Impact of Service Quality Factors in the Perceived Welfare among Customers of Public Services in the UAE

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ABSTRACT

The study aims to examine the impact of the five different service quality dimensions on customer welfare in the UAE. The five service quality dimensions are tangible, reliability, responsiveness, assurance, and empathy. The proposed model has five independent variables and one dependent variable. The study has five direct relations. The following is a discussion of the hypothesis development. The study is a scientific study and designed as a quantitative mono-method based on original data collected by the use of a questionnaire and statistical analysis by using PLS-SEM Techniques. The population includes 8 million cases, and the sample size based on the Morgan table is 384. Three cities are chosen based on the population size, as it is the main and most populated city. However, in every city, data collection will take place in main commercial locations, public areas such as parks, malls, etc., or could be collected online. The results show that tangibility and reliability have no significant impact, but the other three dimensions have.

Keywords

Service Quality, Perceived Welfare, Public Services, UAE

INTRODUCTION

Developed countries must focus and understand the meaning of well-being from a commercial standpoint and the arrival of government services to UAE residents in a way that relaxes and makes individuals optimistic and happy with this service (Considine, 2001). Recreational services include setting up a system where residents can obtain information quickly and without complication (Hurd et al., 2019). Moreover, development in health, education, and trade makes c residents comfortable for obtaining this development, which makes residents maintain it so that it continues to benefit from this development (Raja & Mandour, 2019).

Despite the significance of organizational adjustment for the public administration method, organizational adjustment is actually usually under-researched as a challenging operation complication in public administration analysis (Brunetto & Beattie, 2020). Moreover, the developing countries are looking for residents' welfare for all public services (Asif & Dawood, 2017). According to Blomgren (2011), customers did not find the welfare from the country will affect the reputation of the government in equal the economy.

The improvement of service quality for the customer is fundamental to government behavior development (Rhee, 2009). Moreover, the public sector performance is important for developing and upgrade the service, especially for a country that considers the residents' welfare as essential to the government's vision and mission (Ocamp et al., 2019).

This combination of factors leads to a number of questions regarding the political foundations for welfare policy development, but in the less developed world, more generally and cross-nationally (Kevins et al., 2020). Some governments so extensively intervened in their citizens' welfare while others have emphasized more orthodox economic policies (Huber & Stephens, 2010). Do democratic governments and authoritarian governments spend similar amounts on welfare programs or are democratic governments more likely to make an effort to provide welfare services to their people (Aspalter, 2019).

The political factors that affect the welfare effort in a country have received much attention in previous research, but the conditionality of that effect on domestic pressure groups and the degree of democracy are understudied areas in the welfare (Manuel & Glatzer, 2018).

Many studies have actually been centering on industrialized nations where the concept of solution top quality and customer solution is completely different from those of building countries (Gustafsson et al., 2016). Moreover, they suggest that company top quality favorably influences client contentment, and the service of an accounting agency possesses a favorable result on complete customer satisfaction (Ali & Raza, 2017). And advise that empathy is substantially influential to complete customer satisfaction due to the fact that it takes care of the individual necessities of clients (Iglesias et al., 2019). They also recommended that guarantee, empathy, and reliability significantly affect customer total satisfaction (Jeong et al., 2016).

This is also in accordance with Parasuraman, Zeithaml & Berry (1985) that propose that a company's high quality may vary considerably, coming from one association or nation or condition to another (Goldstein et cetera, 2020). Research study on the quality of service and its own influence on consumer fulfilment and satisfaction was concentrated on established nations (Naidoo, 2020). the principle of service high quality in reduced revenue and reduced

education countries, where people have a lot less cash to spend on goods or solutions (Meesala & Paul, 2018).

The aim of the study is to examine the impact of the five different dimensions of service quality on customer welfare in the UAE. The five service quality dimensions are tangible, reliability, responsiveness, assurance, and empathy.

