Re-examining the Role of Service Quality Dimensions and Trust in Predicting Customer Satisfaction in Brunei Postal Services

Amal Maziah Muhd Sawara[1], Kabiru Maitama Kura[2]

[1] UTB School of Business, Universiti Teknologi Brunei, Brunei Darussalam
Email: maziah251@gmail.com

[2] UTB School of Business, Universiti Teknologi Brunei, Brunei Darussalam
Email: kabiru.kura@utb.edu.bn

Abstract

Postal Services face many challenges or issues including competition, privatization, technology and substitution from electronic and digital services. From previous studies have examined the relationship between service quality, customer satisfaction, perceived value, convenience and trust. These studies adopted the SERQUAL model to examine relationship between service quality, perceived value, convenience, trust and customer satisfaction towards Postal Service in Brunei Darussalam. Also, to measure the service quality in postal services which may be five dimensions. This study has the proposed to measure the service quality by applying three dimensions: tangibles, reliability and empathy; these dimensions to examine the relationship of service quality, perceived value, convenience, trust and customer satisfaction among postal services customers in Brunei Darussalam. One hundred and fifty-four respondents have responded to the questionnaire. Data were analyzed by correlation and regression analyses in order to test all the relationship between the variables in the model. The results show that all independent variables have positive relationship with customer satisfaction as expected.

Keywords: Customer satisfaction, service quality, perceived value, convenience, trust, postal services.

1 Introduction

In essence; postal service is an established institution that's gain a place at the heart of our society. It is only way for the society to communicate and feel connect with/to each other from different regions in the worldwide. As in the history of the Brunei post goes back to 1895 when Borneo Company established the 1st post office in Brunei. In 1906, British Resident had built the government post office during the Treaty of Friendship. In 1984, Ministry of Communications have taken responsibility the Postal services department since that. Pelita Brunei (2017), states that postal services in Brunei not only focus on the changes of the postal services department and differences of services. But the Ministry of Communication try to put varieties of products and services in postal services in Brunei to build up Brunei economics of scale, to make easy delivery goods and services for the customer from one destination to another destination. It has generated the satisfaction toward the customer.

As according Cabholkar et al., (1996); Fournier and Mick, (1999), Customer satisfaction are useful and essential for consumer and companies' researchers. Postal services are faces major competitive world market as services in postal upgrading in technology to satisfy the customer and make efficiency with the services provided. By Jamal and Naser, 2002, to compete with world market customer satisfaction are the major successful factor for the companies and businesses. Therefore, the customer satisfaction also give impact to the company's objective as the company trying to improve their quality and services (Bitner and Hubbert, 1994). In postal services, the whole range of business activities in providing services that are closely related to its customers. Customers are demanding and often the critical of the quality of the services and products provided for their experience, thus maintaining customers become an important issue. In order to retain customers and to protect as well as to sustain long-term customer interest, the postal services need to maintain and on-going relationship with their customers.

Thus, to maintaining the customer is the need of understanding the customers. The postal services need to serve them satisfactorily and improve their service quality to meet their demand. Berry, Parasuraman, and Zeithaml (1988) proposed that service quality is the powerful and competitive weapon and strength of leading service firm. Most of the previous studies had been done in European countries and few in Asia, but there is no evidence of the studies has been done in Brunei context in term of service quality and customer satisfaction. There are wide differences in term of culture, heritage and ideology. Therefore, it is significant to carry out this study and solve the issues of unclear understanding about service quality and customer satisfaction that take place on postal services in Brunei context.

2 Literature review

2.1   Customer satisfaction

In marketing studies, customer satisfaction is the focus and important construct to the company/ firm (Brandy & Robertson, 2001; Cronin et al., 2000; Fournier & Mick, 1999). Customer satisfaction has been defined as affective that emerges in response to a single or prolonged set of service encounters in the company. It also as the overall viewed of the service provider while future intentions are for returning to the service provider (McDougall & Levesque, 2000). Pickton and Broderick (2005), stated that customer satisfaction is very important to the company/ firm as the cost related and in keeping the returning of existing customer compare in getting new customers. According Zeithaml, Berry and Parasuraman (1993) customer satisfaction was a gap of expected service level and perceived service level that performed by a company to its customer to get the great result of satisfaction. Furthermore, in the dimension of customer satisfaction is conceptualised as customer satisfaction in postal services and with overall satisfaction that postal services offer to the customer.

The expectation of customer can be evaluating through the performances of a company/ sector in the context of postal services, they compare their expectation prior to purchase or consumption with the actual service provided. If the services performance is equals or above their expectation, the satisfaction is guaranteed. However, when the services performance is below the expectation, it gives dissatisfied to customer (Oliver, 1980). By Kotler and Keller (2012) also has defined customer satisfaction as an individual's emotions of preference or displeasure measured by comparing a product and service's outcome to expectation. Consistent with this view, customer satisfaction is defined as an emotional response, that results from cognitive process of evaluating the services received against the costs of obtaining the service (Woodruff et al. 1991, Rust and Oliver 1994).

