

I would like express my deepest gratitude to my advisor, Madam Ellen Chung Siew Mee for her guidance, comments and commitments which without her help, this project would not be successful.

I would like also to extend my appreciation to my boss, Mr Dundang Anak Undong, my colleagues, my friends and also not forgotten to all the respondents who have helped me for providing all the relevant information.

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Definition of Terms

- 1 Accessibility - approachability and ease of contact.
- 2 Communication - listening to the consumers and acknowledging their comments and also keeping the customers informed in a language they can understand.
- 3 Competence - the possession of required skill and knowledge to perform the service.
- 4 Courtesy - politeness, respect, consideration and friendliness of contact personnel.
- 5 Credibility - trustworthiness, believability and the honesty of the service provider.
- 6 Customer satisfaction – customers’s response to the evaluation of the perceived discrepancy between prior expectation and the actual performance of the product as perceived after its consumption.
- 7 Reliability - the ability to perform the promised service dependably and accurately.
- 8 Responsiveness – the willingness to help customers and provide prompt service.
- 9 Security – freedom of danger, risk or doubt
- 10 Service quality – a customer’s assessment of the overall level of service offered by an organization.
- 11 Tangibles – the physical facilities, equipment and appearance of personnel.
- 12 Understanding the consumer - making the effort to know customers and their needs.

Abstract

As competition becomes more intense and environmental factors become more hostile, the concern for service quality grows. If service quality is to become the cornerstone of marketing strategy, the marketer must have the means to measure it. The most popular measure of service quality is SERVQUAL, an instrument developed by Parasuraman.

This study uses the 'SERVQUAL' technique to measure the ten dimensions of service quality which include tangibles, reliability, responsiveness, competence, courtesy, credibility, security, accessibility, communication and understanding consumer.

This paper begins by explaining the service quality in the public sector in Malaysia and why service quality is getting more important. The SERVQUAL model has been used in a number of public service environments to assess quality of service provision in terms of what consumers expect and what they actually receive.

The main purpose of this study is to gauge the level of service quality in SOCSO Bintulu. Respondents evaluated the service quality in SOCSO Bintulu and SERVQUAL is used to measure on the various service quality dimensions.

This study identifies the rank of importance on each service quality determinants. Further, the relationships between the background of respondents and dimensions are examined. Based on the findings, this study shows that courtesy is the most important determinants among all the other dimensions.

From this study, it aims to obtain a better understanding of the service quality in SOCSO Bintulu and makes a number of suggestions to improve the service of SOCSO Bintulu in future.

TOPIC: A STUDY ON THE SERVICE QUALITY IN SOCSO BINTULU.

CHAPTER 1

INTRODUCTION

1.1 Background and scope of study

Today, services play a very important role in the market. Whether it is good or bad, a service reflects the image of the company. Normally, it is the poor services of the company which is being highlighted by the customers. Marketers need to take great care of their services in order to avoid bad reputations.

Service quality is getting more and more important these days. According to D. Keith Denton (1989, p2), many customers are not only wanting but expecting better service. Organizations that do provide good services find simple and innovative ways of keeping management in touch with customers and the day to day operation of the business.

Adapted from Services Marketing, David L. Kurtz and Kenneth E. Clow (1998, p10) there are four inherent characteristics of services which are not found in goods which includes intangibility, perishability, inseparability and variability. Intangibility refers to the lack of tangible assets which can be seen, touched, smelled, heard or tasted prior to purchase.

Perishability means the service cannot be inventoried or stored. Inseparability is the simultaneous production and consumption of services where services cannot be produced and then sold at a later time. Variability refers to the unwanted or random levels of service quality customers receive when they patronize a service.

They also noted that there are three underlying principles that should be kept in mind when discussing the concept of service quality. One, service quality is more difficult for consumer to evaluate than the quality of goods. Secondly, service quality is based on consumers' perception of the outcome of the service and their evaluation of the process by which the service was performed. Third, service quality perceptions result a comparison of what the consumer expected prior to the service and the perceived level of services received.

Today, customers go to restaurants is not only because of looking for a place to fill their empty stomachs. So as for those customers who rent a room at a hotel, it is not only simply because there are looking for a place to sleep. Thus, the scope of services is much wider than we thought.

Every industry has their own unique customer expectations. However, it is not enough to simply identify customer expectations. It is also necessary to make sure the organization can deliver what the customers expect. That depends on the type of people within the organization.

1.11 An Overview of SOCSO Bintulu.

Bintulu contributes 4% of the Gross Domestic Product in Malaysia between the period of 1995 – 2000. According to the BINDA bulletin (2006), the population of Bintulu for the year 2005 is 201,800 people. SOCSO Bintulu was formed in December 1986.

From the annual SOCSO report (2005), it stated that the number of employers and employees actively contributing to SOCSO insurance schemes in Bintulu for year 2005 is 4,228 employers and 89,513 employees respectively. The number of accidents for the

same period is 1044 cases in Bintulu alone. During the same year , with a higher number of employees being covered under SOCSO' s insurance schemes , the number of recipient of benefits provided under SOCSO insurance schemes in Bintulu is 2384 recipients .

Social Security Organization (SOCSO) was formed as a government on 1 January 1971 to enforce the Employee's Social Security Act; 1969.It became a Statutory Authority effective 1 July 1985.

SOCSO administers two social security schemes, namely the Employment Injury Insurance Scheme and the Invalidity Pension Scheme. The Employment Injury Insurance Scheme provides protection for workers against the contingencies of employment injury including occupational diseases and commuting accidents arising out of employment. The Invalidity Pension Scheme provides 24 hour protection for workers against invalidity and death due to any cause.

The objectives of the social security schemes are to guarantee timely and adequate benefit payments to the worker and his dependants in the event of a mishap. Medical care as well as physical and vocational rehabilitation are parts of the benefits under these schemes. Rehabilitation services are provided with the aim to enable the injured workers to return to active employment. SOCSO actively promote accident prevention measures with regard to occupational safety and health at the work place.

1.12 SOCSO Mission

In support with the Governments efforts to develop Malaysia as a caring society, SOCSO is committed to ensure social security of all working Malaysians including their dependants in line with the Employees' Social Security Act ,1969 through :

- The principle of social insurance.
- The provision of speedy, quality and efficient services through the most cost effective methods, application of advanced technology and development of its human resources.
- Periodical preview of the benefit structure as well as the benefit disbursement system.
- Strengthening SOCSO's funds through prudent financial management and investment strategy without, as far as possible, increasing the rate of contributions.
- Promoting occupational safety and health awareness among workers and employers.

1.13 Corporate Goal

Provide comprehensive social security protection for Malaysians.

1.14 Corporate Objectives

Ensure and guarantee the timely and adequate provision of benefits in a socially just manner and to promote occupational safety and health awareness among employees and employers.

1.15 SOCSO's Organizational Policies

1. Giving highest priority to the interest of the nation and the organization.
2. Providing quality, fair, precise and speedy services to the clients.
3. Improve the skills and expertise of SOCSO personnel besides utilizing advanced technology to upgrade client services.
4. Maintaining and strengthening the viability of the SOCSO Fund.

5. Fostering goodwill and noble values among SOCSO personnel.
6. Cooperating with all the parties involved in the provision of social security protection.

1.16 Client's Charter

Provide quality social security coverage that is just, accurate and timely to all employees and their dependants as well as employers. SOCSO hereby pledges that, upon receiving all the relevant information together with completed forms, SOCSO will undertake to:

- Pay temporary disablement benefit (first payment) to injured employees within a month.
- Pay permanent disablement benefit (first payment) and constance attendance allowance to all injured employees within 3 months.
- Pay dependants' benefit (first payment) to dependants within 3 months.
- Pay invalidity pension (first payment) / invalidity grant / constance attendance allowance to employees who qualify within a period of 3 months.
- Pay survivors' pension (first payment) to dependants within a period of 3 months.
- Pay funeral benefits to eligible dependants of deceased persons within 15 days.
- Register new employers and employees and inform employers of their code number within 1 month.
- Investigate and provide feedback on every complaint regarding benefit claims within 30 days from the date the complaint was received.

SOCSO administers two social security insurance schemes in protecting the well being of employees and their dependants:

1.17 Employment Injury Insurance Scheme

This scheme provides protection to an employee against industrial accident that occurs at work or while commuting on a route between his place of residence and his workplace or between his place of work and a place where he takes his meal during an authorized recess or during a journey which is directly connected to his employment (so long as the accident does not occur during a stoppage or a deviation from the established route). The scheme also provides against occupational diseases.

The Employment Injury Insurance Scheme provides the following benefits:

1. Temporary Disablement Benefit
2. Permanent Disablement Benefit
3. Dependant's Benefit
4. Constance Attendance Allowance
5. Funeral Benefit
6. Medical Benefit
7. Rehabilitation Benefit
8. Education Loan Benefit

1.18 Invalidity Pension Scheme

This scheme provides an employee with 24 hour coverage in the event of invalidity or death from whatever cause. Under the Invalidity Pension Scheme, the following benefits are provided:

1. Invalidity Pension
2. Invalidity Grant
3. Survivors' Pension

4. Constant Attendance Allowance
5. Funeral Benefit
6. Rehabilitation Benefit
7. Education Loan Benefit

An instrument known as SERQUAL was developed by Parasuraman to measure service quality. According to Parasuraman, there are ten dimensions of service quality which includes tangibles, reliability, responsiveness, competence, courtesy, credibility, security, accessibility, communication and understanding the consumer.