LITERATURE REVIEW

A.   Overview of Welfare

Welfare can be defined as "a social system whereby the state assumes primary responsibility for the welfare of its citizens, as in matters of health care, education, employment, and social security" (Nyberg, 2016). The welfare system is a broad system, which covers many different areas, but the main goal is to look after its citizens and to uphold a certain lifestyle (Bryson, 1992). The welfare program is available for all its citizens, no matter if the benefits provided are needed for the specific person (Barr, 2020).

Gradually, the welfare system has developed and allowed private actors to enter the market (Song & Huang, 2019). Due to these changes in the welfare program, a discussion has evolved if the welfare program has improved or not. The quality and accessibility of the welfare program have been discussed (Goodin et al., 2018). The new system, which allowed a more market-friendly environment within the welfare system, has gained support among the middle-class (Tranøy et al., 2020).

According to the definition stated above, a welfare program should include the citizens' fundamental needs, such as health care and education (Malik et al., 2019). However, in many countries around the world, the welfare program contains a lot more benefits and helps the citizens to uphold a higher lifestyle than other countries (Nuttavuthisit, 2019). The welfare system is by some considered to be very generous and contains many benefits for the population (Eshun & Dichaba, 2019). However, the welfare program's unique is not these generous benefits, but rather the overall social egalitarianism and the values of universalism (Kevins & Kersbergen, 2019).

The support for the state when it comes to welfare has increased over the last two decays. Further, it has been proven that there are differences in the attitudes and perceptions towards the welfare among different citizens belonging to different classes in the society (Steen, 2019). The welfare state has made a large amount of the population financially dependent, whereas they rely on welfare for support, e.g., being able to stay home from work due to sickness (Barr, 2020). This growth is often presented as being detrimental to human survival and human welfare. Such arguments rely mainly on the idea that a large number of people can put strong pressure on most natural resources and fixed assets such as land (Myers, 2019). However, it is also argued that population growth can serve as a vehicle for economic development since it can increase human ingenuity and inventiveness and can lead to faster technological progress (Glaeser et al., 2020). Although population growth is a key factor influencing global welfare, the fact remains that other factors are equally crucial in affecting global welfare (Sipilä, 2019). Schaffer & Spilker (2016) pointed out that the effects of openness and globalization on global welfare are also unclear, although some authors claim that globalization improves the welfare of the worse off through its positive impact on economic growth.

B.   Overview of Service Quality

Service quality is usually reached when a service has been done and evaluated very highly; it typically found attribution in the scenery of the client's experience regarding the solution that the consumer perceived by means of the service encounter (Ostrom et al., 2019). Those evaluations of the quality of service in a company are done based on two aspects which are the interaction quality and environmental quality (Grimes & Marquardson, 2019). Company quality is just one of the crucial measurements, which are figured into the customer's complete satisfaction judgments (Zeithami et al., 1990).

Services are continuously being created and expended, which makes it tough to determine; exam and thusly reaching the perfect quality would be harder. Ultimately, it is challenging to make a decision on how consumers examine the high service quality (Parasuraman et al., 1985).On the other hand, the heterogeneity of the company recommends its shipping differs from manufacturer to producer, individual to customer, and every day (A. Parasuraman et al., 1985). That is additionally taking into account the truth that the consistency of staff conduct is actually hard to promise, considering that what the consumer acquires might differ coming from what the firm anticipated to provide (Tuli, 2019).

There are pure natural difficulties in determining and executing what makes up the quality of service (Jung & Jung, 2019). For one, high-quality impressions regularly depend upon a derivative evaluation of the client's desire regarding a certain solution (Polas et al., 2019). Accordingly, if a service over and again neglects to experience the customer "s expectations, it will be seen as poor service (Ok et al., 2018). Additionally, when it comes to evaluating a service, the customer evaluates the interaction and the final results or what he received (Hoffman and Bateson, 2006). for example, in the case of a transportation trip, the customer will evaluate based on whether the route taken is good, how comfortable the customer was during the trip, the interaction with the driver, and whether they arrived on time or not (Ok et al., 2018).

