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Impact of Service Quality on customer Satisfaction

Liberia Revenue Authority

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Abstract

Title: Impact of service quality on customer satisfaction. Case study: Liberia Revenue Authority

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Aim: The aim of this study is to analyse how service quality affects customer satisfaction.

Method: To fulfil the aim of this study, an inductive qualitative research method was employed. .

Results and conclusions: Responsiveness, empathy and assurance are influential to customer satisfaction. Price of service is the most influential variable on customer satisfaction. . The digitalization of taxation services fosters the likelihood of taxpayers paying their taxes on time and consistently.

Suggestions for future research: We recommend future research on the impact of e-tax payment on revenue generation in Liberia Revenue Authority. We suggest a similar kind of research be conducted in other governmental organizations in developing countries. Finally, we suggest a future research on the impact of culture on service quality in government organizations.

Contributions of the thesis: This thesis has shown that the most influential service quality dimension on customer satisfaction are responsiveness, empathy and assurance. This is in contrast to empathy, reliability and assurance as observed by Khan & Fashi (2014); Kaura, Datta & Vyas (2012); Naidoo (2011, 2014); Jayasundara et al.(2009); Aga & Safakli (2007) and Ismail et al.(2006). .. This thesis also shows that price of service is the most influential variable on customer satisfaction in developing nations.

Keywords: Servqual, Liberia Revenue Authority, Enterprise resource planning, , Service quality and Customer satisfaction

Table of Contents

Abstract	0
1.0. Error! Bookmark not defined.	
1.1.	5
1.2.	6
1.3.	7
1.4. Error! Bookmark not defined.	
1.5 Limitation of the Study	6
2.0.	9
2.1.	9
2.2.	10
2.3.	11
2.4.	12
2.5.	13
2.6.	16
3.0.	18
3.1.	18
3.2.	19
3.3.	21
3.4. Error! Bookmark not defined.	
3.7 Validity and reliability	24
4.0. Empirical findings	27
4.1.	25
4.2.	27
4.3.	29
4.4.	29
5.	31
5.1.	31
5.2.	32
5.2.1. Error! Bookmark not defined.	
5.3.	32
5.3.1.	33
5.3.2.	34
5.3.3.	35
5.3.4.	36

5.4.	37	
6.	39	
6.1.	39	
6.2.	39	
6.3.	41	
6.4.	41	
6.5.	Error! Bookmark not defined.	
6.6.	42	
Reference List		51
Appendix A. Research Questions		56
Appendix B. Questionnaire Responses		58
Appendix C. Map of the Republic of Liberia		67
Table of Figure		
Figure 1. SERVQUAL Theoretical Framework		7
Figure 2 Theoretical Framework		17
Figure 3. Revised Theoretical Framework .		45
Tables		
Table 1. Demographics of respondents.		21
Table 2 Customer's assurance towards LRA services		27
Table 3 LRA's empathy towards customers.		27
Table 4 Customer's perception towards the reliability of LRA services.		30
Table 5 LRA customer's evaluation of customer satisfaction		31
Table 6.Respondent's suggestion on service quality improvement		33
Table 7 Summary of empirical findings		35

1.0. Introduction

This chapter will introduce the research background, motivation, problem and aim, research questions and limitation of this study.

1.1. Background

In recent decades the service industry has grown in importance (Schettkat & Yocarini, 2003), and manufacturing has declined (Jovane, Yoshikawa, Alting, Boër, Westkamper, Williams, Tseng, Seliger & Paci, 2008; Berry, Wall & Carbone, 2006). The service sector accounts for 70% of the employment in all OECD member states, making most countries dependent on the service sector (Berry, et al., 2006 and Gardner, 1985). More insights into innovative service processes are needed (Arvanitis, Kubli & Woerter, 2008). Companies continuously seek for new and innovative ways to offer service quality, and differentiate their service offerings. This is used as a competitive advantage to attract and retain customers and make a profit (Sandström, Edvardsson, Kristensson, and Magnusson, 2008 and Khan & Fasih, 2014) through skill exchange and customer co-creation (Prahalad & Ramaswamy, 2004).

Service quality is the difference between a consumer's perception and expectation of a service (Grönroos, 1982). Seth, Deshmukh & Vrat (2005) defined service quality as the ability for service providers to match expected service with perceived service to achieve customer satisfaction. While Grönroos (1982); Lehtinen & Lehtinen (1982) and Parasuraman, Zeithaml & Berry (1985) defined service quality as the comparison stemming from what customers feel a company is supposed to offer and the actual service performance of the company.

Service quality can be accessed with the SERVQUAL scale (Khan & Fasih, 2014). SERVQUAL scale measures the quality of a service before and after the consumption of a service, with five dimensions. Namely; tangibility (visible elements of a service such as buildings, sites and tools); responsiveness (how fast service providers respond to customer queries/ the willingness for service providers to assist customers and provide prompt services); reliability (the ability for a service provider to assure customers of a reliable and proper service); assurance (the level of knowledge displayed by a service provider when delivering its services and their ability to inspire

trust and confidence); and empathy (ability for a service provider to pay attention to individual customer demands/ individualization of service).

Due to the increased competition faced by companies around the world, companies choose to expand their market size and increase customer expectations through advancement in technology and globalization (Lin, Lai, & Yeh, 2007). Hence necessitating businesses to be more customer centric (Khan & Fasih, 2014; Naidoo, 2011 and Schneider, Ehrhart, Mayer, Saltz & Niles-Jolly, 2005).The quality of a service positively influences customer satisfaction (Kaura et al (2012) and as such, service quality is of vital importance to customer satisfaction.

1.2. Theoretical gap

Previous studies have introduced a new quality perspective by coining the concept of quality in use for customer satisfaction in the context of service and cost (Vargo & Lusch, 2004). Most studies have been focusing on developed countries where the idea of service quality and customer service are entirely different from those of developing countries (Khan & Fasih 2014). Studies on service quality have focused on the banking industry (Khan & Fasih 2014; Kaura, et al., 2012), airline industry (Lubbe, Douglas, & Zambellis, 2011), hotel industry (Marković, & Raspor Janković, 2013), educational industry (Naidoo, 2011, 2014; Jayasundara, et al., 2009) with little focus on governmental organizations (Tambi, Ghazali & Rahim, 2008 and Chen & Gant, 2001).

Aga & Safakli (2007) and Ismail, et al. (2006) suggests that service quality positively impact customer satisfaction, and the service of an accounting firm has a positive effect on customer satisfaction. The price of services in comparison to the quality of service has a positive impact on customer satisfaction. And the price of service directly influences service quality (Ismail, et al. 2006). Aga & Safakli (2007) suggest that empathy is significantly influential to customer satisfaction because it addresses the individual needs of customers. Naidoo (2011, 2014). Jayasundara, et al., (2009) also suggest that empathy, reliability and assurance have significant influence on customer satisfaction. This is also in line with Berry, Zeithaml & Parasuraman (1983) who suggests that service quality may differ considerably from one organization to another, from one country to another and from one situation to another.

Khan & Fasih (2014) and Bedi (2010) study on service quality and its impact on customer satisfaction was focused on developed countries. And it does not address the concept of service quality in low income and low literacy countries, where individuals have less money to spend on goods or services. Additionally, considering the low income of the people, price would be an important issue when discussing customer satisfaction and service quality. It will be interesting to focus on customer satisfaction and service quality as these constructs have not been explored in the developing countries

1.3. Motivation and Aim of study

Previous research on LRA done by Karlay & Olabisi (2009) suggest that clients are unhappy with the services of LRA. Citing prolonged time for filing tax returns, prolonged waiting time when visiting LRA office, long processing time for tax returns, which can extend to the next financial year. And customers increase demand for filing taxes online and online payment services. These service characteristics are related to the empathy, reliability, and assurance dimension of service quality as suggested by Khan & Fasih (2014); Kaura, et al. (2012); Naidoo (2011, 2014); Tambi, et al. (2008) and Wieseke, Geigenmüller & Kraus (2012). Hence, service quality is of core importance to the survival and profitability of service delivery firms (Khan & Fash, 2014 and Prahalad & Ramaswamy, 2004) . The SERVQUAL scale is the most accurate method of measuring customer's satisfaction of a firm's service quality, and with minor adjustments it can be applied in different contexts.

In this study, we choose the Republic of Liberia as a developing nation because we want to understand how service quality works in a governmental organization of a developing country. Since Liberia have experienced fourteen years of civil unrest in the midst of other developing African nations, it could be very important to use Liberia as a case study for our thesis.. The empathy, reliability and assurance dimension of the SERVQUAL scale has been instrumental in getting a fair understanding of service quality (Naidoo, 2011, 2014; Jayasundara, et al., 2009; Aga & Safakli, 2007 and Ismail, et al. (2006). The aim of this research is to analyse how service quality affects customer satisfaction. Upon understanding how service quality influences customer satisfaction, LRA can better satisfy their customers and thus encourage/compel taxpayers to pay their taxes on time and consistently. For collecting the data and conducting this

research, the authors' corporate connection and networking at the LRA and its corporate taxpayers helped in data collection.

1.4. Research Questions

R1. How is service quality evaluated by customers in LRA?

R2. How does service quality can improve customer satisfaction in LRA?

1.5. Limitation of the Study

Tangibility, reliability, responsiveness, assurance and empathy are fundamental tools to access service quality in association with customer satisfaction. However, this study will not investigate all the five concepts that impact customer satisfaction. Rather it will focus on empathy, reliability and assurance dimension of the SERVQUAL scale. There are three aspects of the servqual scale (people, process and physical evidence), but this research will be limited to the people aspect of Servqual scale. Relative to the time constraint, distance and time difference between Sweden and Liberia, we are unable to address the five service quality dimension in this thesis.

1.6. Disposition of the Study

This entire research includes six (6) chapters. Chapter one (1) focuses on the introduction to the topic and showcase the research questions, chapter one also presents the purpose and limitation of the research. Chapter two (2) will review relevant literatures related to the research topic "the impact of service quality on customer satisfaction". Chapter three (3) will discuss the research method used for data collection, analysis, and reliability and validity of this study; while chapter four (4) will present the data and show the responses to the area being investigated which were documented with the answer relating to the questions asked. In chapter (5), we will discuss the result obtained from the empirical and chapter six (6) will present useful and constructive suggestion formulated for stakeholders and interested parties, followed by a critical reflection and suggestion for future research.