Therefore, this research is focusing on the service quality in SOCSO Bintulu in relation to these ten dimensions in SERVQUAL. The researcher wants to study on the level of satisfaction of the customers in SOCSO Bintulu and how to improve the services.

1.2 Problem statement

This study will focus more on the customers in Bintulu. Starting from 1st March 2007, SOCSO had introduced many new forms either for the use claims or registering new companies such as Form 21, Form 10, Form 13 and many more. Compared to the old forms, these new forms are much more complicated where more detail information is needed.

These new forms required the customers to fill in many pages and also they need to submit a large number of supporting documents such as certified copy of identification card, copies of salary slip, certified copy of punch card and others. Problems occur when the documents submitted is incomplete or the information is not enough or incorrect. Of course, these will cause delays in processing the documents.

Not only it is the issue of timeliness of processing these documents but it involves cost as well because sometimes the customers need to come to the office more than once in order to complete the documents or information needed. Therefore, this research aims to find out the service quality in SOCSO Bintulu and the level of satisfaction of customers in Bintulu.

1.3 Research Questions

It is proposed that this study is to find out and to explore the following questions:

1. What is the level of service quality in SOCSO Bintulu?
2. What is the rank of each dimension in service quality in SOCSO Bintulu?
3. What are the ways recommended to improve the service in SOCSO Bintulu?

1.4 Objectives of study

Main Objective

To know the level of service quality in SOCSO Bintulu.

Specific Objectives

1. To measure the level of service quality in SOCSO Bintulu.
2. To rank the dimensions in service quality according to its importance.
3. To recommend ways on how to improve the service in SOCSO Bintulu.

1.5 Significance of study

As a staff of SOCSO Bintulu, this study helps the researcher to gain a much better understanding on the important roles of the employees from the customers' perspective in serving the customers in order to give a much better service to delight these customers.

To the SOCSO organization, this research is an overview of the current services at SOCSO Bintulu. Therefore this study is important so that SOCSO Bintulu could improve their current services to be more efficient in future.

In terms of knowledge, this study is important to explore the relationship between the ten service dimensions in SERVQUAL and the service quality in SOCSO Bintulu.

1.6 Limitations

Among the limitations is the time constraint in conducting this research. Due to the time constraint, it is a challenge for the researcher to get enough respondents within such a limited period of time and also to finish this research in due time. Secondly, the customers might not be willing to answer the questionnaires.

CHAPTER 2

LITERATURE REVIEW

2.1 Service quality in the public sector in Malaysia.

Service quality is defined as a customer's assessment of the overall level of service offered by an organization (Parasuraman, 1988).According to Naresh Malhotra, Francis M.Ulgado, James Agarwal, G.Shainesh and Lan Wu (2005), the benefits of service quality to the service firm marketers are customer loyalty, responsiveness to demand, market share growth and greater productivity. Marketers of services also realize that to successfully leverage service quality as a competitive edge, they first need to identify the antecedents of what the consumer perceives as service quality.

Service quality has become important because of the push and pull factors. According to a research by Stewart Black, Senga Briggs and William Keogh (2001), the push factor in business is because of the increasing national and global competitions. The pull factor is the increasing and changing consumer expectations such as the demand of availability of service.

But, in the public sector the customer cannot shop elsewhere to enjoy better service quality like the private sector. This is because there is only one provider of a particular service in locality. In other words, the customer may be an unwilling consumer.

A research study by Nielson (2001) indicates that business results are influenced by internal quality practices mainly through customer orientation in the case of goods producing companies and through customer orientation, process orientation and employee management in the case of service companies.

Behara and Gunderson (2001) have identified distinct quality management constructs related to human resource development and management reflecting the pivotal role of employees in service operations.

In the research on the service quality in the Malaysian service sector by Arawati Agus, Sunita Baker and Jay Kandampully (2007) proved that there is an established relationship among service quality dimensions, service performance and customer satisfaction. Customer satisfaction is defined as the customer's response to the evaluation of the perceived discrepancy between prior expectation and the actual performance of the product as perceived after its consumption (Tse and Wilton, 1998).

The main difference between the private and the public sector organization is in terms of their operation environments and purpose of the organization. The public sector organizations operate in an environment characterized by resource constraints, market competition and growing customer expectations (Robinson, 2003).

Bhatta (2001) argued that the public sector is inefficient because of the lack of incentives that exist in the private sector which operates in an open market and has a decentralized model of decision making.

The purpose of the private's sector is on economic efficiency that is profit and/or cost reduction as the key ingredients to survival or growth.(Cooper,2004; Ranson and Stewart , 1994).As for the public sector, their purpose is on the pursuit of public goods and a sustainable competitive advantage.(Mathews and Shulman, 2005).

According to Ovretreit (1991); Curry and Herbert (1998), there are three areas of quality which includes customer quality, professional quality and management quality.

Customer quality refers to what the customers want from a service at both the individual and group level, which is measured through customer satisfaction measures.

Professional quality is relating to the procedures and techniques used to meet customer needs, which are ensured through organizational audits and setting standards. Management quality involves the efficient use of resources to meet customer demands and is measured through a broader quality approach of the organization.

The research studies on the public management reform in Malaysia (Noor Alam Siddique,2006) shows that despite reforms and a few improvements in the service provisions, the public bureaucracy in Malaysia continues to suffer from inefficiency, corruption and other problems.

In order to find out the customer's perception on the service quality in SOCSO Bintulu, this study is going to use the SERVQUAL conceptual framework which is widely used to measure service quality.

2.2 SERVQUAL conceptual framework.

Parasuraman (1985) identified a framework consisting of ten determinants or dimensions of service quality: tangibles, reliability, responsiveness, competence, courtesy, credibility, security, accessibility, communication and understanding the consumer.

Tangibles refers to the physical evidence of the service, consisting of physical facilities, appearance of personnel, tools or equipments, physical presentation of the service, and other customers in the service facility. Bitner (1992) explains the impact of "servicescapes" in influencing customers at the physiological, sociological, cognitive and emotional levels.

Reliability means consistently performing the service dependably and accurately. According to Berry (1990), service reliability is the service “core” to most customers and managers should use every opportunity to build a “do-it-right-first” attitude. Specifically, managers are encouraged to include reliability issues in their mission statements, set reliability standards, teach the importance of reliability in training programs, appoint reliability teams to study specific services and recommend ways to improve reliability, measure error rates and reward error-free service.

Responsiveness involves a willingness to help customers and provide prompt service. Here, the employees should be willing and able to deliver timely and substantive response to inquiries and complaints of customers.

Competence is the possession of required skill and knowledge to perform the service. Possession of the required knowledge and skills to provide the service is critical to the success of any service supplier. Competence of the service firm could be centralized around the organization as a whole or around the contact personnel.

Courtesy refers to politeness, respect, consideration and friendliness of contact personnel. Since customer satisfaction with the service is largely dependent upon his/her interaction with the service provider, the number, appearance, and behavior of employees in the service environment can either induce approach or avoidance behavior. Customers typically do not distinguish between the service and the service provider. Thus, service personnel should respect and reflect the customers’ cherished values and norms.

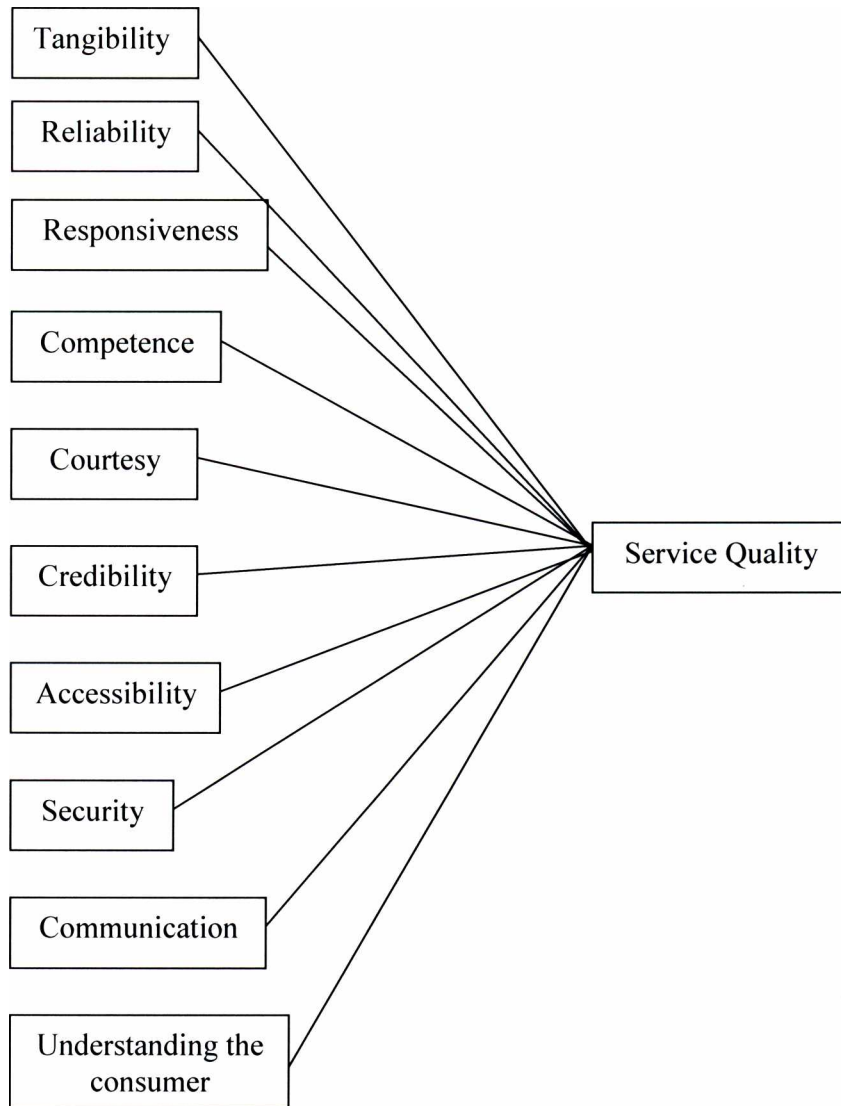
Credibility is trustworthiness, believability and the honesty of the service provider. Given the intangible nature of services and the inseparability of production and

consumption of the bulk of services, it is difficult for customers to perform prior evaluation of a firm's service. Thus, the trustworthiness, believability, and credibility of the service supplier are crucial determinants of patronage.