Moreover, Parasuraman, Zeithaml, and Berry (1985) also argued that "A provider may reach a solid reputation for quality service specifically when it dependably meets consumer assumption. Regardless, there are actually continuous gaps in between the refinements of approvals and expectations regarding a certain product that needs to be considered in any service strategy (Ok et al., 2018). Service quality is typically considered a critical qualification and competitiveness for setting up and preserving satisfying relationships and consumers (Felix, 2017). The previous studying proposes that service quality is an essential sign of complete customer satisfaction (Spreng and Machoy, 1996).

The principle of service quality has actually been used intensively in marketing research studies and scholarly due to the fact that the concept is thus important and works as a major judgment to consumer complete satisfaction and behavior (Islam et cetera, 2019; Lovelock & Wright, 2002). Handling service quality is actually a problem given that it is subjected to the type of business (Wu, 2014), style of service environment (Sandhu & Bala, 2011), customers division, and outside factors such as economic, market styles (Kuazuqui, 2018) and culture (Ganguli & Roy, 2013). As a result, Sandhu and Bala (2011) mentioned that the service quality was measured in a variety of techniques, and no contract across markets has actually resulted although numerous attempts and discussions to generalize the size of service quality.

The initial service quality model was actually created by Grönroos (1984) by means of the Nordic point of view, which consists of three measurements, namely functional quality, technical quality, and image. This model was cultivated based on the disconfirmation paradigm of client contentment that depends on expected service and perceived service (Martínez & Martínez, 2010). The first dimension, such as technical quality, was specified as "what" the customer receives as a result of the communication along with the specialist. Depending on Grönroos (2000), the technical dimension includes five parts that include employees' technical capacity, employee expertise, technological services, computerized devices, and the quality of the device. The 2nd aspect is the functional quality which was defined as the way technical quality is delivered, and it is represented by seven elements, specifically behavior, mindset, accessibility, appeal, contacting customers, interior relationships, and service-mindedness.

Meanwhile, perceived service was the end result of an individual's viewpoint with many measurements of services which include technical and functional aspects combined in a service (Martínez & Martínez, 2010). According to Grönroos (2000), the formation of perceived service quality was certainly not solely as a result of technical and operational quality aspects, yet we need to take into account aspects of expected and perceived quality of service. Suppose the results of the received service were as expected or even more than expected. In that case, the customer will have a positive idea of the service quality (Grönroos, 2007).

Before the SERVEQUAL model's progression, Parasuraman et al. (1985) had suggested the GAP model, divided through five aspects that features ninety-seven items coming from ten dimensions. It was not until the refining and purification procedure, Parasuraman et al. (1988) recommended the five measurements with twenty-two items and called it as SERVEQUAL model. The SERVEQUAL model was thought of as a multi-dimensional construct consisting of five aspects: tangibility, reliability, responsiveness, assurance, and empathy (Cui, Lewis, & Park, 2003). Parasuraman et al. (1988) argued that despite the various attributes of the service business, the evaluation of service quality through the consumer is still based on the same popular criterion stated in five dimensions in the SERVEQUAL model. The definition of five dimensions of SERVEQUAL was defined in Table 1.