2.0. Literature review

This chapter presents the theoretical framework to be used in this research; this is in line with Rowley & Slack (2004) argument that a theoretical framework serves as a compass in research work. We utilized reliable data from popular journals such as Emerald, JSTOR and Scopus. We will be developing our theoretical framework from the combined theoretical frameworks of Khan & Fasih, (2014, after, Parasuraman, et al., 2005) on impact of service quality on customer satisfaction and loyalty. And the theoretical framework of Kaura, et al. (2012) on the impact of service quality on satisfaction and loyalty. this will be illustrated in figure 1.

2.1. Servqual

There is a positive correlation between service quality and customer satisfaction (Khan & Fasih, 2014, after, Sureschchandar et al, 2002; Boulding et al., 1993; Tambi, Ghazali, & Rahim, 2008; Marković, & Raspor Janković, 2013). Service quality is an antecedent to customer satisfaction (Marković, & Raspor Janković, 2013). SERVQUAL Scale is one of the most accepted service quality assessment scale, it was developed by Parasuraman, et al., 2005. It uses a 44-item scale which is further grouped into five categories (tangibles, reliability, assurance, empathy and responsiveness) to measure service quality before and after service consumption (Khan & Fasih, 2014).

The gap between a customer's expectation before and after service consumption affects the level of a customer's satisfaction or dissatisfaction (Clow, & Vorhies, 1993). Clow, & Vorhies, (1993) also support the view that customers who are exposed to additional promotional material about a service could have their expectations of service quality influenced. Naidoo (2011) also suggest that service delivery firms with a developed customer relationship management can track complaints and give indication of the service quality perception of customer. Fodness & Murray (2007) suggests the use of a gap theory to analyse service quality. The gap theory addresses service quality through analysing the differences between customers expected services quality and the actual service quality received.

Figure 1 below illustrates that tangibility, reliability, assurance, empathy, responsiveness are the five service quality dimensions that can impact customer satisfaction (Khan & Fasih, 2014). The people, process and physical evidence

mechanisms are responsible for activating these dimensions in the minds of customers (Kaura, et al., 2012). However, this research will be focusing on empathy, reliability and assurance which are facilitated through the people aspect of service quality.



Figure 1. SERVQUAL Theoretical Framework (Adopted from Khan & Fasih, 2014, p.339 and Kaura, et al., 2012, p.69, after, Parasuraman, et al., 2005)

2.2. Service Quality

Quality is the lifeblood of service delivery firms, bringing increased customer patronage, competitive advantage and long-term profitability (Kenneth & Douglas, 1993). According to Grönroos (1982) services are non-stoppable interactions that involve both customer and service providers. These services may be considered as superior non-touchable services but do require tangible resources and any valuable instruments that will facilitate the process of solving problems for customers. Zeithaml (1988) defined service quality as the process where customers conduct a comparative analysis of the entire services being provided. While Sureshchandar, Rajendran & Anantharaman (2002) stated that service delivery organizations can gain a successful competitive edge over competitors through good service quality. However, a good administration that focuses on well trained staff, valuable program offering and its

influence on customers, are also components of quality dimensions (Naidoo, 2011). Top management deems it necessary to invest time, energy, required training and resources to keep their staff sensitive and customer centric (Khan & Fasih, 2014; Naidoo, 2011 and Schneider, et al., 2005).

2.3. Dimensions of Service quality

Tangibles

According to Khan & Fasih (2014, after, Blery, Batistatos, Papastratou, Perifanos, Remoundaki & Retsina, 2009), tangibles are seen to be perceptible by touch or a visible existence. Information and Communication Technology (ICT), tool, sites, company's employees and any visible facilities form the tangible dimension of service quality. However, these tangibles are applied in various ways by the service providers and are perceived and experienced on different levels by the end users. Tangibles are especially important to service delivery firm's as they are crucial variables to developing strong, positive and inspiring customer association and experience, through its proprietary assets (Naidoo, 2014).

Reliability

The process in which service provider remains faithful in rendering services to its customers can be considered as the reliability dimension of service quality (Khan & Fasih, 2014, after, Blery, et al., 2009). Reliability assures the customer of a service provider's ability to consistently provide a perceived quality of service. Reliability has an impact on trust and the overall impression left in the mind of a customer after service consumption (Abd-El-Salam, et al., 2013). The reliability dimension of service quality is vital and perceived through the people aspect of service quality (Kaura, et al., 2012).

Assurance

Khan & Fasih (2014, after, Blery, et. al., 2009), states that the process of acquired knowledge being showcased by staffs in executing their term of preferences during service delivery can be highly assuring to customers. This gives customers the confidence that the service delivery representative will perform his/her duty professionally and ethically. Naidoo (2014) argues that not all customers have the expertise to understand the quality of service and values they received, and as such may

require effective communication or personal explanations to understand the value they receive. This service quality dimension is performed through the people aspect of service quality (Kaura, et al., 2012).

Empathy

Khan & Fasih (2014, after, Blery, et. al., 2009) state that empathy is the ability for service delivery firms to pay attention to individual customer problems and demands, then address these issues effectively. Khan & Fasih (2014, after, Blery, et. al., 2009) also argues that the way the company takes responsibility to address problems faced by their customers on an individual or group level is classified as empathy. This service quality dimension is perceived through the people aspect of service quality (Kaura, et al., 2012).

Responsiveness

The process in which service providers react quickly to resolve customer problem positively within a given time is called responsiveness (Blery, et. al., 2009). This dimension of service quality is perceived through the people aspect of service quality. However, information technology advancement like emails, webpage and customer service interface improves the responsiveness of service delivery firm (Kaura, et al., 2012).

2.4. Service quality in accounting firm

The LRA is a governmental body responsible for assessing and collecting national revenues, administering, accounting, auditing and enforcing revenue collection laws and regulations, and educating taxpayers to facilitate tax and customs compliance. Empirical investigations on service quality and customer satisfaction in professional accounting firms by Aga & Safakli (2007) Suggest that out of the five quality dimensions only empathy is significantly related to customer satisfaction. Hence, for accounting firms to retain customers in a highly competitive environment, it must pay special attention and response to empathy. From a professional accounting firm's perspective, the variables that impact customer satisfaction are; the firm's reputation, price and service quality. With the firm's reputation being the most important driver of customer satisfaction followed by price (Aga & Safakli, 2007). This study was conducted for a for-profit accounting firm based in Cyprus, which is an individualistic and developed country. It

will be interesting to find out if this theory can be applied in a governmental organization..

Auditing is the accumulation and evaluation of evidence about information to determine and report on the degree of correspondence between information and established criteria (Chen, 2010, after, Arens, et al., and 2003). While a financial statement audit is the determination of whether a company's financial statement is reflective of the true financial state of the company. In accordance to Chen (2010) service quality in auditing firms can be evaluated through auditor's reputation; power conflict; effectiveness of assisting clients to prepare tax returns; client assistance in preparing documents for submission to the company commission (in case of new business registration); provision of alternative solutions to business problems; and probability of discovering and reporting a bridge in clients accounting system.

According to a study on service quality, client satisfaction and loyalty towards audit firms in Malaysia by Ismail, et al. (2006), the empathy dimension of service quality had the greatest service gap, followed by reliability. This indicates that audit clients expect auditors to be more caring. By providing very reliable service with individualized attention; prompt service delivery and the ability to inspire trust and confidence in their clients. The results of this study further suggest that reliability and empathy have significant effect on customer satisfaction, with responsiveness having the least significant impact on customer satisfaction Customer satisfaction in audit firms mediates the relationship of audit service quality and customer loyalty through the reliability dimension.

2.5. Customer Satisfaction

Abd-El-Salam, et al. (2013) and Chen (2010) suggest that customer satisfaction is the result of a customer's comparison of perceived quality and actual service performance. This comparison may lead to customer satisfaction or dissatisfaction. Kaura, et al. (2012, after, Rust & Oliver, 1994) suggest that customer satisfaction reflects the degree to which a consumer believes that the use or possession of a specific service will evoke positive feelings. Hence customer satisfaction is the physiological state of emotion associated with the conformity or nonconformity of a consumer's perceived quality of service during and after service experience (Kaura, et al., 2012, after, Oliver, Rust & Varki, 1997:13 and Chen, 2010). While Caruana (2002, after, Mohr, 1982) likened

customer satisfaction to an expectancy/disconfirmation paradigm, this paradigm is the background for most studies on customer satisfaction. It encompasses four constructs namely; Expectations, performance, disconfirmation and satisfaction.

The confirmation or disconfirmation that may arise from the difference between the service quality expectation and the actual service performance during or after service consumption (Caruana, 2002 and Chen, 2010). Customer satisfaction is of two different conceptualizations; transaction Specific satisfaction (satisfaction based on a specific purchase occasion) and cumulative satisfaction (satisfaction based on overall evaluation of multiple purchases and purchase experience of a service over an extended period) (Abd-El-Salam, et al, 2013). Customer satisfaction is based upon the common judgment of products or services that provide the maximum rate of satisfaction for the customers (Oliver, et al., 1997). Customer satisfaction can either be considered as contentment, pleasure, or ambivalence based upon the kind of service being rendered to the customer at a specific purchase occasion (Zeithaml, 1988). Customer satisfaction can also be impacted by price, service features, product perceptions, and service quality. However, customer perception has a direct impact on how customers evaluate the service (Liu & Jang, 2009).

Impact of empathy on Customer satisfaction

Ganguli & Roy (2011) claim that a positive correlation does exist between empathy and customer satisfaction. He also realized that without empathy customers will remain dissatisfied with service quality. Therefore, empathy greatly impacts customer satisfaction (Al-Marri, Ahmed & Zairi, 2007). This dimension will immensely contribute toward customer long-term relationship with the company. Wieseke, et al. (2012) research proves that empathy creates a condition of emotional relationship with customer and the service providers and motivates customer to do business with the company.