Security means freedom from danger , risk or doubt. Customers need stability and predictability of their safety and financial concerns. There is also a need for distributive, procedural, and interactional justice during a service encounter.

Accessibility relates to the approachability and ease of contact. Communication involves listening to the consumers and acknowledging their comments and also keeping the customers informed in a language they can understand. Lastly, understanding the consumer refers to making the effort to know customers and their needs. For service business, strong customer relationships are of particular importance because of their inherently interpersonal focus and the relative lack of objective measures for evaluating service quality (Cziepiel, 1990).

Service Quality Framework



The SERVQUAL conceptual model linking to service quality

CHAPTER 3

RESEARCH METHODOLOGY

Under this study, two types of data will be used which includes primary data and the secondary data. The primary data will be the main instrument to find out on the service quality in SOCSO Bintulu which will be carried out through questionnaires. The sources of the secondary data are in forms of textbooks, journals, news bulletin, online databases, brochures and annual reports.

3.1 Research Design

This study is using a descriptive research where it is designed to find out the data from the customers on their perceptions with the service quality in SOCSO Bintulu. In this research the questions will be design based on the ten dimensions in the SERVQUAL conceptual framework. Here, a cross sectional studies will be executed. Through this method, data are typically cross tabulated against each other to answer certain issues. It is suitable to use this method because it involves a large number of customers.

3.2 Data Collection

The data will be collected using questionnaires as an instrument. These questionnaires will be distributed to 100 respondents who come to the office. These respondents will be approached and selected randomly. It is proposed that this study will be conducted within three weeks in the month of September. About 10 customers will be selected randomly per day. They will be asked to answer the questionnaires. The customers will be informed on the purpose of the study and that their participation was anonymous.

3.3 Sampling Technique

The target population consists of all the SOCSO members which include the employees and the employers in Bintulu. It is proposed that a cross sectional studies will be carried out to 100 customers using the simple random sampling technique. The respondents are selected randomly among the customers who come to the counter and the questionnaires would be handed to them. This is one of the probability sampling methods that can be used since it is not only cost effective but it is a suitable technique for this type of research. The sampling units are accessible and are focused on the customers.

3.4 Instrument

The main instrument used in this study is a set of questionnaire. The questionnaire is design to find out the level of service quality and also the level of customer satisfaction in SOCSO Bintulu based on the ten service dimensions in SERVQUAL which includes tangibles, reliability, responsiveness, competence, courtesy, credibility, security, accessibility, communication and understanding the consumer.

The questions is divided into three sections which includes section A,B and C .The first section that is section A is concerning on the background of the respondent such as gender, age, income, marital status and others. There are 7 questions in Section A. The type of question in this section is closed questions. Respondents will need to tick the box to select their answer to each question.

The questions in section B is derived from the ten dimensions in SERVQUAL. There are two questions design for each dimension. Altogether, there are a total of 20 questions in this section. The researcher uses the Likert scale question with four responses in section B, which requires the respondent to indicate a degree of agreement or

disagreement with each series of statements. Here, the respondents need to circle their answers to rate their agreement on their perceptions of the service quality in SOCSO Bintulu.

The four point Likert scale used in Section B is shown below:

Table 1

4-Point Likert Scale: Number and Indication

Scale	Indication
1	Strongly Disagree
2	Disagree
3	Agree
4	Strongly Agree

Finally section C is an open ended question where the researcher wants to find out the recommendations on how to improve the service in SOCSO Bintulu.

3.5 Procedure for Analysis of Data

After the questionnaires are collected, they will be analyzed manually by the researcher. First the data is edited to ensure the data in the questionnaires is accurate and precise. Then, the data is coded. For the structured questions, it is coded by using a number to each answer to the question. For the open ended answers, we will code it according to categories. The data will be coded, keyed in and processed using the SPSS (Statistical Packages for Social Science) version 15.0 software. The data will be analyzed and represented in graphs and charts.

SPSS will be used to enter all the data which is gathered and analyzed through the computer. Here, the researcher will use T-test to compare the means between the gender of all the respondents in this research. In order to find out the relationship between the means of the ten dimensions in SERVQUAL and the background of the respondents, the researcher will use the one way ANOVA test in the SPSS software to analyze the data.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.0 Introduction

All the data which is gathered is analyzed using the SPSS software. The first step is analyzing the background of the respondents using frequencies. The background of the respondents is divided into seven criteria which include gender, race, age, place of stay, monthly income, work sector and marital status.

Then, the researcher analyzed all the ten dimensions using frequencies. In order to know the relationship among the ten dimensions and gender, t-test is used to analyze the data.

Besides that, the researcher also used ANOVA test to find the relationship between the ten dimensions with race, age, place of stay, monthly income and work sector. Below are the results of the findings.

Table 4.1

Distribution of Respondents by Gender, Race, Age, and Place Of Stay.

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	63	63.0	63.0	63.0
Female	37	37.0	37.0	37.0
Race				
Malay	27	27.0	27.0	27.0
Chinese	44	44.0	44.0	44.0
Others	29	29.0	29.0	29.0
Age				
15 – 25 Years	6	6.0	6.0	6.0
26 – 35 Years	32	32.0	32.0	32.0
36 – 45 Years	40	40.0	40.0	40.0
46 – 55 Years	19	19.0	19.0	19.0
56 and Above	3	3.0	3.0	3.0
Place Of Stay				
Town	84	84.0	84.0	84.0
Kampung	12	12.0	12.0	12.0
Estate	4	4.0	4.0	4.0
Total	100	100.0	100.0	

4.1 Analysis of Respondents' Background

4.1.1 Distribution of Respondents by Gender, Race, Age, and Place of Stay.

From Table 4.1, it shows that majority of the respondents are male respondents which consists of 63% and 37% are female respondents. Out of these 100 respondents, 44% are Chinese followed by others 29 % and the Malays 27%.Others here are referring to other races such as the Orang Ulu, Ibans, Bidayuh and many more. Here, our finding shows that there are no Indian respondents.

In terms of age, only 3 % of the respondents age 55 and above. Most of the respondent's age between 36 – 45 years (40%) followed by 32% age between 26 – 35 years, 19 % age between 46 – 55 years and 6 % age between 15 – 25 years old. Those

respondents who stays in town consists of 84% while 12% stays in kampongs and the remaining 4% stays in the estate respectively.

Table 4.2

Distribution of Respondents by Monthly Income, Marital Status and Work Sector .

Monthly Income	Frequency	Percent	Valid Percent	Cumulative Percent
< RM1000	24	24.0	24.0	24.0
RM1001 - RM2000	34	34.0	34.0	34.0
RM2001 – RM3000	24	24.0	24.0	24.0
RM3001 – RM4000	17	17.0	17.0	17.0
RM4001 and above	1	1.0	1.0	1.0
Marital Status				
Single	23	23.0	23.0	23.0
Married	76	76.0	76.0	76.0
Others	1	1.0	1.0	1.0
Work Sector				
Construction	6	6.0	6.0	6.0
Agriculture	41	41.0	41.0	41.0
Transportation	14	14.0	14.0	14.0
Business	39	39.0	39.0	39.0
Total	100	100.0	100.0	

4.1.2 Distribution of Respondents by Monthly Income, Marital Status and Work Sector.

As shown in Table 4.2, 34 % of the respondents monthly income is within the range of RM1001 – RM2000, 24 % of the respondents have an income which is less than RM1000 and also within the range of RM2001 and RM3000,

17% of the respondent’s monthly income is within the range of RM3001 and RM4000 and lastly only 1% of the respondent’s monthly income is within the range of RM4001 and above.

In terms of marital status, most of these respondents are married which consists of 76% followed by singles 23% and only 1% for others. From the above table, it also shows that none of the respondents come from the education sector. About 41% of the respondents comes from the agriculture sector, 39% is from the business sector, transportation 14% and lastly 6% from the construction sector.

4.2 Analysis of Dimensions

4.2.1 Dimension 1 : Tangibles

As shown in Table 4.3 and Figure 4.1, none of the respondents strongly disagree that the staff are appropriately dressed. Conversely, 71% of these respondents strongly agree that the staff are appropriately dressed. As for the written materials 48% of respondents agree that there are easy to understand. Only 7% strongly disagree that the written materials are easy to understand.

