

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

INTRODUCTION

This chapter concludes the study on Service Quality of One Stop Payment Centres at TNB and POS Malaysia. The chapter presents a summary of the findings, discussed the implications of the study, conclusion are drawn and recommendations for future research are suggested

The instrument used was originally developed by Parasuraman et. al. (1985, 1988). For the purpose to this study, the original SERVQUAL was modified as discussed in Chapter 3. POS Malaysia one-stop payment centres were included in the study was for the comparative purposes. Also, TNB pays a substantial amount of commission to POS Malaysia for the services rendered in collecting electricity bills on TNB's behalf.

A gauge to measure how customers' perceived TNB and POS Malaysia service centres is very important. The objectives of the study is to examine if there is any gap in the service provided by TNB one-stop payment service centres. Is there a gap between perceived and expected services for POS Malaysia? The next issue is, what is the service quality of TNB one-stop payment service centres? From this study, the determinants of service quality for one-stop payment centres are found. Gearing with the determinants, TNB can reposition strategically for current and future one-stop service centres to serve

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Die Begriffe „Begriff“ und „Idee“ sind in der Philosophie seit Jahrhunderten im Mittelpunkt der Diskussion stehen. In der Philosophie der Antike und des Mittelalters wurden sie oft synonym verwendet, während in der Neuzeit eine Unterscheidung zwischen beiden Begriffen etabliert wurde. In der modernen Philosophie spielen sie eine zentrale Rolle, um die Natur der Erkenntnis und die Struktur der Wirklichkeit zu verstehen.

Im Folgenden werden die Begriffe „Begriff“ und „Idee“ genauer definiert und ihre Unterschiede und Gemeinsamkeiten analysiert. Ein Begriff ist im Allgemeinen eine geistige Vorstellung, die durch bestimmte Merkmale gekennzeichnet ist. Eine Idee hingegen ist eine geistige Vorstellung, die sich auf das Mögliche oder das Unmögliche bezieht. Während ein Begriff die Wirklichkeit abbildet, ist eine Idee eine geistige Konstruktion, die über die Wirklichkeit hinausgeht.

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customers better. Thus, the effective and productive ways in the collection of utility bills can be improvised.

The study also attempts to establish the relationship between overall rating of the service quality level perceived by the customers and their significant variables.

To design the appropriate competitive strategies, managers need insights into how the various components or attributes of a service are valued by current and prospective customers. The level of quality and performance is important for each attribute. It is also important to find out the significant difference between each segment of the market, in relation to different attributes.

Quality begins with the design of the service delivery system. For services, the assessment of quality is made during the service delivery process and usually takes place with an encounter between a customer and a service contact person. Customer satisfaction of service quality can be defined by comparing perceptions of service received with expectations of service desired. When expectations exceeded the service delivery, it is perceived to be of exceptional quality and also to be a pleasant surprise. When expectations are not met, service quality is deemed unacceptable. When expectations are confirmed by perceived service, quality is satisfactory. Expectations are based on several sources, including word-of-mouth, personal needs, and past experience.

Thus, company must employ multiple perspectives on the issue of quality when coordinating services activities across each function, from service production to service consumption.

SUMMARY OF THE FINDINGS

There is no significant correlation between the determinants of the service quality. There is significant correlation of determinants or variables to the rating of service level.

The factors that are significant are **communication, tangibles and responsiveness.**

The significant determinants are as follows:

Modern layout, Display of pamphlets and brochures, Machines don't breakdown, Staff keeping promises, No need to wait long, Quick to Process, Staff are responsible, Staff are knowledgeable, Staff are polite and Smily, Give personal attention, Staff are approachable, Branch initiative effort and finally, branch satisfies needs.

From the study, it is found that service quality gaps exist between perceived and expectation for both TNB and POS Malaysia customers. The service quality gaps in POS Malaysia is larger than the service quality gap of TNB.

It is not surprising that the authors of *My Sister Sam* have been able to make such a convincing case for the book's value.

THE BOOK'S VALUE

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IMPLICATIONS OF STUDY

The findings reveal that the overall service quality for TNB is encouraging as compared to POS Malaysia. Currently, TNB has only 14 serve centres. Comparing to POS this number is quite small. Therefore, TNB has much more opportunities to improve the service quality of present and future service centres.

There are significant service quality gaps in both the organisations. The service quality gaps in TNB are smaller than POS Malaysia. This inferred that the customers perceived that TNB is giving better services at their service centres counters. This may be partly also due to the fact that POS Malaysia has many more other services than TNB. Besides collecting payments for utilities' bills, POS Malaysia also has other services like, payment for Radio/T.V. license, on top of the normal post offices postal services. Larger post offices normally designate some counters for utility bills' payment only.

The management has to be sensitive to the determinants or variables common in this service industry as discussed in Chapter 4 from the results and findings. It is vital to continue monitoring and improving the service counters performance. This will enable more customers coming forward to pay utilities' bills at TNB instead of at the POS Malaysia. TNB may look into the possibilities of increasing its product services, such as, provide parcel delivery. TNB can also consider selling stamps at their one-stop payment

centres as another strategy. This way, the customers may find it convenient to pay their utilities' bills, which will directly improve TNB total own electricity bills collection, average collection period and also reduce the commission pay-out to POS Malaysia.

RECOMMENDATION FOR FUTURE RESEARCH

As this one-stop payment services industry in Malaysia is largely unexplored, future researcher can continue with this research by exploring the patronage behaviour of customers at one-stop payment centres. The instrument used can be the simplified version of SERVQUAL develop by Cronin and Taylor (1992) called SERVPERF. Basically the instruments are the same except that only the perceived performance is measured. It can also overcome some of the limitations mentioned in Chapter 3.

In this study, for SERVPERF analysis, the performance part (Section C) was also analysed separately for both the organisations. The result obtained is compared using paired t-test. Similarly results are obtained. Thus, with SERVPERF, the respondents may be more willing to continue with the questionnaires, since there is no repetition of questionnaires. It was noticed that some respondents actually reacted offensively during answering Section C of the survey questionnaire.

Future research should look into the tolerance level between the adequate service and desired service, within the expectation of service (Parasuraman 1993). Gap 6 - the

1. Die folgenden Aussagen sind wahr oder falsch? Begründen Sie Ihre
Antworten! (10 Punkte)
a) Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^2 + 1$ definiert.
b) Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^2 + 1$ definiert.

2. Berechnen Sie die Ableitung von $f(x) = x^2 + 1$.

Die Funktion $f: \mathbb{R} \rightarrow \mathbb{R}$ ist durch $f(x) = x^2 + 1$ definiert.
Berechnen Sie die Ableitung von f an der Stelle $x = 2$.
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gap between adequate service and perceived service, in the same paper should also be explored.

CONCLUSION OF STUDY

The research has been done successfully and it provides an in-depth understanding of the needs and wants of the customers who pay bills at one-stop payment centres, specifically for Tenaga Nasional Berhad. Therefore, it is hope that the management may choose to incorporate them into their product planning, location planning and most importantly, service quality development and implementation in the one-stop payment service centres.

permanente e non può essere eliminata o ridotta.

Non è vero.

La mia mente continua a lavorare su questo problema, ma non riesco a trovare una soluzione. Ho provato a pensare a tutto ciò che ho imparato in questi anni, ma non riesco a trovare una soluzione. Ho provato a pensare a tutto ciò che ho imparato in questi anni, ma non riesco a trovare una soluzione. Ho provato a pensare a tutto ciò che ho imparato in questi anni, ma non riesco a trovare una soluzione.