According to Karatepe (2011) there is a positive relationship between empathy and customer satisfaction. He noted that customer loyalty could be easily captured through empathy. The importance of empathy can be felt through service quality, customer loyalty as well as satisfaction. Therefore, empathy and reliability of service are significantly influenced by service environment (Karatepe, 2011). This dimension is also facilitated through the people aspect of service quality (Kaura, et al., 2012).

Impact of reliability on Customer Satisfaction

Results from Ibáñez, Hartmann & Calvo (2006) test on reliability of service and customer satisfaction suggest that a positive correlation do exist between the reliability of service, service quality, performance (i.e. financial and nonfinancial) and customer's satisfaction. This is made possible through the interactional activities between employees and customers. This dimension is facilitated through the people aspect of service quality (Kaura, et al., 2012).

Impact of assurance on Customer satisfaction

Results from Parasuraman, et al. (1988) found that assurance is one of the core dimension of service quality that impacts customer satisfaction because it implants a favourable perception of an organization in the mind of a customer. Thus encouraging the likelihood of word of mouth activity especially in financial institutions. A reliable financial service provider implants a high level of confidence in the mind of its customers (Khan & Fasih, 2014, after, Ndubisi, 2006 and Ndubisi & Wah, 2005). This dimension is facilitated through the people aspect of service quality (Kaura, et al., 2012).

Impact of Price

Relative to customer satisfaction, the price of service is not avoidable. Price and quality cannot be separated either. According to measurement variables used in the ACSI (American Customer Satisfaction Index) model, rating of quality given price or rating of price given quality equals perceived value, and price tolerance given repurchase (Fornell, Johansson, Anderson, Cha & Bryant, 1996). The American Customer Satisfaction Index model is a cause-and-effect model. It states outcomes components of satisfaction. Service price is an objective that consumers perceive as a stimulus. Price can be an indicator of consumer need to purchase a product and can be an indicator of the quality level (Rao & Monroe, 1989). Researchers have tested if price and quality have a positive relationship, results of these tests gave mixed evidence (Rao & Monroe,

1989) indicating that there is a relationship between price- and perceived quality, but this is not always this case.

In accordance to Bei & Chiao (2001, p133) there are different concepts of prices, namely; objective price, which is the actual price of a product; perceived price which is defined as “what is given up or sacrificed to acquire a service or product. Researchers found that consumers do not always remember the actual prices of service/ products, but they remember the general price level for themselves, such as expensive or cheap (Zeithaml, 1988). Customer satisfaction is a central concept in marketing and it is affected by different variables. The prices of service/products is one of these variables, thus price of service/produce influences customer behaviour (Han & Ryu, 2009).

2.6. Theoretical Framework

In respect of the interactions between the above mentioned service quality dimension and customer satisfaction, which are facilitated through the People aspect of service quality. We will be investigating our research aim of how service quality influence customers' satisfaction through our theoretical framework. Our theoretical framework is a combination of the work of Khan & Fasih (2014) who suggest that empathy, assurance and reliability have the most impact on customer satisfaction. Kaura, et al. (2012) also suggested that empathy, assurance and reliability dimension of service quality are experienced through the people aspect of service quality. Figure 2 below is an illustration of our theoretical framework. We have narrowed the five service quality dimensions to three (empathy, assurance and reliability) because previous studies have indicated that these three Servqual dimension have the most influence on customer satisfaction. We have also narrowed the aspects of service quality (people, process and physical evidence) to the people aspect of service quality because the empathy, assurance and reliability dimension of service quality can only be performed/accessed through the people aspect of service quality. Hence, it is logical for us to base our research on established facts/theories.



Figure 2 Theoretical Framework (Own construction)

The next chapter presents the research method used in achieving the aim of this study. This is in line with Borrego, Douglas, & Amelink (2009) suggestion that to fulfil the aim of a research, qualitative or mixed methods can be used.

3.0. Methodology

In this study an inductive qualitative method is adopted, this method is applied in a way that respondents were interviewed with open ended questions. An inductive qualitative research method is based on the observation of patterns and the development of explanations through theories. According to Rowley (2012) interviews can be conducted in groups or individually and are designed for qualitative research to get the opinions, attitudes, experiences, processes, behaviours, or predictions for getting into the depth of facts. The reason we chose a qualitative research for this study because the aim of this study (to analyse how service quality affects customer satisfaction) is exploratory and descriptive in nature. Considering the time restriction and lack of access to high number of respondents (the distance between Sweden and Liberia), a qualitative research method is more appropriate for this study rather than a quantitative research method designed to generalize, measure and test pre-existing data/ patterns which requires a high number of respondents.

3.1. Data Collection

For data collection purpose primary and secondary data are often used. As described by Rutkowski, Gonzalez, Joncas & von Davier (2010) secondary data is easy and less costly to collect but Hox & Boeije (2005) argues that secondary data are collected for a different purpose hence might not be fit for the research at hand. Glass (1978) considered primary data as original data collected for a research. (Borrego, et al., 2009) also agrees that primary data might be costlier to collect but it is customized to the aim of a specific study. For this research both primary and secondary data collection methods were utilized to get a broad picture of the phenomena at hand.

In choosing our research sample, we used a convenient sampling technique as one of the authors' have a good corporate connection and networking with the staffs of the LRA and its corporate taxpayers. Primary data was collected from three top management staffs with over ten years working experience with the LRA and Eleven key corporate taxpayers. We chose these respondents because, these LRA staffs have a vast knowledge of LRA service offerings and processes and as such can provide us with credible and reliable information. We chose eleven key corporate taxpayers because they have been clients with LRA for years, and they operate big businesses which are reliant on the services of LRA to fulfil their legal obligation to the government of the

Republic of Liberia. As owners of big business in Liberia, these key corporate taxpayers do have a vast knowledge of the shortcomings of LRA service delivery. Hence, their feedback is vital to our study.

3.2. Sample Size and Demographics

A mixed technique was used to select three LRA's Executives and eleven corporate taxpayers to interview for this study. Ideally for case study, all persons with relevant information pertaining to the case should be interviewed. For several reasons this is often not possible, and a method for selection must be made. A basis for the sampling was snowball sampling, where each interviewee is asked to consider if there are others that might be interest for the study (Borrego, et al., 2009). A judgmental sampling approach was also considered, where the researchers from experience with the research subject judges if LRA's Executive or corporate taxpayer is deemed to possess relevant information. For some higher business management placed in Liberia a convenience selection was made in terms of personal interviews, but this was in some cases replaced by brief questions through email.

However, our non-probability sample size for this research is fourteen (14), out of the fourteen respondents, three are female and eleven are male. Seven out of the fourteen respondents are from same age group 21-30, four are from 31-40 and three respondents are from age group 40+. Three of the respondents consider their career position at 'LRA's Executive' level while seven consider their position as 'Business Directors' and four at 'Business Manager' level. The three LRA's Executive have between two to three hundred direct subordinates, while respondents at Business Manager' level have between one to two hundred and fifty subordinates and Business Directors have between one to five hundred subordinates. Below is a table presenting a detailed demographics of each respondents?

Respondent	Age group	Gender	Career level	Experience	Subordinates
1	40+	Female	Business Director (LRA customer)	6yrs	100
2	31-40	Male	Business Director (LRA customer)	8yrs	110
3	21-30	Male	Business Director (LRA customer)	9yrs	400
4	21-30	Male	Business Director (LRA customer)	12yrs	500
5	21-30	Female	Business Director (LRA customer)	8yrs	300
6	21-30	Male	Business Director (LRA customer)	7yrs	150
7	40+	Male	Business Director (LRA customer)	13yrs	500
8	31-40	Male	Business Manager (LRA customer)	7yrs	230
9	21-30	Female	Business Manager (LRA customer)	5yrs	100
10	40+	Female	Business Manager (LRA customer)	14yrs	250
11	21-30	Male	Business Manager (LRA customer)	7yrs	100
12	21-30	Male	LRA's Executive	12yrs	200
13	31-40	Male	LRA's Executive	11yrs	300
14	31-40	Male	LRA's Executive	8yrs	120

Table 1. Demographics of respondents.

3.3. Primary data

To collect the primary data, interviews have been conducted with help of emails. Skype interviews were planned but due to different time zones and overall time restrictions it was not possible. Three employees and eleven customers of the LRA were interviewed in Liberia. Twelve open ended questions and two Likert scale questions were asked. Respondents had the choice to answer as much as they wanted but most of them answered short and precise. Questions were structured with the help of literature. Twelve open ended questions were formulated in a way that gives insight on LRA and its approach towards Service quality and customer satisfaction interactions. In the beginning of each interview respondents were asked to describe their profile relating to LRA. Respondents were asked questions in line with our research questions and the theoretical framework of this study. The interview Questions and the responses can be found in Appendix A.

3.4. Secondary data

Secondary data were collected through scholarly articles for the literature review. The information was mainly gathered from academic articles. The database of University of Gävle was relied upon extensively. Employed key words were for example ‘service quality’, ‘customer satisfaction’, ‘LRA’, and ‘Liberia’. The company webpage and different official pages of LRA such as YouTube channel and Facebook page helped to get the secondary data.. We also gathered information from a previous research carried out on LRA by Karley & Olabisi (2009), thus giving us a better insight on the pre-existing concepts of service quality in LRA.

3.5. Interviews

This section presents the findings gathered in this research, this is in line with the aim of our study and our research questions. Similar answers and patterns common amongst respondents are presented here. We have grouped the findings relevant to our theoretical framework for this studies into four categories. To achieve the aim of this study, the authors conducted interviews from three executive staffs of the LRA and Eleven corporate taxpayers. The interviews were conducted by email, Skype, and simple English language was used to enhance understanding. Questions were divided into five parts, where first part addresses demographics of each respondent and second part asked about respondent’s relationship with LRA. The third part asked respondents about their

perception of the services delivered by LRA, while the fourth part asked respondents about their suggestions on how to improve the quality of service, and the fifth part asked respondents how they satisfy their customers. Due to the nature of LRA, being a government agency, the respondents have specifically asked to remain anonymous. We will be referring to each respondent by number (R1, R2, and so on).