Table 4.3

Dimension 1: Tangibles

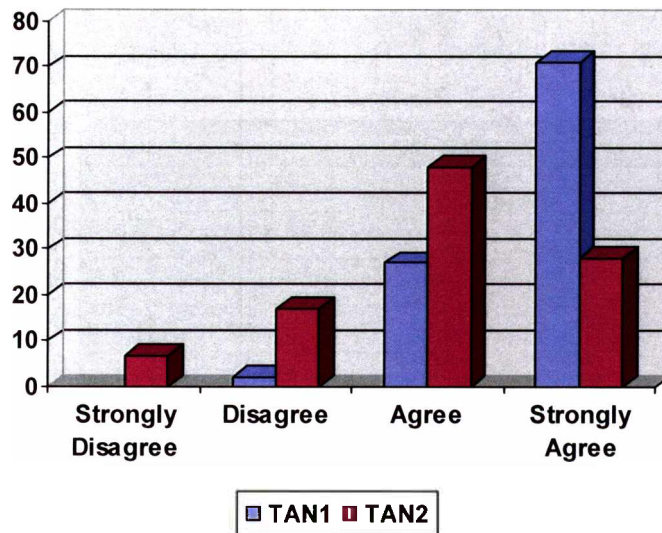
	Frequency		Percent	
	TAN1	TAN2	TAN1	TAN2
Strongly Disagree		7		7.0
Disagree	2	17	2.0	17.0
Agree	27	48	27.0	48.0
Strongly Agree	71	28	71.0	28.0
Total	100	100	100.0	100.0

TAN1: The staffs are appropriately dressed.

TAN2: The written materials are easy to understand.

Figure 4.1

Dimension 1: Tangibles



4.2.2 Dimension 2 : Reliability

From Table 4.4 and Figure 4.2, it shows that 65% of respondents agree that the statements are free of error whilst only 1% strongly disagrees on this matter. About 43% of respondents strongly agree that the service is performing right the first time.

Table 4.4

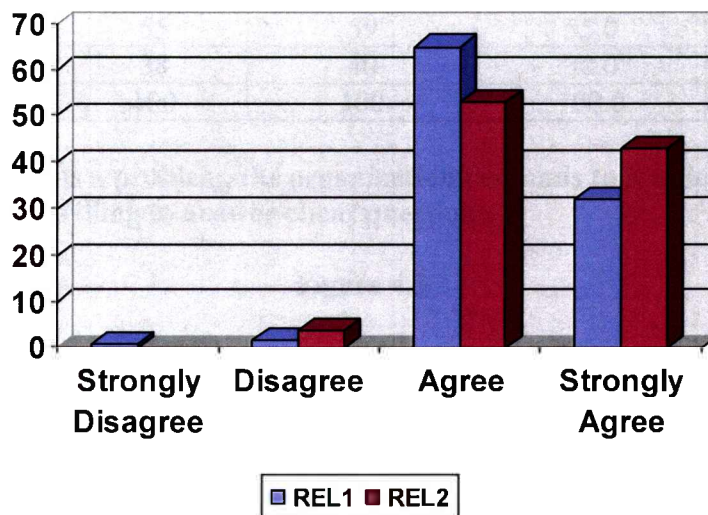
Dimension 2: Reliability

	Frequency		Percent	
	REL1	REL2	REL1	REL2
Strongly Disagree	1		1.0	
Disagree	2	4	2.0	4.0
Agree	65	53	65.0	53.0
Strongly Agree	32	43	32.0	43.0
Total	100	100	100.0	100.0

REL1: The statements are free of error.

REL2: The service is performing right the first time.

Figure 4.2
Dimension 2: Reliability



4.2.3 Dimension 3 : Responsiveness

As shown in Table 4.5 and Figure 4.3, the respondents who agree that the organization respond quickly when there is a problem consists of 55%. Only 1% of the respondent are strongly disagree that the organization respond quickly when there is a problem. About 59% of respondents agree that the staff is willing to answer client questions followed by 40% of respondents strongly agree and 1% of respondent disagree on this matter.

Table 4.5

Dimension 3: Responsiveness

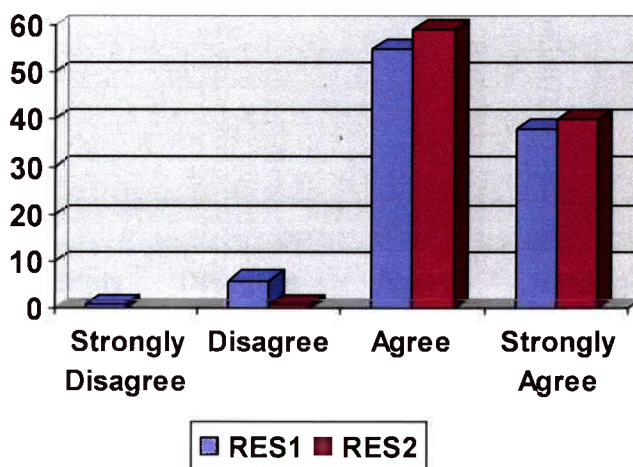
	Frequency		Percent	
	RES1	RES2	RES1	RES2
Strongly Disagree	1		1.0	
Disagree	6	1	6.0	1.0
Agree	55	59	55.0	59.0
Strongly Agree	38	40	38.0	40.0
Total	100	100	100.0	100.0

RES1: When there is a problem, the organization responds to it quickly.

RES2: The staff is willing to answer client questions.

Figure 4.3

Dimension 3: Responsiveness



4.2.4 Dimension 4 : Competence

From Table 4.6 and Figure 4.4, it shows that majority of the respondents agree that SOCSO Bintulu is competent where 69% of respondents agree that the materials provided are appropriate and up to date and another 52% of respondents agree that the staff can use the technology quickly and skillfully. None of the respondents are strongly disagree in both matters.

Table 4.6

Dimension 4: Competence

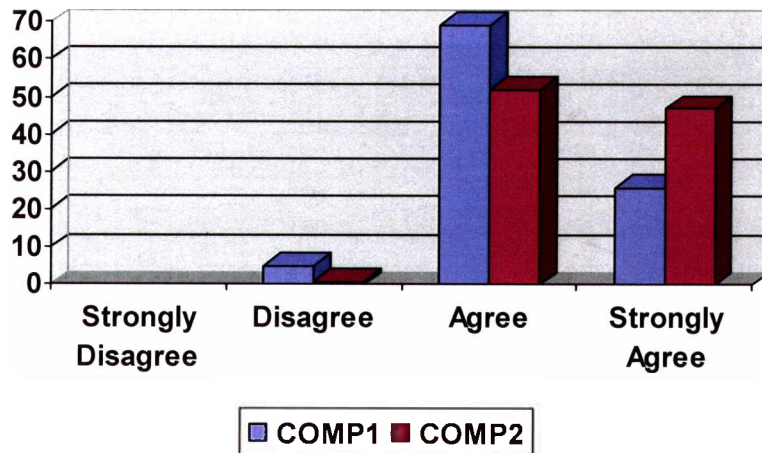
	Frequency		Percent	
	COMP1	COMP2	COMP1	COMP2
Strongly Disagree				
Disagree	5	1	5.0	1.0
Agree	69	52	69.0	52.0
Strongly Agree	26	47	26.0	47.0
Total	100	100	100.0	100.0

COMP1: The materials provided are appropriate and up to date.

COMP2: The staff can use the technology quickly and skillfully.

Figure 4.4

Dimension 4: Competence



4.2.5 Dimension 5 : Courtesy

As shown in Table 4.7 and Figure 4.5, in terms of courtesy the results are equal. None of the respondents are strongly disagree in this criterion. About 56% of respondents strongly agree that the staff have a pleasant demeanor and the staffs who answer the telephone are also considerate and polite. Only 1% of the respondent disagrees in both matters related to courtesy.

Table 4.7

Dimension 5: Courtesy

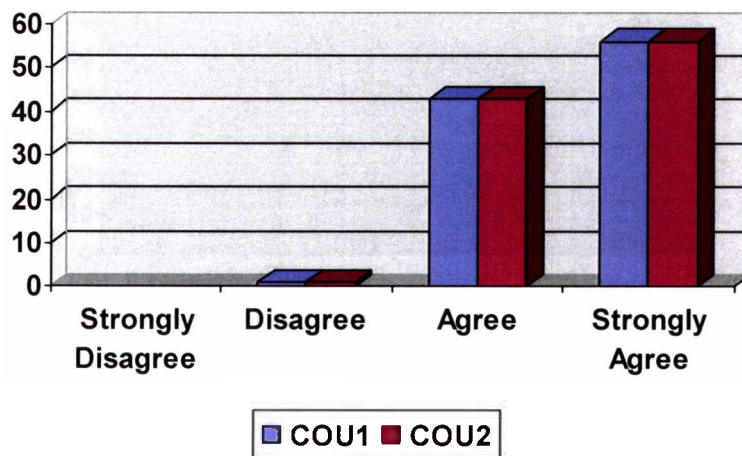
	Frequency		Percent	
	COU1	COU2	COU1	COU2
Strongly Disagree				
Disagree	1	1	1.0	1.0
Agree	43	43	43.0	43.0
Strongly Agree	56	56	56.0	56.0
Total	100	100	100.0	100.0

COU1: The staff members have a pleasant demeanor.

COU2: The staffs who answer the telephone are considerate and polite.

Figure 4.5

Dimension 5: Courtesy



4.2.6 Dimension 6 : Credibility

From Table 4.8 and Figure 4.6, it shows that the number of respondents who strongly agree that the service organization have a good reputation and also the organization guarantee its services consists of 51% and 48% respectively. About 3% of respondents disagree that the organization guarantees its services.