Table 1: Definition of SERVEQUAL dimensions

Definition of SERVEQUAL	Definition
Tangible	Physical facilities, equipment and appearance of personnel
Reliability	Ability to perform the promised service dependably
Responsiveness	Willingness to help customers and provide prompt service
Assurance	Knowledge and courtesy of employees and their ability to inspire trust and confidence
Empathy	Caring, individualized attention the firm provides its customers

Source: Parasuraman et al. (1988)

C.   *Conceptual Framework*

Figure 1 below shows the hypotheses of this particular research. The proposed model has five independent variables and one dependent variable. The study has five direct relations. The following is a discussion of the hypothesis development.
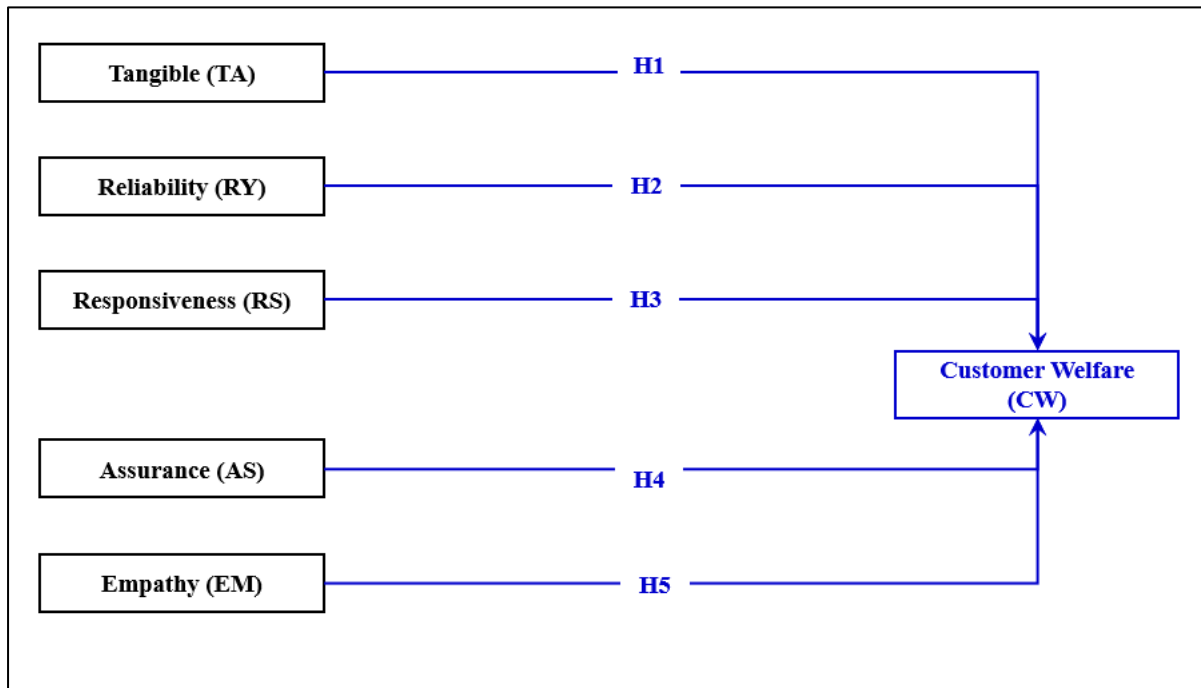

Figure 1: Conceptual Framework

Tangible services imply the appeal of physical facilities, tools, people, and interaction materials (Zeithaml et al., 2009). Kotler & Keller (2006) Tangibles factors consist of exterior elements of a company such as good quality and informative materials such as brochures, and well-trained and well-presented employees.

- H1: There is a positive association between service quality to tangible and residents' welfare

Reliability is measured as the most crucial factor of client perceptions of service quality (Goyal & Kar, 2020). It suggests the company satisfies its assurances concerning service price, stipulation, and issue solution (Tuli, 2019).

- H2: There is a positive association between service quality to reliability and residents' welfare

Responsiveness is the readiness to help clients and to deliver timely service. It concentrates on quickly managing client issues, troubles, and requests (Omar et al., 2016). A company that provides services ought to have cooperation to help customers in a quick way. As the interaction between consumers and providers increases, the much easier it is to deal with clients' demands, grievances, questions, and complications (Chatfield & Reddick, 2018).