3.6. Presentation and analysis of primary data

One disadvantage with case studies is that they can be difficult to analyse (Bashir, Afzal & Azeem, 2008). According to Rutkowski, et al., (2010), there are no clear guidelines for how a case study shall be reported, and his advice is to start composing the study as early as possible. In this case the full interview was written down. Later the interview was condensed to a manageable size until essential structure remained, and is presented in the empirical section of this document. Condensation of data is an important step to handle the large amounts of information, but it is also critical to avoid looking for the average or typical when doing this, and not reject anomalies and exceptions (Glass, 1978). This condensation was done by dividing the interview in paragraphs with similar content and assigning them a category. In total five main categories were used: assurance, empathy, Responsiveness, customer satisfaction and service quality improvement. This was applied to all interviews, and subsequently merged into one document. This step is what is presented in the Empirical Findings chapter.

After the interviews were categorised and condensed, a comparison, “fitting” and analysis against the theoretical model was made. The last step was by using the original research questions, RQ1 and RQ2, to interpret the findings to further understand their relationship to the questions. And at the same time connect the conclusion to initial problem statements.

3.7. Validity and reliability

Bashir, et al. (2008) defined reliability and validity as concepts in which the objectivity of a piece of qualitative research is evaluated through its observations. The authors

further suggested that validity in qualitative research seeks to address whether the researcher reported what he or she thinks and sees. The researcher's contacted appropriate interviewees who had business relationship with LRA, and the information gained from the interviews were reported accordingly. In accordance to Park, Cho & Seo (2006), Validity is concerned with the accuracy of findings. Morse, Barrett, Mayan, Olson & Spiers (2002) defined reliability as a precondition for a validity. Gulliksen & wilks (1950) claimed that validity of a measurement cannot exceed the square root of its reliability in any qualitative studies. In other words, if observations are not fixed and dependable, they are not accurate. Park, et al., (2006) claims reliability saturation is considered as factor in the context of qualitative research when no new or little new information is added when additional persons are interviewed.

It is possible that more interviewees could have been made in this study but none of the respondents (i.e. LRA staffs and Corporate taxpayers) interviewed could identify any additional subject/topic. The responses of the interviewees had a similar pattern which suggested that information giving by the respondents are reliable and valid. This points to the conclusion that the level and number of interviewees is appropriate for this study.

Bashir, et al. (2008) also suggested that validity leads to credibility. Hammersley (1992) claimed credibility consists of truthfulness of research findings. Hammersley (1992), further explained that credibility is an important factor in qualitative research and states how trustworthy a study is. How well it agrees with the internal and external reality of the study. A weakness with qualitative studies is that the results are subjective and based on subjective assumptions when designing the research. While another weakness is that one cannot generalize the results by statistical inference methods, they are valid for case that have been studied previously and they offer a poor basis for understanding..

On the contrary view, these quality criteria for validity are not valid for case study research. And there is no way to predict how many cases are needed to draw conclusions. There is also the question of construct validity, this concerns the question if the study represents the theoretical framework it is supposed to investigate (Gulliksen & wilks, 1950). Since the people interviewed in this study were the ones identified as having relevant information about LRA, the demands on validity is fulfilled through a representative and possibly total selection. Validation of the study can also be

considered from questionnaire that have been tried and tested in previous research, which inspired us and reduces the risk of irrelevant questions being asked. This research questions were designed to acquire data regarding the quality of service at LRA.

4.0. Empirical findings

This chapter presents the empirical findings from the research. The information gathered from the interviews were reported here. Response/ comments not relevant to our research aim and question were removed. The text is summarised and arranged into subsections, and each topic can be identified.

4.1. Relationship between LRA and its Clients

During our semi-structured interviews, respondents were asked about their working relationship with the staffs of LRA. Majority of the respondents stated that they (taxpayers) have a good relationship with LRA. This relationship has been built over the years and has fostered trust between LRA and its clients. . A taxpayer confirmed that she “trust the staffs of LRA to do their job diligently and to provide good advice on tax related matters”. This was also supported by another taxpayer who stated that he trusts LRA staffs to deliver its services in a consistent and ethical manner. The trust shared between LRA and its clients is two sided. Some of the respondents (taxpayers) offered a different opinion about the level of trust they have of LRA, indicating that not every taxpayer is confident on the service delivery of LRA. This notion was confirmed by a taxpayer who stated that he is not “confident/trusting of the way LRA staffs handle tax filing, payment of taxes, filing of customers complaint, tax clearances and duty-free exemptions”.

Relative to the percentage of respondents who indicated that they trust LRA service delivery to the respondents who indicated distrust with LRA, it is evident that the three LRA staffs interviewed responded that they are confident and trustful of LRA services. One of the interviewed staff indicated his trust on the staffs of LRA to discharge their duty in a good manner. The staffs of LRA are perceived to be qualified professionals with deep understanding of the importance of taxpayers being a major contributor to the Liberian National Budget.

For us to understand the relationship and trust shared between LRA and its taxpayers, we asked the respondents how helpful the staffs of LRA are? To find out how this trust is developed, and how LRA staff maintains this shared trust. Majority of the respondents stated that LRA staffs are helpful and efficient in addressing customer tax related matters such as tax filing, new business registration, taxation information and

making sure customers file in the proper tax papers. This was confirmed by a taxpayer who stated that LRA staffs are willing to answer all customer's questions on time and in a simple and understandable manner before customer's leave LRA official premises. This was also supported by another taxpayer who stated that LRA staffs are very helpful and efficient in addressing customer enquiries and explaining the process of tax filing and tax payment to their customers within short time.

However, there are some dissimilarities in respondent's answers, For example LRA staffs stated that it takes about 5 minutes for LRA staffs to address customer inquiries, while a taxpayer stated that it takes about 15 minutes. Tables 2 and 3 illustrate the key findings about the relationship shared between LRA and its clients.

Q5. Do you trust LRA staffs to deliver its services consistently?		
Phenomena	Respondents	Respondent Answers
Assurance	Taxpayer	Trust LRA staffs to do their job diligently
	Taxpayers	Trusts LRA staffs to deliver its services in a consistent and ethical manner
	Taxpayers	Not confident/trusting of the way LRA staffs handle tax filing, payment of taxes and duty-free exemptions.
	Staffs	Trust LRA staffs to discharge their duty in a good manner as professionals
	Taxpayer	Trust LRA staffs to do their job diligently

Table 2 Customer's assurance towards LRA services

Q4. How helpful are LRA staffs towards customer inquiries		
Phenomena	Respondent	Respondent Answer
Empathy	Taxpayers	that LRA staffs are willing to answer all customer's questions on time
	Taxpayers	LRA Staffs are slow to addressing customer enquiries
	Staffs	LRA staffs are very helpful and efficient in addressing customer enquiries

Table 3 LRA's empathy towards customers.

4.2. Customer Perception of LRA Services

We deemed it prudent to understand the perception of LRA Customer's towards LRA services. Considering this, respondents were asked "How fast and efficient does LRA staff respond to customer query?", "The quality of service at LRA was good as I expected?" and "what is your perception of LRA waiting time?" Half of the respondents stated that LRA services met their expectation on their first visit to the LRA. This was confirmed by a taxpayer who stated that he liked the simplicity and integrity displayed by LRA staffs when giving information to their clients. This was also supported by another taxpayer who stated that he liked the work demonstrated by the staffs during the revenue collection process, and the short waiting time when visiting LRA office.

Some of the respondents expressed displeasure during their first visit with LRA and particularly the waiting time when visiting LRA office. This was supported by a taxpayer who stated that the waiting time at LRA office needs improvement to make the waiting time shorter. This view was also shared by a taxpayer who stated that LRA needs to improve the processing time for tax clearance, business registration, duty-free waiver, and response to customer complaint, tax clearance, filing and payment of taxes.. Taxpayers also raised concerns about the frequent computer network failures and power outage witnessed in LRA office. Some taxpayers indicated that the quality of service during their first encounter with LRA met their expectations. Stating that they expected a long waiting time whilst visiting LRA office, but their inquiries were addressed within a short time. For example, a taxpayer stated that she was attended to by a staff member of LRA within 3 minutes of her arrival at LRA office. This was also supported by a

taxpayer who stated that he was attended to by an LRA staff within five minutes of his arrival at LRA office. Further stating that he was impressed with the integrity and the efficiency displayed by the staffs of LRA. .

In general, most of the respondents expressed a positive perception toward LRA services with respondents making statements like ‘I like the honesty and sincerity of LRA staffs’, “I like the integrity and efficiency of LRA staffs”. However, there is a discrepancy amongst respondents on the average waiting time when visiting LRA office. Some respondents claim to have been attended to within 3 minutes, while others claim to have waited for 5 minutes and others claiming to have waited between 10 – 15 minutes. Table 4 presents respondents’ answer about their perception toward LRA services.

Q6. How fast and efficient does LRA staff respond to customer query? Q7. The quality of service at LRA was good as I expected?		
Phenomena	Respondent	Respondent Answer
Responsiveness	Taxpayers	LRA staffs are fast and willing to answer all customer’s questions within a short time “I like the honesty and sincerity of LRA staffs”
	Taxpayers	LRA staffs are very helpful and efficient in addressing customer enquiries (3-5 minutes waiting time) “I like the integrity and efficiency of LRA staffs”
	Taxpayers	LRA Staffs address customer enquiries within 10-15 minutes, LRA processing times should be shorter

Table 4 Customer’s perception towards the reliability of LRA services

4.3. LRA Customer’s perception of Customer satisfaction

To get a deep understanding of what LRA customers wants for them to be satisfied, respondents were asked about how they satisfy their customers. Majority of the respondents stated that by providing services or products that meet the needs of customers at all time, by giving customers the best receptions, providing awareness of the kind of taxes to be paid and the procedure of payment, and the essence of the taxes to be paid. Hence providing more information and clarity to the public will get customers satisfied, citing good communication as vital to addressing customer needs. A taxpayer supported this by stating that providing a better services or products that are affordable for majority of customers at a lower price gets customers satisfied. This view was also supported by another taxpayer who stated that by offering affordable prices for services, customers will always come back. However, an LRA staff stated that customer can be satisfied through efficiency in processing time, timely awareness and redress of customer query. Further suggesting that we should treat our customers like they are our boss. Most of the respondents viewed customer satisfaction from a different point of view, but they all agree that customers can be satisfied if service providers can anticipate their needs and meet these needs. These can be facilitated by building good relationship with customers as well as providing quality products/services. Table 5 describes respondents’ answer to their perception of customer satisfaction.