Table 4.8

Dimension 6: Credibility

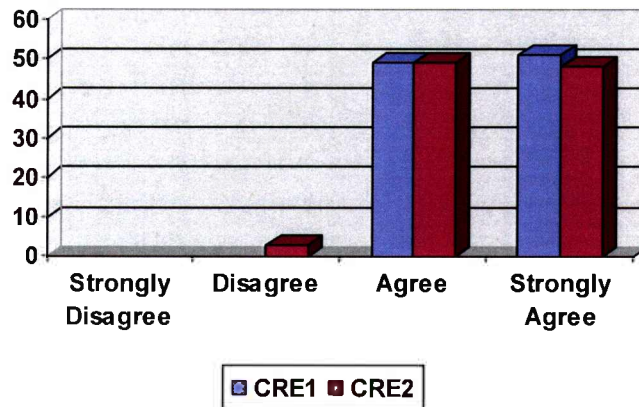
	Frequency		Percent	
	CRE1	CRE2	CRE1	CRE2
Strongly Disagree				
Disagree		3		3.0
Agree	49	49	49.0	49.0
Strongly Agree	51	48	51.0	48.0
Total	100	100	100.0	100.0

CRE1: The service organization has a good reputation.

CRE2: The organization guarantees its services.

Figure 4.6

Dimension 6: Credibility



4.2.7 Dimension 7 : Security

As shown in Table 4.9 and Figure 4.7, 55% of respondents strongly agree that it is safe to enter the premises and the remaining 45% of respondents agreed. As for the documents, only 1% of respondent strongly disagree that the documents and other information provided for the client are held securely. Conversely, 55 % of respondents agreed that the documents and other information provided for the client are held securely.

Table 4.9

Dimension 7: Security

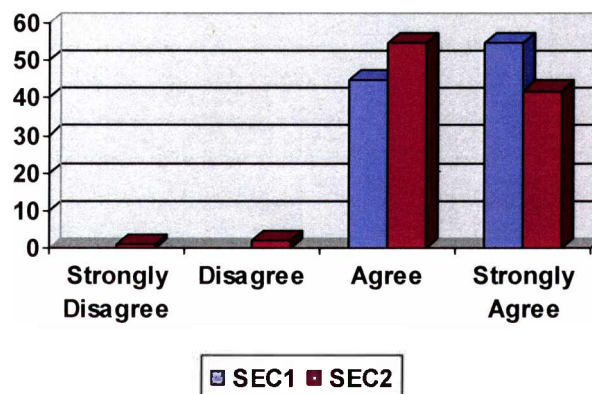
	Frequency		Percent	
	SEC1	SEC2	SEC1	SEC2
Strongly Disagree		1		1.0
Disagree		2		2.0
Agree	45	55	45.0	55.0
Strongly Agree	55	42	55.0	42.0
Total	100	100	100.0	100.0

SEC1: It is safe to enter the premises.

SEC2: The documents and other information provided for the client are held securely.

Figure 4.7

Dimension 7: Security



4.2.8 Dimension 8 : Accessibility

As shown in Table 4.10 and Figure 4.8, 60% of respondents agree that when client has a problem, it is easy to talk to knowledgeable staff member. About 2% of respondents strongly disagree that it is easy to find SOCSO Bintulu and another 8% of respondents disagree that it is easy to find SOCSO Bintulu.

Table 4.10

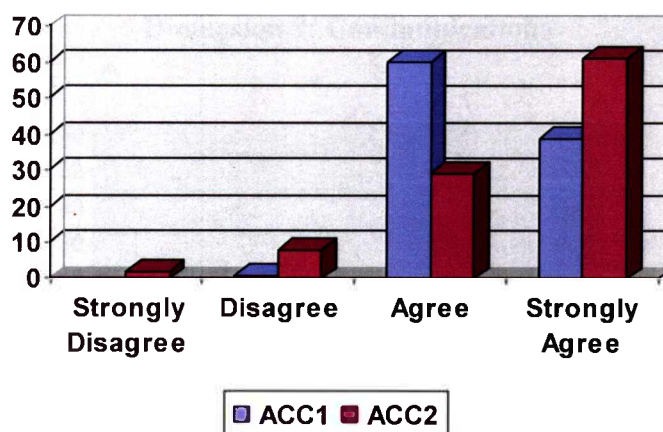
Dimension 8: Accessibility

	Frequency		Percent	
	ACC1	ACC2	ACC1	ACC2
Strongly Disagree		2		2.0
Disagree	1	8	1.0	8.0
Agree	60	29	60.0	29.0
Strongly Agree	39	61	39.0	61.0
Total	100	100	100.0	100.0

ACC1: When client has a problem, it is easy to talk to knowledgeable staff member.
 ACC2: It is easy to find SOCSO Bintulu.

Figure 4.8

Dimension 8: Accessibility



4.2.9 Dimension 9 : Communication

From Table 4.11 and Figure 4.9, in terms of communication, it shows that none of the respondents strongly disagree that the staff is avoiding using technical jargon language when speaking with clients nor the staff can explain clearly the various options available to a particular query. About 56% of respondents agree that the staff is avoiding using technical jargon language when speaking with clients. Another 60% of respondents also agree that the staff can explain clearly the various options available to a particular query.

Table 4.11

Dimension 9: Communication

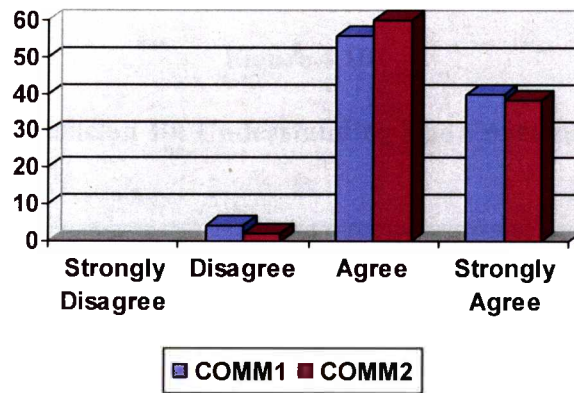
	Frequency		Percent	
	COMM1	COMM2	COMM1	COMM2
Strongly Disagree				
Disagree	4	2	4.0	2.0
Agree	56	60	56.0	60.0
Strongly Agree	40	38	40.0	38.0
Total	100	100	100.0	100.0

COMM1: The staff is avoiding using technical jargon language when speaking with clients.

COMM2: The staff can explain clearly the various options available to a particular query.

Figure 4.9

Dimension 9: Communication



4.2.10 Dimension 10 : Understanding The Consumer

As shown in Table 4.12 and Figure 4.10, 32% of respondents strongly disagree that the staff recognizes and greets the client by their name each time they come to SOCSO office. Conversely, only 16% of respondents strongly agree that the staff recognizes and greets the client by their name each time they come to SOCSO office. About 69% of respondents agree that the level of service is consistent with what the client requires.4%

of respondents disagree that the level of service is consistent with what the client requires.

Table 4.12

Dimension 10: Understanding The Consumer

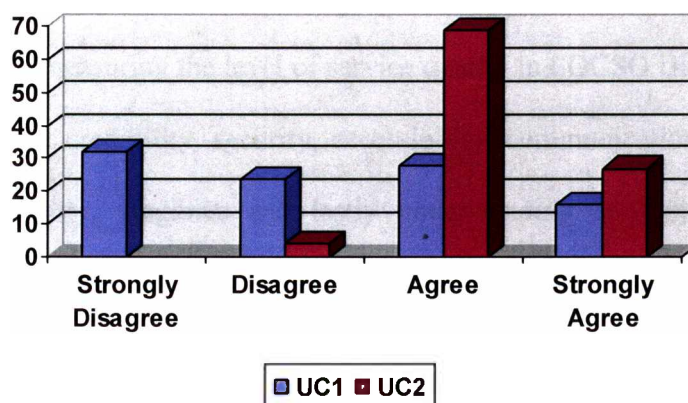
	Frequency		Percent	
	UC1	UC2	UC1	UC2
Strongly Disagree	32		32.0	
Disagree	24	4	24.0	4.0
Agree	28	69	28.0	29.0
Strongly Agree	16	27	16.0	27.0
Total	100	100	100.0	100.0

UC1: The staff recognizes me and greets me by my name each time I come to SOCSO.

UC2: The level of service is consistent with what client requires.

Figure 4.10

Dimension 10: Understanding The Consumer



4.3.1 Descriptive Statistics For All Dimensions

Table 4.13

Descriptive Statistics for All Dimensions

	N	Mean	Std. Deviation
Courtesy	100	3.55	.51
Credibility	100	3.48	.50
Security	100	3.47	.47
Accessibility	100	3.44	.51
Communication	100	3.36	.49
Responsiveness	100	3.35	.51
Competence	100	3.35	.46
Reliability	100	3.34	.50
Tangibles	100	3.33	.56
Understanding Consumer	100	2.76	.72
Valid N (listwise)	100		

As shown in Table 4.13, it reveals that courtesy is the most important dimensions to the customers in measuring the level of service quality in SOCSO Bintulu with a mean of 3.55 followed by credibility, security, accessibility, communication, responsiveness, competence, reliability, tangibles and lastly understanding consumer. The standard deviation shows that there are only slight differences among all the dimensions except for understanding consumer.