- H3: There is a positive association between service quality to responsiveness and residents' welfare

Assurance is determined by an employee's ability to build trust and confidence with a customer using their knowledge and expertise (Fonia & Srivastava, 2017). It improves the customer's perspective and image surrounding the company's services (Al-Hawary et al., 2016).

- H4: There is a positive association between service quality to assurance and residents' welfare

The significance of empathy supplies personalization depending on to clients' criteria (Wang et al., 2017). From a service provider's perspective, customization and modification are very important to fulfill other quality aspects (Hamari et al., 2017).

- H5: There is a positive association between service quality to empathy and residents' welfare

METHODOLOGY

The study is a scientific study and designed as a quantitative mono-method based on original data collected by the use of a questionnaire and statistical analysis by using PLS-SEM Techniques.

The population of this particular study is all the adults (eligible to fill up the survey) who live in any state within the UAE. Bases on the UN statistics and worldmeters.info (2020), the total population of UAE residents is 9,833,529; adults above 18 years old are approximately 81% (App. eight million). This population includes UAE citizens and all residents who get benefits from the services offered by the local, government, and public agencies in any of the seven states of UAE (Abu Dhabi, Dubai, Sharjah, Umm al-Qaiwain, Fujairah, Ajman, and Ra's al-Khaimah). The population includes 8 million cases, and the sample size based on the Morgan table is 384. Three cities are chosen based on the population size, as it is the main and most populated city. However, in every city, data collection will take place in main commercial locations, public areas such as parks, malls, etc., or could be collected online.

The survey instrumentation was adapted from previous studies to measure individual's perceptions of perceived satisfaction and perceived welfare, besides measuring service quality characteristics or factors. The items have been collected, integrated then adapted from many related previous rigid academic articles. The survey was organized to ask questions in Likert-5 format. Likert 5 questionnaire style has been used in social science studies for a long time and proved to be a suitable style for measuring human perceptions. Structural equation modeling (SEM) techniques are used for statistical data analysis via the SmartPLS software package, which is used in management and social science studies such as (Salem & Alanadoly, 2020; Salem & Salem, 2018).

FINDINGS

D.   Descriptive Analysis

As seen in Table 3, the first variable, service quality to tangible (TA), shows a positive satisfaction level with a mean value of 3.7246, which reflects a positive perception by respondents. For the second variable, reliability (RY) shows a positive satisfaction level with a mean value of 3.8456, reflecting a positive perception by respondents. The third variable, responsiveness (RS), shows a positive satisfying level with a mean value of 3.8128, which also reflects a positive perception by respondents. The fourth variable, assurance (AS), shows a positive satisfying level with a mean value of 3.7477, which also reflects a positive perception by respondents. The fifth variable, empathy (EM), shows a positive satisfying level with a mean value of 3.6713, which also reflects a positive perception by respondents. The variable of welfare customer (CW) shows a positive satisfying level with a mean value of 3.5543, which also reflects a positive perception by respondents. All in all, all six constructs of this study are showing the positive satisfied level of perception by respondents where the highest mean value is for the variable the customer satisfaction (CS) and the lowest mean value is for the variable welfare customer (CW). Table 3 shows the details of the constructs.

Table 2: Descriptive Statistics

	Min	Max	Mean	Std. D
CW_ALL	1.50	5.00	3.5543	.82049
TA_ALL	1.20	5.00	3.7246	1.06487
RY_ALL	1.00	5.00	3.8456	1.00070
RS_ALL	1.40	5.00	3.8128	.92146
AS_ALL	1.20	5.00	3.7477	.98133
EM_ALL	1.00	5.00	3.6713	1.16890

E.   Validity and Reliability of Constructs

Checking the validity and, likewise, the sample dataset's reliability is crucial prior to carrying on for structural tests. Hair Jr et al. (2016) proposed a step-by-step method for the measurement model method. The technique has numerous tests to examine the loading, consistency, range, and distinctions among items and variables. Where it contains four major steps, initially one is indicator dependability (Outer Loading and Cross Loading), 2nd activity is Internal Consistency (Composite Reliability), 3rd action is Convergent Validity (AVE value), and 4th action is Discriminant Validity "AVE" numbers and additionally Latent Variable Correlations as well as end up with Collinearity Analysis (Variance Inflation Factor "VIF."(Hair Jr et al., 2016; Sekaran and Bougie, 2016).