Concept	Respondents	Respondents’ Answers
Customer Satisfaction	Taxpayers	Providing a better services or products that are affordable for majority of customers at a lower cost (price).
	Taxpayers	Provision of affordable pricing for goods and services that will make customers always to come back.
	Staffs	Efficiency in processing time or timely awareness and redress to customer query.

Table 5 LRA customer’s perception of customer satisfaction

4.4. Service Quality Improvement

During our interview, respondents were asked about their suggestion on how to improve the quality of service at LRA. Majority of the respondents stated that there is a need to improve the quality of LRA’s Tax Administration System (TAS), internet tower, manual filing, response to service failure and the establishment of sub-offices in every township of Liberia. A taxpayer confirmed this by stating that LRA needs to put sub-

offices in every township of Liberia as it will make it easier for customers to pay their taxes on time. This was also supported by another taxpayer's statement that the tax regime in Liberia needs to be digitized and LRA's needs to develop an app that will allow tax payments online and in real time. However, some respondents suggested that LRA should provide constant tax education on their services/products, further stating that customer service representatives of LRA should learn to smile when communicating with customers.

The three LRA staffs also confirmed the need for service quality improvement in LRA by stating that LRA should invest on building a Tax Administration System (TAS) and internet tower. Interestingly, all the respondents suggested that LRA needs to improve on its service quality to customers as it will contribute toward national development of Liberia. Most of the respondents suggested that LRA should provide an electronic portal to enable customers to make enquiries on tax related information, apply for commercial documents (i.e. Tax Clearance, Business Registration, file tax return etc.) and pay taxes as well. Tables describe respondents' suggestions on service quality improvement in LRA.

Concept	Respondents	Respondents' Answers
Service Quality Improvement	Taxpayers	LRA needs to put sub-offices in every township of Liberia.
	Taxpayers	LRA needs an app that will allow tax payments online.
	Staffs	LRA needs electronic platform to apply for Tax Clearance, Business Registration, file tax return and pay taxes as well.

Table 6. Respondent's suggestion on service quality improvement

Phenomena	Summary of empirical findings
Assurance	Customers have assurance towards LRA services
Empathy	Customer's believe LRA have empathy towards its customers
Responsiveness	Customer's believe LRA have a good response time to customer enquiries
Service quality improvement & Price	Customer's suggests that LRA services should be digitized (LRA App, electronic platforms for filing and paying taxes). Customer's suggest the Improvement of LRA promotional strategy (Foot soldiers, Taxation seminars) Customers suggests that LRA needs to create sub-offices in major towns in Liberia. Customers evaluate service quality through the price of service and the efficiency of the service

Table 7 Summary OF EMPIRICAL FINDINGS

5. Analysis and Discussion

This chapter presents the relationship between the empirical data and the literature of this study.

5.1. Service

According to a previous study done on LRA by Karley & Olabisi (2009), LRA have a problem with the application and processing time for filing tax returns. The processing time for tax returns is so slow that it can elapse into the next financial year, thus creating displeasure to customers of LRA. Respondents did indicate that LRA needs to be digitized so that tax filing and payment can be done in real time. They also stated that tax payment should be done with ease and on time. This statement suggests that the current manual filing and payment of tax returns can be tedious and time consuming. Which discourages corporate taxpayers from visiting LRA office.

Respondents also supported this by stating that LRA is slow to resolving customer's problems, thus suggesting that LRA has a slow response to resolving service failure. However according to Davidow (2003) the speed at which a service provider resolves service failure/customer complaint has a direct impact on customer satisfaction and reduces the likelihood of customer's word of mouth activity about the service failure. The slow response time to address customer demands shows a need for improving LRA responsiveness dimension of servqual, which can be done through digitalization of LRA services.

Another service pitfall expressed by respondents is the waiting time when visiting LRA office, this leads to customer discouragement for visiting the LRA, considering that the current system of filing and paying taxes are done manually, LRA customers must visit the LRA office to pay their taxes and file in for tax return. Some taxpayers are not interested in visiting LRA office which in turn reduces LRA revenue generation. It is important to understand that in Liberia, tax filing is done manually and there are few systems that can be used to track down corporate taxpayers who have not paid their taxes, as such the long waiting time in LRA office encourages business to evade taxes by giving them a legitimate reason why they haven't been able to pay their taxes when they are caught by Liberia Revenue enforcers, citing their busy schedule as a reason why they have not been able to visit the LRA office.

5.2. Reputation of the institution

LRA is a governmental organization which is involved in revenue collection, accounting and auditing services. According to Aga & Safakli (2007) an important service quality determinant in an accounting firm is the reputation of the accounting firm. Hence as part of our research, we asked respondents about their relationship with LRA, and from our findings, it is evident that LRA has a good relationship with its clients and have a favourable reputation in the mind of its customers. This was confirmed by respondents who stated that they like the integrity and efficiency of LRA staffs, while others stated that they trust the staff of LRA to deliver its services in a professional and ethical manner.

Respondents also suggested that they perceive the staffs of LRA to be professionals, emphasizing that they have assurance that LRA will always deliver its services professionally and are convinced that the staffs of LRA have empathy towards their customer considering the way they help their customers. Considering the empathy demonstrated by the staffs of LRA, Respondents stated that the staffs of LRA are willing to answer all customer enquiries on time, while others stated that the staffs of LRA are helpful in explaining tax related issues and are efficient in addressing customer enquiries. However, some of the respondent's answers were contradicting to each other, for example some Respondent stated that the staffs of LRA are slow to addressing customer enquiries. The professionalism displayed by LRA staffs suggest that LRA is in line with the assurance dimension of Servqual as suggested by Khan & Fasih (2014); Kaura, et al. (2012) and Aga & Safakli (2007).

5.3. Service Quality Improvement

The empirical data from this study suggests that there is a need for service quality improvement at the LRA. The respondents expressed their concern about the processing time for filing taxes and for payment of tax returns, some respondents also expressed displeasure in LRA response time to customer enquiries, while some respondents expressed displeasure in the waiting time when visiting LRA office. Some Respondents expressed their displeasure in the frequent computer network breakdown and power outage frequently experienced at the office of the LRA. Respondent's also expressed their displeasure on the stress faced by LRA customers living in rural areas when they want to pay their taxes, because the only LRA office they can file their taxes, register

new business, pay their taxes and apply for tax returns is in Monrovia, hence they will need to travel to Monrovia before they can perform the above mentioned services.

These issues pose a challenge to Liberia tax payers and ultimately discourages them from paying their legitimate taxes, these challenges are closely related to the empathy and reliability dimension of servqual (Khan & Fasih, 2014; Kaura, et al., 2012; Parasuraman, et al., 1988). Relative to the research aim of this paper, we are presenting a theoretical discussion (in line with the empathy, assurance and reliability dimension of servqual) on how service quality can impact customer's satisfaction.

5.3.1. Digitalization of Services

It is evident that customers of LRA face challenges when it comes to paying taxes, filing taxes, processing tax returns, registering new business and accessing tax related information. Hence, most of the respondents suggested the digitalization of LRA services as possible solution to this challenge. However, ERP as a software solution seek to integrate the complete range of a business processes and functions to present a holistic view of the business from a single information and IT architecture. Most large organisations globally have already adopted ERP, and increasingly small and medium-sized businesses are also finding it cost effective and a competitive necessity to follow suit (Klaus, et al., 2000).

Digitalizing the services of governmental institution will be beneficial to its customers and the institution itself. Through better and secure information sharing between the institution and its customers. With a customized Enterprise Resource Planning software, customer data can be securely kept and can be accessible with the click of a button. That way, staffs can offer intelligent business services by customizing their services to meet the needs of individual customers. For example, when a customer calls the reception or any department in company, the staff on the receiving end will be able to give the customer detailed information about their profile and would be in a good position to answer any enquiries that the customer might have.

Incorporating tax payment, tax filing, application for tax returns and new business registration to the customize ERP system will make tax filing, business registration, application for tax return and payment of taxes easier for customers. Customers can perform any of these services from the comfort of their home. However due to Liberia

being a developing nation, not everyone has access to the internet but most of the business owners do have access to mobile phones connected to the internet and as such can benefit from this service. Digitalization of service in governmental institution will reduce the number of customers visiting the institution's office and will automatically reduce customer waiting time.

Considering that Liberia is a developing country, tracking business who evade taxes can be a challenge. But with the introduction of an ERP system, customer accounts can be created in the system and the system gives the possibility to write memos, reminders and notification against a customer's account. That way the ERP system will acknowledge when a customer's tax payment is due, then the company can send a reminder to the customer about their unpaid tax payment. .

The introduction of a customized ERP system will also be beneficial to corporate tax payers in rural areas, as they will not be required to travel to head-office in Monrovia to file their taxes. Only customers with special issue will be required to visit the head-office, thus the institution will be able to introduce an appointment-based visitation for customer required to visit the office.

Digitalization of service in governmental institutions will positively influence customer satisfaction in multiple ways, such as electronic tax filing, online payment of taxes, online application and approval of tax clearance, electronic application and approval of Business Registration Certificate and access to individual tax account status in real time. The digitalization of services in governmental institution will promote the responsiveness and empathy dimension of servqual.

5.3.2. Infrastructural investment

Several respondents complained about the frequent computer network failure and electricity power outage in the office of LRA. This can impede the successful implementation and operation of the proposed ERP system, as a functioning computer system and an interrupted electricity power supply is mandatory for the smooth operation of this system (Tsai, et al., 2007). Hence, it's prudent for governmental institutions to invest in buying new computer machines as the previous computers may be old and obsolete. A company will also need to invest in acquiring a generator set (electricity generating machine) as the government electricity supply in developing

nations (Liberia inclusive) is not constant and cannot be trusted. Acquiring a standard generator set is vital to the digitalization of company services as the information technology software (ERP) and the computer do require electricity supply to be functional, thus without a complementing electrical generator set, a company will be unable to offer business excellence in their service offerings. A company investment in Infrastructure (new computers, generator sets) will improve their responsiveness and empathy dimension of servqual scale and consequently get their customers happier and more satisfied.