4.3.2 Relationship between dimensions and gender.

Table 4.14

T-test for Relationship between dimensions and gender

	GENDER	N	Mean	Std. Deviation	Sig. (2-tailed)
TAN1	MALE	63	3.67	.54	.55
	FEMALE	37	3.73	.45	.53
TAN2	MALE	63	3.02	.96	.49
	FEMALE	37	2.89	.66	.45
REL1	MALE	63	3.38	.61	.01
	FEMALE	37	3.11	.39	.01
REL2	MALE	63	3.49	.62	.02
	FEMALE	37	3.22	.42	.10
RES1	MALE	63	3.38	.61	.09
	FEMALE	37	3.16	.65	.10
RES2	MALE	63	3.49	.50	.01
	FEMALE	37	3.22	.48	.01
COMP1	MALE	63	3.30	.59	.02
	FEMALE	37	3.05	.33	.01
COMP2	MALE	63	3.56	.53	.02
	FEMALE	37	3.30	.46	.01
COU1	MALE	63	3.62	.49	.08
	FEMALE	37	3.43	.56	.10
COU2	MALE	63	3.62	.49	.08
	FEMALE	37	3.43	.56	.10
CRE1	MALE	63	3.56	.50	.24
	FEMALE	37	3.43	.50	.24
CRE2	MALE	63	3.51	.56	.18
	FEMALE	37	3.35	.54	.17
SEC1	MALE	63	3.62	.49	.07
	FEMALE	37	3.43	.50	.07
SEC2	MALE	63	3.57	.50	.00
	FEMALE	37	3.05	.58	.00
ACC1	MALE	63	3.46	.53	.04
	FEMALE	37	3.24	.44	.03
ACC2	MALE	63	3.46	.78	.60
	FEMALE	37	3.54	.65	.58
COMM1	MALE	63	3.46	.59	.02
	FEMALE	37	3.19	.46	.01
COMM2	MALE	63	3.46	.53	.01
	FEMALE	37	3.19	.46	.01
UC1	MALE	63	2.33	1.14	.52
	FEMALE	37	2.19	1.00	.51
UC2	MALE	63	3.32	.56	.03
	FEMALE	37	3.08	.36	.01

As shown in Table 4.14, the t-test shows that the dimensions which are significant are reliability, responsiveness, competence, security², accessibility, communication and understanding consumer². Here, it is interesting to find out that the female respondents are more concern with the dressing of the staff and also the accessibility in finding SOCSO office in Bintulu. As for the male respondents, they focus more on the rest of the dimensions.

4.3.3 Relationship between dimensions and race.

Table 4.15

ANOVA Test for Relationship between dimensions and race

		N	Mean	Std. Deviation	Sig
MTan1	MALAY	27	3.46	.47	.00
	CHINESE	44	3.47	.50	
	OTHERS	29	3.04	.63	
	Total	100	3.33	.56	
MRel2	MALAY	27	3.35	.50	.16
	CHINESE	44	3.42	.56	
	OTHERS	29	3.19	.39	
	Total	100	3.34	.50	
MRes3	MALAY	27	3.30	.49	.01
	CHINESE	44	3.50	.49	
	OTHERS	29	3.16	.48	
	Total	100	3.35	.51	
MComp4	MALAY	27	3.24	.47	.04
	CHINESE	44	3.47	.47	
	OTHERS	29	3.22	.39	
	Total	100	3.33	.46	
MCou5	MALAY	27	3.46	.55	.07
	CHINESE	44	3.68	.46	
	OTHERS	29	3.43	.50	
	Total	100	3.55	.51	
MCre6	MALAY	27	3.43	.50	.05
	CHINESE	44	3.61	.50	
	OTHERS	29	3.33	.47	
	Total	100	3.48	.50	
MSec7	MALAY	27	3.39	.47	.03
	CHINESE	44	3.60	.46	
	OTHERS	29	3.33	.43	
	Total	100	3.47	.47	
MAcc8	MALAY	27	3.44	.51	.00
	CHINESE	44	3.59	.49	
	OTHERS	29	3.19	.45	
	Total	100	3.44	.51	
MComm9	MALAY	27	3.28	.53	.04
	CHINESE	44	3.50	.49	
	OTHERS	29	3.22	.41	
	Total	100	3.36	.49	
MUC10	MALAY	27	2.89	.61	.01
	CHINESE	44	2.91	.82	
	OTHERS	29	2.40	.52	
	Total	100	2.76	.72	

Table 4.15 shows that from the ANOVA test for relationship between dimensions and race, among all the ten dimensions the result is significant for tangibles, responsiveness, competence, security, accessibility, communication and understanding the consumer. It also reveals that the Chinese respondents put more emphasis in measuring service quality in all the ten dimensions as compared to the other races.

4.3.4 Relationship between dimensions and age.

Table 4.16
ANOVA Test for Relationship between dimensions and age

		N	Mean	Std. Deviation	Sig.
MTan1	15 - 25 YEARS	6	3.50	.45	.21
	26 - 35 YEARS	32	3.34	.51	
	36 - 45 YEARS	40	3.43	.51	
	46 - 55 YEARS	19	3.11	.74	
	55 AND ABOVE	3	3.00	.00	
	Total	100	3.33	.56	
MRel2	15 - 25 YEARS	6	3.33	.41	.98
	26 - 35 YEARS	32	3.33	.52	
	36 - 45 YEARS	40	3.31	.55	
	46 - 55 YEARS	19	3.37	.44	
	55 AND ABOVE	3	3.50	.50	
	Total	100	3.34	.50	
MRes3	15 - 25 YEARS	6	3.17	.68	.78
	26 - 35 YEARS	32	3.30	.51	
	36 - 45 YEARS	40	3.40	.52	
	46 - 55 YEARS	19	3.34	.44	
	55 AND ABOVE	3	3.50	.50	
	Total	100	3.35	.51	
MComp4	15 - 25 YEARS	6	3.33	.41	.94
	26 - 35 YEARS	32	3.31	.50	
	36 - 45 YEARS	40	3.37	.45	
	46 - 55 YEARS	19	3.29	.45	
	55 AND ABOVE	3	3.50	.50	
	Total	100	3.34	.46	
MCou5	15 - 25 YEARS	6	3.67	.52	.42
	26 - 35 YEARS	32	3.55	.53	
	36 - 45 YEARS	40	3.56	.51	
	46 - 55 YEARS	19	3.42	.48	
	55 AND ABOVE	3	4.00	.00	
	Total	100	3.55	.51	
MCre6	15 - 25 YEARS	6	3.67	.52	.34
	26 - 35 YEARS	32	3.42	.51	
	36 - 45 YEARS	40	3.48	.51	
	46 - 55 YEARS	19	3.45	.50	
	55 AND ABOVE	3	4.00	.00	
	Total	100	3.48	.50	

MSec7	15 - 25 YEARS	6	3.50	.45	.57
	26 - 35 YEARS	32	3.36	.50	
	36 - 45 YEARS	40	3.49	.47	
	46 - 55 YEARS	19	3.55	.44	
	55 AND ABOVE	3	3.67	.29	
	Total	100	3.47	.47	
MAcc8	15 - 25 YEARS	6	3.42	.58	.78
	26 - 35 YEARS	32	3.38	.54	
	36 - 45 YEARS	40	3.51	.46	
	46 - 55 YEARS	19	3.37	.55	
	55 AND ABOVE	3	3.50	.50	
	Total	100	3.44	.51	
MComm9	15 - 25 YEARS	6	3.42	.49	.76
	26 - 35 YEARS	32	3.33	.53	
	36 - 45 YEARS	40	3.39	.47	
	46 - 55 YEARS	19	3.29	.48	
	55 AND ABOVE	3	3.67	.58	
	Total	100	3.36	.49	
MUC10	15 - 25 YEARS	6	2.75	.52	.92
	26 - 35 YEARS	32	2.81	.59	
	36 - 45 YEARS	40	2.78	.81	
	46 - 55 YEARS	19	2.66	.80	
	55 AND ABOVE	3	2.50	.87	
	Total	100	2.76	.72	

Table 4.16 reveals that none of the dimensions is significant. This is proved by the ANOVA test for relationship between dimensions and age where the result shows $p > 0.05$. It also shows that those between the ages of 15 – 25 years are concern with the tangibles.

Those between the ages of 26 – 35 years are concern with understanding the consumer. And as for those between the ages of 36 – 45 years, they are more concern on accessibility. It is interesting to find out that those whose age above 55 years old focus on more dimensions which includes reliability, responsiveness, competence, courtesy, credibility, security and communication.

4.3.5 Relationship between dimensions and place of stay.

Table 4.17

ANOVA Test for Relationship between dimensions and place of stay

		N	Mean	Std. Deviation	Sig
MTan1	TOWN	84	3.43	.50	.00
	KAMPUNG	12	2.88	.64	
	ESTATE	4	2.63	.48	
	Total	100	3.33	.56	
MRel2	TOWN	84	3.40	.47	.00
	KAMPUNG	12	3.13	.38	
	ESTATE	4	2.50	.71	
	Total	100	3.34	.50	
MRes3	TOWN	84	3.39	.52	.09
	KAMPUNG	12	3.13	.31	
	ESTATE	4	3.00	.41	
	Total	100	3.35	.51	
MComp4	TOWN	84	3.39	.43	.02
	KAMPUNG	12	3.00	.52	
	ESTATE	4	3.25	.65	
	Total	100	3.34	.46	
MCou5	TOWN	84	3.60	.49	.12
	KAMPUNG	12	3.29	.54	
	ESTATE	4	3.38	.48	
	Total	100	3.55	.51	
MCre6	TOWN	84	3.54	.50	.03
	KAMPUNG	12	3.25	.45	
	ESTATE	4	3.00	.41	
	Total	100	3.48	.50	
MSec7	TOWN	84	3.51	.48	.07
	KAMPUNG	12	3.21	.33	
	ESTATE	4	3.25	.29	
	Total	100	3.47	.47	
MAcc8	TOWN	84	3.49	.49	.03
	KAMPUNG	12	3.13	.53	
	ESTATE	4	3.13	.25	
	Total	100	3.44	.51	
MComm9	TOWN	84	3.40	.49	.06
	KAMPUNG	12	3.21	.45	
	ESTATE	4	2.88	.25	
	Total	100	3.36	.49	
MUC10	TOWN	84	2.83	.72	.03
	KAMPUNG	12	2.50	.64	
	ESTATE	4	2.00	.41	
	Total	100	2.76	.72	

As shown in Table 4.17, the ANOVA test for relationship between dimensions and place of stay, the result is significant for tangibles, reliability, competence, credibility, accessibility and understanding consumer. It also reveals that for all the ten dimensions, those respondents who stay in town are the most peculiar in measuring the level of service quality.