As revealed in Table 3, all items with a loading higher than 0.708 will certainly be accepted in addition to lower than this will be removed expect some items that removing it making to strong influence on other items. Only one item was removed since it reveals a low internal consistency and a lot of them have loading less than 0.60.

Table 3: Outer Model Loading Of Research Items

	Before	After
AS1	0.755	0.753
AS2	0.760	0.759
AS3	0.766	0.765
AS4	0.878	0.878
AS5	0.788	0.790
CW1	0.768	0.789
CW2	0.798	0.824
CW3	0.795	0.806
CW4	0.845	0.874
CW5	0.847	0.824
CW6	0.603	-
EM1	0.864	0.865
EM2	0.873	0.873
EM3	0.954	0.954
EM4	0.875	0.875
EM5	0.813	0.813
RS1	0.834	0.837
RS2	0.773	0.777
RS3	0.889	0.886
RS4	0.878	0.876
RS5	0.742	0.743
RY1	0.840	0.840
RY2	0.899	0.900
RY3	0.929	0.930
RY4	0.853	0.851
RY5	0.875	0.874
TA1	0.792	0.793
TA2	0.841	0.841
TA3	0.863	0.863
TA4	0.714	0.714

	Before	After
TA5	0.783	0.783

Table 4 exposed that the general variables if this research is disclosing an excellent level of stability, starting with the composite dependability, which is differing in between 0.892 and 0.945, which is extremely approved on the different another hand the Cronbach's Alpha reliability is ranging between 0.849 and 0.927 which is successful to outstanding. In conclusion, the outcomes expose a successful consistency along with reliability.

Table 4: Internal Consistency Assessments of Research Variables

	Composite Reliability	Cronbach's Alpha
AS	0.892	0.849
CW	0.902	0.868
EM	0.943	0.924
RS	0.914	0.884
RY	0.945	0.927
TA	0.899	0.860

This estimated the extent of relativeness in between items of a similar variable. An ideal rate of AVE values is the values that are more than 0.5. Table 5 display the AVE values for all the constructs. The results reveal that all AVE values reside in the wide array between 0.609 and 0.774, a suitable level over the limit of 0.5.

Table 5: Convergent Validity Assessment of Research Variables

	AVE
AS	0.625
CW	0.609
EM	0.769
RS	0.681
RY	0.774
TA	0.641

Table 6 showed the Fornell & Larcker criterion matrix. The matrix is a refined matrix of the correlations of the latent variables. If the value in the diagonal is more than any type of kind of various other worth within the crossed column as well as also raw, the test is effective. RY has the value of 0.880, which is more than all the different other scores within the common column

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in addition to raw. All other variables have the exact same criterion, and likewise, thus the five study variables have an adequate degree of discriminant validity.

Table 6: Fornell & Larcker Criterion Matrix Assessment of Research Variables

	AS	CW	EM	RS	RY	TA
AS	0.790					
CW	0.401	0.824				
EM	0.158	0.402	0.877			
RS	0.157	0.336	0.188	0.826		
RY	0.105	0.213	0.201	0.104	0.880	
TA	0.193	0.250	0.190	0.183	0.148	0.800

F.   Relationships Findings and Discussions

As the main dependent variable, customer welfare (CW) results illustrate a sufficient predictive power and a large predictive relevance. The associated R square value is actually 0.503 (a power of 50.3%), and the related Q square is 0.335 (a relevance of 35.5%).