5.3.3. Improvement of promotion strategy

In conformity to Khan & Fasih (2014, after, Blery, et. al., 2009), the acquired knowledge being showcased by staffs during service delivery can be highly assuring to customers, given customers the confidence that the service delivery representative will perform his/her duty professionally and ethically. During our interview with LRA customers, it was reported that LRA needs to improve its promotion strategy to promote tax education in Liberia. Suggestions made includes the hiring, training and deploying of field agents (foot soldiers) in various communities in the rural areas. These field agents will take along with them flyers and pamphlets which contains LRA's tax information and engage customers by face-to-face interaction to enlighten them about their tax obligations and the importance of paying their taxes on time. This strategy may be complimented with radio advertisement of LRA services and the economic and developmental importance of paying taxes. This will encourage customers to declare and pay their lawful taxes to the LRA and this is in conformity with Kenneth & Douglas (1993) statement that exposure to additional promotional material may positively influence customers perception of service quality.

Evidence from the responses of the interviewees in this study also suggests that LRA needs to provide taxation seminar for their customers. Organizing taxation seminar for customers will have a significant impact on both the customers and the company, these seminars will provide a platform were large corporations, medium and small-scale business entities will have the time to ask questions on relevant taxation related issues and the opportunity to get feedback from taxation specialist. The seminars will have an open session with tax experts from the company with multiple perspectives on tax topics (tax clearance, business registration, filing tax return, etc.) that concerns individual customers. These seminars will equip customers with the awareness,

understanding and knowledge to navigate the bureaucracy of the Liberia taxation system. This will also give customers a suitable platform to recommend appropriate solutions to taxation related issues, such as reducing the steps to obtain duty free, tax clearances, tax payment, and the frequent network failure of the tax administration system (software), professional license and among other tax related issues. The improvement of a company promotional strategy will promote their assurance and empathy dimension of servqual.

5.3.4. Opening of sub- offices in major towns

According to Khan & Fasih (2014) the ability for service delivery firms to pay attention to customer's problem and demand, then address these issues effectively fulfils the empathy dimension of service quality. Evidence from the empirical findings of this study suggests that LRA could open sub-offices in major towns within the country to better serve their customers .This will be beneficial for customers who live far away from the headquarter (Monrovia) as customers can only file tax returns at headquarter. The restriction on the location where tax payment can be made promotes customer discouragement for visiting the company office to pay their taxes. The opening of sub-offices in Liberia's fifteen counties will also reduce transportation cost for customers visiting the headquarters and will reduce the one to five days processing time faced by customers who live far away from LRA headquarter in Monrovia.

It is mandatory for customers or their custom broker to appear in person to apply for duty free exemption, and to follow the complex procedures before he/she can be accepted for duty free waiver. This presents a challenge for customers who live outside the capital of Monrovia. The opening of sub-offices authorized to award duty free certificate will encourage importers and exporters in Liberia to be more cooperative with Liberia taxation regulations. This will indirectly encourage these importers and exporters to pay their taxes on time.

Whenever a customer complaint is filed to the LRA, precisely the Division of Tax Appeals (Monrovia) is charged with the responsibility to officiate and impartially resolve disputes arising from decisions made by tax officers. If a customer disagrees with the assessment of a tax officer, he/she may appeal to LRA division of tax appeal in Monrovia. Upon receipt of the compliant, the aggrieved customer will be informed of a hearing date and time, not later than 10 business days from the receipt of the compliant.

The customer may represent his/herself or may be represented by an accountant/attorney at the hearing.

This customer compliant procedure at LRA is a problem for business owners operating outside Monrovia when filing a complaint. With the establishment of LRA sub-offices in various counties, it will make it easier and encouraging for customers to make compliant against the assessment of a tax officer in their local sub-office. And if the issue is still unresolved, then the compliant can be forwarded to LRA headquarter for subsequence hearing and final solution without requiring the presence of the complainant in Monrovia.

In Liberia, tax clearance certificate is issued by LRA headquarters in Monrovia and it certifies that a customer has complied with all known tax requirements at the time of issuance. Normal processing time for a complete and accurate tax clearance application is between 1 to 3 business days. For incomplete applications (missing information, missing supporting documentation and/or outstanding tax liabilities) processing time may take up to 5 business days. If all documentation and tax obligation issues are not settled within these 5 business days, a new application is required. These terms and conditions may serve as a problem to customer residing and doing business outside Monrovia, as frequent underwriting of transportation cost for taxation consultancy may also have negative effect on the customer's profit margin. Hence opening sub-offices throughout Liberia will help in reducing customer (business owners) expenditure and will also encourage the customer to comply with Liberia revenue code. The opening of sub-offices in major towns in Liberia will promote their empathy and responsiveness dimension of servqual (Khan & Fasih, 2014 and Kaura, et. al., 2012).

5.4. Revised Theoretical Model

Results from our empirical findings suggests that price, responsiveness, empathy and assurance have the most impact on customer satisfaction. Price is the most important factor considered by most of the customers, followed by responsiveness, empathy and assurance. Figure 3 illustrates the factors influential to customer satisfaction at LRA and the related components of price. The above stated factors can make LRA price sensitive by reducing prices for their customers. LRA can also respond to customers need through digital software "ERP", which reduces price and increases productivity or satisfaction for LRA and its customers.

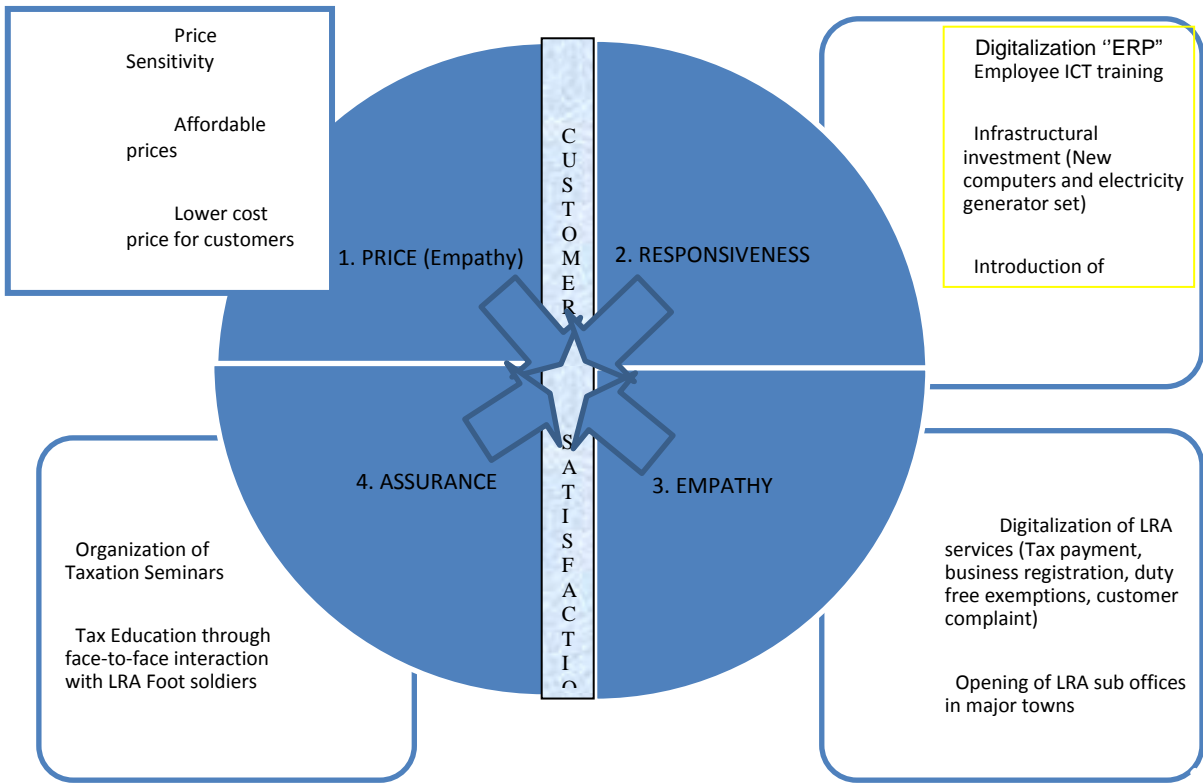


Figure 3. Revised Theoretical (Own construction)

6. Conclusion

This last chapter presents the conclusion of the impact of service quality on customer satisfaction. Here we summarize the findings of the study, the findings relevant to our two research questions, the implications of this study and suggestions for future research.

6.1. Summary of the Study

The topic of this study is the “impact of service quality on customer satisfaction”. With the aim of analysing how service quality influences customers’ satisfaction. We have developed a theoretical model which can be helpful to enhancing customer satisfaction in a governmental company like LRA. By reducing the processing time for filing taxes and receiving tax returns. The model shows how to reduce waiting time when visiting LRA local offices. And most importantly making the process of tax payment easy, less complicated and encouraging to customers. Our model includes: digitalization of services, infrastructural investment, and improvement of promotional strategy and opening of sub- offices in major towns across Liberia.

With the successful implementation of the model, LRA will be able to have a comprehensive database of its clients and can customize its services to meet the individual needs of client’s efficiently. LRA will be able to track down businesses with unpaid taxes and tax evaders and compel them to pay their taxes with the help of enforcers (foot soldiers). LRA will have the possibility of generating more revenue as the payment of taxes and other services will be relatively easy to access via the internet. This will be especially beneficial and encouraging to customers in the rural areas who otherwise must travel to LRA headquarters in Monrovia to pay their taxes or get tax related information. There is a need for the opening of sub-offices in the fifteen counties in Liberia as there is a concentration of traditional businesses owners within these axes. And may not have the skills of surfing the internet.

6.2. Discussion of research question 1.

How is quality of service evaluated by customers?