4.3.6 Relationship between dimensions and monthly income.

Table 4.18

ANOVA Test for Relationship between dimensions and monthly income

		N	Mean	Std. Deviation	Sig
MTan1	< RM1000	24	3.06	.50	.09
	RM1001 - RM2000	34	3.38	.60	
	RM2001 - RM3000	24	3.46	.51	
	RM3001 - RM4000	17	3.44	.56	
	RM4001 AND ABOVE	1	3.00	.	
	Total	100	3.33	.56	
MRel2	< RM1000	24	3.27	.42	.56
	RM1001 - RM2000	34	3.31	.49	
	RM2001 - RM3000	24	3.48	.43	
	RM3001 - RM4000	17	3.29	.71	
	RM4001 AND ABOVE	1	3.00	.	
	Total	100	3.34	.50	
MRes3	< RM1000	24	3.17	.50	.20
	RM1001 - RM2000	34	3.34	.52	
	RM2001 - RM3000	24	3.50	.47	
	RM3001 - RM4000	17	3.41	.51	
	RM4001 AND ABOVE	1	3.00	.	
	Total	100	3.35	.51	
MComp4	< RM1000	24	3.29	.39	.20
	RM1001 - RM2000	34	3.22	.48	
	RM2001 - RM3000	24	3.46	.44	
	RM3001 - RM4000	17	3.47	.51	
	RM4001 AND ABOVE	1	3.00	.	
	Total	100	3.34	.46	

MCou5	< RM1000	24	3.54	.51	.17
	RM1001 - RM2000	34	3.40	.50	
	RM2001 - RM3000	24	3.73	.44	
	RM3001 - RM4000	17	3.62	.55	
	RM4001 AND ABOVE	1	3.50	.	
	Total	100	3.55	.51	
MCre6	< RM1000	24	3.35	.50	.10
	RM1001 - RM2000	34	3.37	.48	
	RM2001 - RM3000	24	3.65	.48	
	RM3001 - RM4000	17	3.65	.52	
	RM4001 AND ABOVE	1	3.50	.	
	Total	100	3.48	.50	
MSec7	< RM1000	24	3.31	.41	.01
	RM1001 - RM2000	34	3.35	.47	
	RM2001 - RM3000	24	3.67	.46	
	RM3001 - RM4000	17	3.65	.42	
	RM4001 AND ABOVE	1	3.00	.	
	Total	100	3.47	.47	
MAcc8	< RM1000	24	3.33	.46	.54
	RM1001 - RM2000	34	3.38	.51	
	RM2001 - RM3000	24	3.56	.54	
	RM3001 - RM4000	17	3.50	.53	
	RM4001 AND ABOVE	1	3.50	.	
	Total	100	3.44	.51	
MComm9	< RM1000	24	3.23	.39	.08
	RM1001 - RM2000	34	3.25	.53	
	RM2001 - RM3000	24	3.50	.44	
	RM3001 - RM4000	17	3.56	.56	
	RM4001 AND ABOVE	1	3.50	.	
	Total	100	3.36	.49	
MUC10	< RM1000	24	2.60	.57	.55
	RM1001 - RM2000	34	2.75	.67	
	RM2001 - RM3000	24	2.88	.81	
	RM3001 - RM4000	17	2.85	.90	
	RM4001 AND ABOVE	1	2.00	.	
	Total	100	2.76	.72	

From Table 4.18, the ANOVA test for relationship between dimensions and monthly income reveals that security is the most significant dimension with a result of $p = 0.01$. The result also shows that those respondents whose income within the range of RM2001- RM3000 are concern with tangibles, reliability, responsiveness, courtesy, security, accessibility and understanding the consumer.

Those respondents who focus more on credibility are for those whose income within the range of RM2001 – RM3000 and also RM3001 – RM4000. Besides that, in terms of competence and also communication there are focus by those respondents whose income is within the range of RM3001 – RM4000.

4.3.7 Relationship between dimensions and work sector.

Table 4.19
ANOVA Test for Relationship between dimensions and work sector

		N	Mean	Std. Deviation	Sig.
MTan1	CONSTRUCTION	6	3.42	.38	.65
	AGRICULTURE	41	3.26	.64	
	TRANSPORTATION	14	3.46	.41	
	BUSINESS	39	3.35	.54	
	Total	100	3.33	.56	
MRel2	CONSTRUCTION	6	3.25	.52	.86
	AGRICULTURE	41	3.34	.60	
	TRANSPORTATION	14	3.43	.39	
	BUSINESS	39	3.31	.44	
	Total	100	3.34	.50	
MRes3	CONSTRUCTION	6	3.17	.82	.63
	AGRICULTURE	41	3.40	.52	
	TRANSPORTATION	14	3.39	.45	
	BUSINESS	39	3.29	.47	
	Total	100	3.35	.51	
MComp4	CONSTRUCTION	6	3.42	.49	.41
	AGRICULTURE	41	3.41	.49	
	TRANSPORTATION	14	3.21	.38	
	BUSINESS	39	3.28	.46	
	Total	100	3.34	.46	

MCou5	CONSTRUCTION	6	3.50	.45	.24
	AGRICULTURE	41	3.66	.49	
	TRANSPORTATION	14	3.36	.50	
	BUSINESS	39	3.51	.52	
	Total	100	3.55	.51	
MCre6	CONSTRUCTION	6	3.50	.45	.30
	AGRICULTURE	41	3.55	.52	
	TRANSPORTATION	14	3.25	.47	
	BUSINESS	39	3.49	.49	
	Total	100	3.48	.50	
MSec7	CONSTRUCTION	6	3.42	.49	.92
	AGRICULTURE	41	3.49	.48	
	TRANSPORTATION	14	3.39	.45	
	BUSINESS	39	3.47	.47	
	Total	100	3.47	.47	
MAcc8	CONSTRUCTION	6	3.33	.61	.86
	AGRICULTURE	41	3.48	.51	
	TRANSPORTATION	14	3.46	.46	
	BUSINESS	39	3.40	.52	
	Total	100	3.44	.51	
MComm9	CONSTRUCTION	6	3.50	.45	.47
	AGRICULTURE	41	3.39	.55	
	TRANSPORTATION	14	3.18	.37	
	BUSINESS	39	3.37	.47	
	Total	100	3.36	.49	
MUC10	CONSTRUCTION	6	2.42	.74	.50
	AGRICULTURE	41	2.82	.86	
	TRANSPORTATION	14	2.89	.53	
	BUSINESS	39	2.69	.62	
	Total	100	2.76	.72	

As shown in Table 4.19, the ANOVA test for relationship between dimensions and work sector, the result reveals that none of the ten dimensions are significant. But interestingly, it shows that those respondents who work in the construction sector are concern with competence and also communication.

Those respondents who work in the transportation sector focus more on tangibles, reliability and understanding consumer. And those respondents who work in the agriculture sector emphasized on responsiveness, courtesy, credibility, security and accessibility.

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

The public sectors are facing a lot of challenges in delivering their service due to the customers who are getting more sophisticated in expressing their needs and demands. Zeithaml (1990) consider customers to be the sole judge of service quality. Service quality relates to consistency in the delivery of satisfaction. The SERVQUAL instrument is accepted as a standard for assessing various dimensions in service quality (Buttle, 1994).

Based on our findings, tangibles rank the ninth position among all the ten dimensions. According to Jessica Santos (2002), for services involving intangible actions directed at people's intangible assets such as insurance, consumers might regard the perceived value of a service as being more important, because value is one of the important indicators of people's assets and tangible belongings.

Here, one way to improve on tangibles as being suggested by the respondents is to use other languages in all the forms like English, Chinese, Iban etc. In this way, not only it is easy for the respondents to understand the written materials but it can also save time where the staff does not have to explain on each item in the forms.

Secondly, reliability where it refers to the ability of the organization to perform promised service dependably and accurately. Reliability ranks the eighth position in measuring service quality. Reliability of a service process is its capability of meeting its specified performance requirements in a given period of time. Here, although the rates of error are minimal but in processing the claims, the respondents suggested to speed up the

claim process. Consequently, this could improve the service quality not only in terms of reliability but responsiveness as well.

Responsiveness ranks sixth in measuring service quality. For services, customer satisfaction might be the primary measure (Gronroos, 1990). In services, 'efficiency' measures are common such as time taken to complete an action than those for effectiveness. Thus, the organization's role here is very important.

Next is competence which involves the skills and knowledge of the staff. Competence is needed in delivering good service. Competence ranks the seventh position among all the ten dimensions. According to Gijs Hout Zagers (1999), there are many entities to define in the skills and competence dictionary which include professional knowledge, orientation, coaching, communication and many more.

Professional knowledge relates to the level of technical/professional expertise in a specific business function relating to customer issues, day-to-day operational tasks, projects, and development of new products/services and business opportunities.

Orientation covers understanding customer needs, delivering service to meet or exceed expectations and quality standards and building solid mutually respectful business partnerships. Coaching means the ability to develop the skills, knowledge and performance of others in order to build the organization's capability. Communication involves speaking and writing effectively, active listening and influencing others in a global business context.