The first hypothesis states that there is a relationship between service quality to tangible and welfare customers. Specifically, the Path Coefficient for this variable is 0.025; the effective size score is 0.001, T- statistics is 0.582, as well as the P-value is 0.280 and also based upon that, we can specify that the relationship between service quality to tangible and welfare customer taken into consideration as a not significant relationship with a positive effect. Overall, H1 is not significant.

The second hypothesis states that there is a relationship between service quality to reliability and welfare customer. Specifically, the Path Coefficient for this variable is 0.035, the effective size score is 0.002, the T- statistics score is 0.831, and the P-value is 0.203. Based upon that, we can state that the relationship between service quality to reliability and welfare of customer considered as not significant relationship with a positive impact. Overall, H2 is not significant.

Third hypothesis states that is a relationship between service quality to responsiveness and welfare customer. Respectively, the Path Coefficient for this variable is 0.117; the effective size score is 0.024, T- statistics is 3.207, as well as the P-value is 0.001 and also based upon that, we can state that the relationship between service quality to responsiveness and welfare customer considered as a significant relationship with a positive influence. Overall, H3 is considerable.

The fourth hypothesis states that there is a relationship between service quality to assurance and welfare customer. Respectively, the Path Coefficient for this variable is 0.179; the effective

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size score is 0.093, T- statistics is 3.939, as well as the P-value is 0.000 and also based upon that, we can specify that the relationship between service quality to assurance and welfare customer thought about as a significant partnership with a positive impact. Overall, H4 is considerable.

The fifth hypothesis states that there is a relationship between service quality to empathy and welfare customer. Respectively, the Path Coefficient for this variable is 0.228, and the effective size score is 0.093, T- statistics is 4.061, as well as the P-value, is 0.000 and also based upon that, we can specify that the relationship between service quality to empathy and welfare customer thought about as a significant partnership with a positive impact. All in all, H5 is considerable.

As seen in Table 7, three hypotheses are accepted, but two are rejected.

Table 7: Structural Relationships and Hypothesis Testing

	Path Coefficient	Standard Deviation	T Statistics	P Value (one tailed)	Status
AS -> CW	0.179	0.045	3.939	0.000	Significant
EM -> CW	0.228	0.056	4.061	0.000	Significant
RS -> CW	0.117	0.037	3.207	0.001	Significant
RY -> CW	0.035	0.042	0.831	0.203	Not Significant
TA -> CW	0.025	0.043	0.582	0.280	Not Significant

Tangibility in services means the appearance of physical facilities, equipment, personnel, and communication materials (Zeithaml et al., 2009). Moreover, tangibles factors feature an organization's exterior centers, including the appearance of employees, aesthetically desirable physical locations, and creatively and good quality material connected to the service provided, such as brochures. Reliability is considered the essential component of customer understanding of service quality (Goyal & Kar, 2020). It means the firm fulfills its own assurances regarding a service issue, stipulations, and price solutions (Tuli, 2019). Responsiveness is the desire to help customers and to give punctual service. It concentrates on quickly managing consumer problems, concerns, and demands (Omar et al., 2016).

CONTRIBUTIONS AND RECOMMENDATIONS

The study contributes to the knowledge of service quality and perceived welfare in the UAE from the government. The use of the SERVEQUAL model to measure perceived welfare is something new to the academic research, and the results show that it is applicable partly as three of the dimensions is significant.

Managers and decision-makers in public services in UAE and other environments should emphasize the responsiveness, assurance, and empathy of the services offered rather than tangibility is reliability because the former two is achieved by any modern and honored

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government such as the UAE. But extra work is required to improve the former three dimensions.

This study is limited to the empirical examination of UAE public services; however, replicating the same design with the same data collection tools but in different industries and environments will provide extra knowledge to generalize the proposed relations. Two dimensions, tangibility is reliability, found to have no relationship to the perceived welfare does not mean the ignorance of those two, but these results motivate the research in explaining the reason for this no significance result.

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