Evidence from the empirical findings of this study suggests that the customers of LRA evaluate the quality of service differently but interestingly their perception of good

service quality is closely related to price of service and service efficiency, with price of service being the most important variable.

Price of service: Findings from this study reveals that the respondents consider low price to be the most important factor when evaluating the quality of service of a service delivery provider, thus suggesting that these respondents are price sensitive and the quality of a service is closely related to the price of the service for them. However, Liberia is a developing and low-income country that was ravished with decades of war, which may be the reason for the price sensitivity expressed by the respondents. Since the LRA is a governmental organization responsible for collecting government revenue, it is of our opinion that LRA should give incentives such as, lower service fees for customers who utilize the newly proposed digitized system to file their taxes or make payment online. The ability for LRA to offer lower price/incentives to its clients will improve their empathy dimension of servqual.

Service Efficiency: Evidence from the findings of this research suggests that the most important factor after price is service efficiency for LRA customers when evaluating the quality of service of a service provider. Most of the respondents expressed displeasure in the efficiency of LRA services, with respondents complaining about the prolonged waiting time to get their enquiries addressed when visiting LRA office, and others complaining about the prolonged processing time of tax returns.

Digitalizing LRA services, and opening of LRA sub-offices in major towns in Liberia will offer a more effective and efficient service to its customers. On utilizing the vast customer database provided by the ERP system, LRA services can be customized to meet individual customer needs. This would also reduce the need for customers to visit LRA office as most of their enquiries can be addressed and updated over the internet in real time. Interestingly, with the successful implementation of a digitized service, LRA can introduce an appointment-based system, where customers have a specific time for their individual enquiry to be addressed. Hence this will positively influence LRA's responsiveness; empathy and assurance dimension of service quality and ultimately foster customer satisfaction.

6.3. Discussion of research question RQ2.

How will improved service quality enhance customer satisfaction?

Evidence from the Empirical findings of this study suggested that an improved service quality will significantly make customers happy and satisfied. The service quality improvement suggested in this study will foster a better situation for LRA customers and for LRA itself. The introduction of an ERP service will make it easy for filing taxes; tax payment, and tax return processing; new business registration and customer enquiry.. This will encourage/ compel customers to pay their legitimate taxes on time. On the other hand, an improved service quality will increase revenue generation. LRA will be equipped with detailed information of business owners and will have the ability to track down businesses with overdue taxes and businesses in the habit of evading taxes.

6.4. Contribution to Theory

In accordance to Khan & Fasih (2014); Kaura, et al. (2012); Naidoo (2010, 2014); Jayasundara, et al. (2009); Aga & Safakli (2007) and Ismail, et al. (2006) the most influential service quality dimension on customer satisfaction are empathy, reliability and assurance. However, during our research, the most influential service quality dimension on customer satisfaction in Liberia is found to be responsiveness, empathy (price of service) and assurance. This is in conformity with Berry, et al. (1983) who find that the concept of service quality differs from organization to organization. Price is of vital importance; the price of service has the strongest impact on customer satisfaction in Liberia.

6.5. Managerial Implications

The management and staffs of LRA have a vital role to play for the successful implementation of a digitized service at LRA. Management needs to invest in training or employing data analysts. So they can properly utilize the registered data of their customers. This measure can assist the finance department in calculating the tax returns of tax payers as they have all the required information of the taxpayer at their disposal. With a customized ERP system and competent data analysts, LRA will be able to process customer's tax returns timely and the customer's displeasure of their tax return elapsing to the next financial year will be a thing of history.

However, there might be some challenges using this system as some customers might give inaccurate data whilst using the online platform, this issue can be addressed by a member of LRA contacting the taxpayer to request for additional information or to request the customer to visit the office at a certain time.

For the successful implementation of digitizing LRA services, LRA management must invest in its employees, so they can be competent with the newly introduced system. Otherwise the benefit of the system wouldn't be fully achieved. In an organization, the employees are the most valuable assets and must be leveraged to achieve business excellence. Therefore, maximum optimization of the proposed enterprise resource planning (ERP) software will be useful for LRA employees.. This is in line with identifying and addressing the empathy, responsiveness and assurance dimension of servqual in order to better satisfy customers (Khan & Fasih, 2014 and Kaura, et. al., 2012).

6.6. Suggestion for future research

This study was based on several articles which have been read, analysed and used as a lens to examine the “impact of service quality on customer satisfaction at the LRA”. The results from this study led to a revised theoretical framework which is a development of our initial theoretical framework from previous studies. The early studies focused on developed nations, which we used as a guide to conduct the current research.

The findings of this study is realistic to some extent even though the study couldn't cover the entire business population of Liberia. Therefore, it's prudent to conduct further research to get a holistic view of this case study. This study may also be interesting for other developing market contexts like Liberia. We suggest following areas for further research:

1. A future research on the impact of e-tax payment on revenue generation in LRA is relevant. A study can also be conducted in a similar government organization in Liberia or in other developing countries.
2. A research relating to the role of culture in service quality in Liberia can also be of interest.

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Appendix A. Research Questions



Master's in Business Administration Thesis Questionnaire

This questionnaire is designed by Jesse S. Karlay and Ehigie Johnson. It addresses our research aim of investigating the impact of service quality on customer satisfaction in LRA.

1. What is your gender?
 - a. Female
 - b. Male
2. How old are you?
 - a. 15-20
 - b. 21-30
 - c. 31-40
 - d. Over 40
3. What is your position or Job title?
4. Do you feel comfortable with your name being mentioned in this study?
5. How long have you worked in this position and number of subordinates?
6. How helpful are the staffs of LRA towards customer enquiries? In what way?
7. Do you trust the staffs of LRA to deliver its services in a consistent manner?
8. How fast and efficient does LRA staffs respond to customers query?
9. The quality of service at the LRA was as good as I expected.
 - a. Strongly agree
 - b. Agree
 - c. Neither agree nor disagree
 - d. Disagree
 - e. Strongly disagree
10. What do you like most /least about the staffs of the LRA?
11. What is your perception of the waiting time when visiting LRA office?
12. What do you like most/least about how LRA deliver its services to customers? What can be improved in the future?
13. What is most important for you when dealing with the LRA?
14. How do you satisfy your customers?

Appendix B. Questionnaire Responses

Resp onde nts	Q1. What is your Gender?	Q2. How old are you?	Q3. What is your position or job title?	Q4. Are you comfortable with your name being mentioned in this study?	Q5. How long have you work in this position and number of subordinates? (in years)
R1	Male	31-40	LRA's Executive	No	11
R2	Male	21-30	LRA's Executive	No	12
R3	Male	21-30	Business Director	No	9
R4	Male	21-30	Business Director	No	12
R5	Female	21-30	Business Director	No	8
R6	Male	21-30	Business Director	No	7
R7	Male	40+	Business Director	No	13
R8	Male	31-40	Business Manager	No	7
R9	Female	21-30	Business Manager	No	5
R10	Female	40+	Business Manager	No	14
R11	Male	21-30	Business Manager	No	7

R12	Male	31-40	Business Director	No	8
R13	Female	40+	Business Director	No	6
R14	Male	31-40	LRA's Executive	No	8

Q6. How helpful are the staffs of LRA towards customer enquiries? In what way?

R1	They all have the knowledge of the institution and understand the tax system. They help to explain the entirety of the tax regime and what needs to be done.
R2	They are helpful, in term of making sure that your work is done properly void of Tax administration system error.
R3	Staffs at the LRA are very helpful in addressing customer enquiries in many ways. Staffs provide tax information to clients daily no matter their appearances, ethnicities, religions and educational backgrounds. Customer inquiries are addressed in time verbally and in writing by emails and texts.
R4	The Staffs are most available always to answer to customer enquiries about related LRA issues.
R5	The staffs of the LRA are helpful towards customer enquiries much faster than other entities. They are always ready to answer questions regarding to taxes.
R6	They are willing to answer all questions asked them in a concise manner.
R7	Staff of the LRA are very helpful to their customer in explaining the processes of tax payment and when and to pay their taxes.
R8	The LRA being an independent, semi-autonomous authority principally responsible for the collection of border taxes on goods imported into or exported from Liberia staffs has been very prompt in responding to customers inquiries. They make sure customers have positives results before leaving their Entity.
R9	The staffs of the LRA are very much helpful in that they provide customers with the requisite and needed information in a timely manner. More besides, brochures are preparing and available for all our customers.
R1	The staffs are helpful because they assist in addressing customers' inquiries

0	regarding tax payments.
R1 1	On the average the staffs are 50% helpful to customers in providing information and rendering services.
R1 2	The staffs are helpful by trying to uphold the LRA core values one of which is proper service delivery to its customers.
R1 3	They are very responsive and cooperative to hear your problem and provide solution, if need be.
R1 4	The office does not only respond to customer enquiries but also takes proactive measures in reaching out to taxpayers and educating them.

Q7. Do you trust the staffs of LRA to deliver its services in a consistent manner?	
R1	Certainly, the staff at LRA are professionals and always gallant in their discharge of duty.
R2	Yes
R3	Yes! I do trust the staffs of LRA to deliver its services in a consistent manner.
R4	Yes, I do, but there may be some limitations due to constant computer system failure which may serve as challenge within the working environment.
R5	Yes. I trust the staffs of the LRA in delivering its services in a consistent manner because they are professionals.
R6	Yes
R7	Yes
R8	With my consistent interactions with the Staffs at the LRA, I trust them.
R9	Yes, of course. The staffs of the LRA are qualified professionals that understand tax payers/customers to be very important and major contributors to the Liberian National Budget, and as such provide a consistent service delivery to its customers.
R10	Yes, I trust the staffs, but need to improve on their services to increase national revenue envelope.
R11	75% of the staffs at LRA are trusted.
R12	Yes, because they are highly professional in providing services.
R13	Yes, I do.
R14	Yes

Q8. How fast and efficient does LRA staffs respond to customers query?