Therefore, in order to improve the service quality in terms of competence, it is the organization's role to sharpen the knowledge and skills of the staff as a tool to support empowerment by looking into these different entities.

This study shows that courtesy is the most important determinants among all the other dimensions. Here, the employee plays a very important role because they are the front liners who face and interact with the customers and customer orientation is vital in services. Employees can also be considered to be part time marketers. According to Stefan Lagrosen and Yvonne Lagrosen (2003), all employees should be empowered and participate in the development of quality.

Credibility ranks second place after courtesy. This shows that the organization must have a good reputation and can guarantee its services. As this is a powerful prove that the customers would build their confidence and faith on the service quality of the organization. Without this, how could the customers trust SOCSO to collect the contributions from them every month?

There are two things involve in the matter of security. One, is in term of the safety of the customer himself. Secondly, the safety of the documents which is submitted to SOCSO and its confidentiality of information. The respondents view security as an important factor in measuring service quality because of the risk involved. Security ranks third place in measuring service quality.

The next dimension is accessibility which ranks the fourth position. Good service quality must be fast and accessible. We know that the customers today are very demanding even in this matter. They want the organization could be easily reached if possible, only with the click of their finger or under their nose.

Customers want to be served immediately especially when these customers have a problem or in need of assistance. They do not want to be turned down just because of the unavailability of knowledgeable staff member.

Communication is among the most important dimension in service quality. It ranks the fifth place. Without proper communication, the service provider could not deliver the service to the customer successfully. There are three perspectives involved which include the use of language, the medium of communication and also the time of communication.

The use of language here means informing the customers in a language they can understand. The medium of communication is the way where the information is related to the customer such as by using email, telephone and others. The time of communication involves how soon the customer is being contacted.

Lastly is understanding the consumer which ranks the last dimension in measuring service quality. According to Bitner (1990), customers' overall satisfaction with service depends primarily on the management and monitoring of those service encounters which take place between the customer and the boundary spanners of an organization.

The customer's perception of the quality of service received is affected by the behavior of the person delivering the service. The service recipient even equates the service quality with the persons who provide it (Bowen and Schneider, 1988).

As an effort to improve the service quality in terms of understanding the consumer, the organization should measure the service quality from time to time. It is

valuable to use a broad array of measures including qualitative methods in order to have a more complete understanding of the customers' situation (Lagrosen, 2001).

In this way, only then the organization can understand what the customers really want from the organization. Not only that, the organization should also find an alternative to reduce the gap between the customer and the staff provider if there is a poor internal communication. Hence, from this action, it could improve the service quality of the organization.

5.2 Recommendations

Organizations should constantly renew and improve all processes. It is important in services to have a sustainable development of quality and avoid on focusing on short term benefits. Processes designed to deliver customer satisfaction should be the basis for organization. In services, process orientation is a means of improving the horizontal interaction in the organization (Gummesson, 1993).

From this research, seven recommendations are suggested by the respondents. One is to keep the documents at a safer place. This is because the respondents complaint that the documents which are sent to the office are always missing. Before, this problem has been discussed in the meetings.

It was decided that separate trays is used for different departments. It is also the office boy's job to send the documents immediately to the person in charge and get the latter's signature as proof of acknowledgement when he/ she receives the document from the office boy. Currently, that is the practice until now. So far, it seems that the number

of missing documents is reduced. But, it is hope that a better action could be taken so that this problem does not exist in future.

Secondly is to use other languages in all the forms like English, Chinese, Iban etc. This is a very good suggestion. Currently, all the forms are written in Bahasa Malaysia language and this is quite a problem especially to other races such as the Chinese and Ibans. Here, a lot of time is used by the staff in explaining and translating each item in the forms to the customers.

Third is to put security guards at the office in case of robbery or other contingencies. This suggestion has been forwarded every year by the local office in Bintulu in the annual budget but unfortunately, it has never been approved so far. There are certain local SOCSO offices in other places that do have security guards but only during night time and weekends.

The main reason the SOCSO headquarters disapproved for security guards is because Bintulu SOCSO office has been installed with an alarm system. But, for the sake of safety not only to the customers but also the staff as well, this recommendation is very good. Securities should be put at the office not only during night time but also during working hours. In short, twenty four hours a day.

Another suggestion is to upgrade the system like EPF which is more updated. Indeed, this is a dream from all the SOCSO staff. If the system is upgraded, the processing time would be further reduced and consequently it will improve the service quality in SOCSO. The SOCSO headquarters in Kuala Lumpur is looking into this matter seriously and currently a lot of on going projects and research has been carried out to

improve the system. But, of course, the cost involves millions of ringgit which is extremely high.

Besides that is to employ more staff for good service. It is requested by the Bintulu local office to add more staff in Bintulu. But, there must be a concrete reason whenever the local office requested for additional staff. This is because the headquarters is looking from the perspective of the load work at that local office. If they find that the offices do have inadequate staff and heavier workload at that station, the human resource department in SOCSO headquarters would surely approve for additional staff.

Next is to speed up processing the claims. Actually nowadays, the speed of processing the claims is very fast. The cases can be paid within one day but this is only for clear cut cases. But for those cases which is doubtful and need some further investigation, the maximum time to process these cases is not more than three months. The local office has to be extra careful because it involves a lot of payment. Every small local office such as Bintulu is allowed to pay until RM30, 000 for each case.

Lastly, is to inform earlier whenever there is any appointments. Currently, the staff do inform earlier whenever there is any appointments. But, sometimes problems still occur. It is either because the message is not related to that particular customer or other miscommunication problems.

Sonny Nwankwo and Bill Richardson (1994) said that it is dangerous to assume that quality customer service programs are working effectively simply because of short term goals are achieved. If developed and used appropriately, service quality performance indicators have the potential to improve organizational performance.

Otherwise, they can be destructive (Deming,1986). It is hoped that the recommendations in this study will further improve the service quality in SOCSO Bintulu.

5.2 Conclusion Remarks

It is suggested that a longitudinal study is conducted in future to enhance a better scope of service quality in SOCSO Bintulu. A more in depth survey is needed in order to find out what do customers really want to improve the service in SOCSO Bintulu. This sort of research should be further extended to other public organizations as a comparison and also to foresee their strengths and weaknesses that could be used to improve the service quality in SOCSO even better.

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APPENDICES

QUESTIONNAIRE

Topic: A Study on the Service Quality In Socso Bintulu.

Dear Respondents, This is a research study on the service quality in Socso Bintulu. Please give 10 minutes of your valuable time to answer this questionnaire. All answers are strictly confidential. Thank you for your cooperation.

Section A. Instruction: For statements 1- 7, please tick your responses in the relevant boxes.

- 1. Gender
 - Male 1
 - Female 2

- 2. Race
 - Malay 1
 - Indian 2
 - Chinese 3
 - Others 4

- 3. Age
 - 15 – 25 years 1
 - 26 - 35 years 2
 - 36 - 45 years 3
 - 46 – 55 years 4
 - 55 and above 5

- 4. Place of Stay
 - Town 1
 - Kampung 2
 - Estate 3

- 5. Monthly Income
 - < RM1000 1
 - RM1001 – RM2000 2
 - RM2001 – RM3000 3
 - RM3001 – RM4000 4
 - RM4001 and above 5

- 6. Marital Status
 - Single 1
 - Married 2
 - Others 3

For office use only

A1

A2

A3

A4

A5

A6

7. Work Sector

- | | | |
|----------------|----------------------|---|
| Construction | <input type="text"/> | 1 |
| Agriculture | <input type="text"/> | 2 |
| Transportation | <input type="text"/> | 3 |
| Business | <input type="text"/> | 4 |
| Education | <input type="text"/> | 5 |

For office use only

A7

Section B. Please use the scale below to rate the following questions by putting a circle on the number of your choice.

- 1 - Strongly disagree**
2 - Disagree
3 - Agree
4 - Strongly agree

- | | | |
|---|---|--------------------------|
| 1. The staff is appropriately dressed. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B1 |
| 2. The written materials are easy to understand. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B2 |
| 3. The statements or reports are free of error. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B3 |
| 4. The service is performing right the first time. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B4 |
| 5. When there is a problem, the organization respond to it quickly. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B5 |
| 6. The staff is willing to answer client questions. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B6 |
| 7. The materials provided are appropriate and up to date. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B7 |
| 8. The staff can use the technology quickly and skillfully. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B8 |
| 9. The staff member has a pleasant demeanor. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B9 |
| 10. The staff who answers the telephone is considerate and polite. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B10 |
| 11. The service organization has a good reputation. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B11 |
| 12. The organization guarantees its services. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B12 |
| 13. It is safe to enter the premises. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B13 |
| 14. The documents and other information provided the clients are held securely. | <input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 | <input type="text"/> B14 |

15. When client has a problem, it is easy to talk to knowledgeable staff member. 1 2 3 4
16. It is easy to find SOCSO Bintulu. 1 2 3 4
17. The staff is avoiding using technical jargon language when speaking with clients. 1 2 3 4
18. The staff can explain clearly the various options available to a particular query. 1 2 3 4
19. The staff recognize me and greet me by my name each time I come to SOCSO. 1 2 3 4
20. The level of service is consistent with what client requires. 1 2 3 4

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<input type="checkbox"/>	B15
<input type="checkbox"/>	B16
<input type="checkbox"/>	B17
<input type="checkbox"/>	B18
<input type="checkbox"/>	B19
<input type="checkbox"/>	B20

Section C. Please give some suggestions for us to improve the service quality in SOCSO Bintulu.