R1	On a scale of 1-3, I can safely give the LRA; a 2. Fast, but not very fast due to processes and procedures of the Authority.
R2	Fast but not very fast to a better extend, therefore, it needs improvements.
R3	When customers have query and wished that it be addressed, Staffs at the LRA respond in a timely manner with little delay either verbal and in writing by emails and texts to customer but needs improvement.
R4	Their responses are done in a fast manner but not to customer's expectations.
R5	LRA staffs respond to customers query is too fast and efficient because they take about ten to fifteen minutes to answer their customer's questions.
R6	If you decide to call on the phone to any customer service representatives you get them with just two or three rings of the phone and your query (is) is/are answered satisfactorily. Likewise, if you pay the office a visit the customer service representatives are cordial and ready to answer your question satisfactorily.
R7	Basically, 5 to eighteen minutes.
R8	The staffs at the LRA respond to customers query with speed and Accuracy.
R9	Very Fast. The Taxpayer Services (TPS) Department is very must proficient in providing information to the public.
R10	I believe the staffs have the requisite knowledge and qualification to respond to customers' queries, except if they decide to abandon it wilfully.
R11	50%
R12	The LRA staff try to respond to customer needs in a timely manner.
R13	They are very effective manner.
R14	I would grade the Taxpayer Services Division 6.5 on a scale of 0 to 10.

Q9. The quality of service at the LRA was as good as I expected.					
Respondents	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
R1		X			
R2		X			
R3	X				
R4		X			

R5	X				
R6		X			
R7		X			
R8		X			
R9		X			
R10		X			
R11		X			
R12		X			
R13		X			
R14		X			

Q 10. What do you like most /least about the staffs of the LRA?	
R1	They're professionals and understand what they do.
R2	What amazes me most about the staffs at the LRA is that they are always willing to assist with whatsoever related work you must do at the LRA, least is that they should work on the constant internet system failure.
R3	I like the LRA staff when it comes to information dissemination. Knowing the fact that LRA is a Revenue Collection Institution, client who are not aware on how and when to pay taxes are informed on a daily, monthly semi-annually basis. About what amount in percentage is to be paid, is provided by the Staffs of LRA. Enforcement exercise is done in a vigorous way by region and section. In addition, the staffs of LRA are full of integrity, independence and are objective in their collection process. The least things I don't like about the LRA is the constant internet failure, long procedures to obtain tax clearance, duty free and business registration.
R4	I like their zeal and motivation for their jobs and I dislike the constant internet system failure, prolong procedure to receive tax clearance, business registration and no LRA sub-office in my township for customers.
R5	They are friendly when communicating with their customers. In a sense that, their way of talking can encourage the customer to pay his/her taxes but I don't like the long process to get tax clearance, and tax payment.
R6	Most: The staffs have been trained well and know what to do and when to do it.

	Least: They could do best if the tendency of prolong 1-5 days for tax clearance being reduced to a day or two for customers.
R7	They are cooperative, dedicated and helpful with their customers. I don't like the delay process to receive a Tax clearance, and constant internet system failure.
R8	What I like about the staffs at LRA is that they are always sincere to customers when they are encountering problems that are beyond their control. They need to improve their constant internet system breakdown.
R9	They are professionals and of integrity. They understand quality service delivery to customers and provide the public with the rationale of paying taxes. They need to create sub-offices through Liberia.
R1 0	I believe the staffs have the requisite knowledge and qualification to respond to customers' queries, except if they decide to abandon it wilfully.
R1 1	On the average, 80% are informed about the tax law, while 20% are not informed about the tax law.
R1 2	I like their professionalism and I dislike the constant internet breakdown.
R1 3	They are very cooperative and generous.
R1 4	Their commitment to service.

Q 11. What is your perception of the waiting time when visiting LRA office?

R1	It's considerate and not very bad. Needs continuous improvement in the waiting time at the LRA office, especially in the process of getting tax clearance, duty free as well as tax payment.
R2	For my experience the waiting is quite good you really don't have to wait that much but needs improvement in tax clearance, business registration and among other tax related issues.
R3	The staffs of the LRA sometime delaying customers. When customers get in contact with staffs of LRA to address tax clearance and other related issues, it is done in maximum ten minutes or a day or more. If the internet system has a failure, clients are sometime informed on time of the situation and remedy is provided.

R4	My perception is not bad since the staffs do show up to carry out their duties, regardless of them prolong steps to get tax clearance, business registration, tax payment and other related tax services issues faced at LRA.
R5	The perception of the waiting time when visiting at the LRA office is 5 to 10 minutes. I suggest it needs improvement as per the waiting time at LRA.
R6	Gradually the LRA authorities are working on the waiting time and the improvements are felt and seen.
R7	Good as staffs are concern about you but they need to reduce the waiting period for tax clearance from 5 working days to at least 2 days.
R8	Whenever I visit the LRA my waiting time is always between 10-15 minutes.
R9	My perception of visitor's waiting time is that the LRA have a good or effective way of handling customers. LRA considers anyone visiting as Taxpayer and handle their cases with urgency at 10 to 16 minutes.
R10	The waiting time is partly favourable.
R11	Is fair, there is a need for improvement on constant internet system failure and prolong tax clearance processing.
R12	I think the waiting time is average.
R13	I perceive that I won't wait longer than expected.
R14	Need improvement, especially in e-tax and/or ICT.

Q12. What do you like most/least about how LRA deliver its services to customers? What can be improved in the future?	
R1	The tax regime in Liberia needs to be digitized. In this evolving world, LRA needs an app that will allow tax payments online and in real time.
R2	I like the way they talked to customer and their eagerness to solve your problem if there is any. What they need to improve on is the constant internet system failure which at time hinder the working of their staffs and the customers
R3	The LRA is responsible for collecting revenue. For this reason, flyers are issued to customers about the services and media awareness's are on radios and

	<p>televisions. In addition, text messages and emails are sent to taxpayers about the services and addition bonuses and wavier if decided by legislation. Basically, I suggest that the LRA improve on this constant internet system failure and incorporate an e-information share awareness (B2C) for the customers.</p>
R4	<p>The staffs of LRA encourages their customers to pay taxes but I recommend that LRA improves on the long procedure to receive tax clearance, business registration, constant internet system failure faced by customers and the creation of more LRA sub-offices.</p>
R5	<p>Their service is unique. The staffs can usually check on their customers and encourages them to pay their taxes. In the future, I want for LRA to be digitized and creates sub-offices in every township. This will make it easier for them and the customers.</p>
R6	<p>Advertisement on their services/products can be revolutionize. Customer service representatives should learn to smile all the time while communicating with customers despite what they go through. LRA needs to provide E-tax system and creation of sub-offices throughout Liberia.</p>
R7	<p>The constant failure of the internet system (tax administration system) which is being used needs to be improved on and more Local-offices should be created in every county of Liberia.</p>
R8	<p>I like how LRA deliver their service in a professional way, build a good relationship with customers but they need to improve on failure of the technology system (tax administration system) as well as creation of more local-offices in every part of Liberia, which will increase the revenue base of Liberia.</p>
R9	<p>Timely delivery of services and brochures to ensure that customers are informed of the LRA operations. An introduction to electronic portal and sub-offices in every county will enable customers to enquire information of the LRA, apply for commercial documents (tax clearance, business registration, etc.) and pay taxes as well, will a major improvement of services to the LRA in the future.</p>
R10	<p>The services are good in terms of organization but need to provide e-tax payment and local-offices in every township of Liberia which will reduce too many tax avoidances.</p>

R1 1	The most I like about LRA, they informative to the customers and the lease they slow to response. LRA needs more sub-office throughout the regions of Liberia.
R1 2	The way LRA carries on awareness through every medium available. They need to improve by each one staff teaching one citizen.
R1 3	The staff are very generous. More technology need to be employed to initiate a more effective and efficient way of tax payment.
R1 4	Not bad but need improvement, especially in e-tax and/or ICT.

Q13. What is most important for you when dealing with the LRA?

R1	Tax payments should be done with ease and in time.
R2	The most important issues for me when dealing with LRA is that my assessment of whatever tax I am paying should be done properly if not you could be over bill or under bill.
R3	In my understanding processing time and awareness of tax payment should be efficient and vigorous so as enable me to get a clearly mind of what are the benefits from tax payment and steps for payment. I see this as important when dealing with the LRA.
R4	My most significant aspect in dealing with LRA is to be educated about tax payment, wish for fast tax clearance procedure that will encourage me to pay my taxes on the due date at all time.
R5	The most important way when dealing with LRA is the payment of my taxes.
R6	To get my job and queries properly done/ answered.
R7	Tax payments, tax certificate should be done with ease and in time.
R8	What is most important for me when dealing with the LRA is to be billed correctly and pay my taxes within time.
R9	The most important thing for me when dealing with is that it makes me part of the revenue generation of our nation.
R10	To get tax clearance for my company to help me bid for future contract.
R11	Accuracy in providing the correct tax information.
R12	To pay my rightful taxes with an easily tax payment procedure.
R13	I should get the value for my taxes in terms of social services.
R14	Staff integrity and commitment to service.

Q14. How do you satisfy your customers?	
R1	A great customer service is one of the best differentiators nowadays in a competitive world-especially in the private sector. You satisfy customer by giving that BEST customer experience that will make them always come back. Let example, the customer service BE FAST, BE FLAWLESS, and BE FRIENDLY....
R2	By providing the quality goods and services at a very affordable price.
R3	I satisfy my customer in two ways: (a) efficiency in my goods or service processing time, and (b) timely awareness and redress to customer query.
R4	By providing quality goods at a lower price that will encourage my customers to return for more quality goods.
R5	I can satisfy my customers with the way I can communicate and deliver to them.
R6	Basically, I satisfy my customer by providing quality services or product at reasonable prices.
R7	By making them to feels comfort when providing quality service at a cheap price.
R8	I satisfy my customers by knowing their needs and giving them what they want.
R9	I satisfy my customers by firstly giving them the best receptions, providing awareness of the kind of taxes and the procedure of payment, time table of payment and the essence of said tax to be paid
R10	By giving them the support, they need in a timely and effective manner
R11	By providing efficiency and productivity to my customers.
R12	By meeting their needs in a timely manner.
R13	By providing their needs and responding to their problems.
R14	No Answer.

Appendix C. Map of Liberia