Smith, Bolton & Wagner, 1999; Bitner, Booms & Mohr 1994, has been investigated the customer satisfaction in the context of managing successful service encounter and managing services capes by Bitner, 1990, 1992. Bitner and her co-author (1994), who has developed and discovered the classification for different types of satisfactory and unsatisfactory service that encounter especially in management of problem of customer in order to improve the service provided. On the other hand, in businesses if they want to gain market share or profit or to protect their business, they need to overcome their competitors by offering better, high quality of service and product to make sure their customers are satisfied. Furthermore, customer's beliefs and feelings give directly effect to their satisfaction level. By Al Karim, Chowdhury, 2014, p.3,4, study that when the customers feels satisfied with the services, the result is the customer will be loyalty on the business and it means that the business will get higher profit and higher market share for the business.

Moreover, many researches have noted the construct has a cumulative/ progressive nature, as the satisfaction is primarily appraised as specific agreement/ transaction (Fornell, 1992; Johnson & Fornnel, 1991; Rust & Oliver, 1994). In Fournier and Mick (1999), in overall conceptualize example customer satisfaction is a postexperience decision of customer that have been made with product and service. As Jiang and Rosenbloom (2005), explain that customers overall satisfaction is a good indicator compare with the transaction specific measurement in order to examine on how well the customer experience at the site of purchase and on how they will return to make another purchase. For example, in postal services, it will examine on how the customer experience the transaction in collecting or sending the parcels over the counter's staff in the post office. However, Anderson, Fornell and Lehman (1994) have argue the customer satisfaction for overall is considered as superior when it compares with the transaction specific. It is because customer satisfaction is more fundamental and useful in prediction the customer behavioural. The contention has shared by Tse and Wilton, 1988.

2.2   Service quality and customer satisfaction

Service quality has the concept of both in service delivery process and service outcome. The service outcome is where the consumers evaluate the service production process outcome (Lehtinen & Lehtinen,1991). For the service delivery is the end process in resulting the service is transferring to the customer (Parasuraman et al., 1985). This comprise the way postal service staff provide the service that reflects what customer expects and want to perform the task respectively, what they say about the service and the service delivery. As several researches for many studies, it has appeared a distinguish and judgments of service quality performance from customer satisfaction. As suggested from Anderson and Fornell (1994), customer satisfaction is a post consumption which compares with perceived quality and expected quality, with the reference service quality is the global evaluation for service delivery system of company/ sector. Parasuraman et al. (1985) also defined as the service quality is a form of attitude to get result from the comparison of service expectation and service performance.

From the previous studies, service quality was agreed in forming a multidimensional construct but no firm agreement regarding in generic dimensions. For example, LeBlanc and Nguyen (1988) had identify only three dimensions of service quality such as physical, corporate and interactive. However, service quality that measure by Parasuraman et al. (1985; 1988), that known as SERQUAL consists of five dimensions (tangibles, empathy, reliability, responsiveness and assurance). The five dimensions, tangibility discusses physical appearance of facilities, equipment, personnel and communication materials; reliability is refer the ability to deliver the service accurately; empathy is when service provider give individual attention to the customer; responsiveness refer to willingness to help customer or to serve the

customer and assurance is the ability to convey trust and confident and knowledge and courtesy of employees.

Many studies and researchers have adopted the SERQUAL model to measure the service quality in various business setting, including the postal services. For such studies in (i.e. Kwon & Lee, 1994; Wong, Lo & Hui, 2003; and Kumari & Rani, 2011) has used five SERQUAL dimension to measure the quality of banking industries. But in this research of postal services, to measure the quality it only used three out of five SERQUAL dimension model to get the result of service quality. For example, Abdullah and Kassim (2009), use two of SERQUAL dimension encompassing human skills, online banking, tangibles and empathy to measure the service quality in Qatari Islamic Banking. The measurement of service quality as variable of customers perception through the five SERQUAL dimension. The result indicated that customers' perception of service quality has positive effects on the level of customer satisfaction. Out of five dimension of service quality, the dimension of tangibility, reliability and empathy has greatest impacts/ effects on the level of customer satisfaction.

Based on the literature review of this study, the variables are noted in the context of conceptualised related with the postal services. First, tangibles of SERQUAL dimension refers to the surrounding objects while reliability dimension is more focuses on the accuracy of the services and secure transaction management. The empathy dimension is relating to the care and individual attention given by postal office staff to the customer, while convenience can be defined as the presence of a complete range of available services, with convenience locational accessibility and operating hours cited as important in postal services. From the above review of literature, it is reasonable to believe that customer satisfaction with postal services providers would be positive when the gap between perception and expectation of postal services is less.

Therefore, an analogy in the relation of SERQUAL dimension; tangibility-reliability-empathy and customer satisfaction are the following of hypothesis can be formed:

> *H1:* Tangibility is positively related to customer satisfaction
> *H2:* Reliability is positively related to customer satisfaction
> *H3:* Empathy is positively related to customer satisfaction

2.3   Trust and customer satisfaction

Trust is believing in one costumer have good experience in the company. It also can be defined as the indicator of customer's confident in the quality and reliability to services provider. By Crosby et al. 1990, trust is the customer believes and feels the selling company can be relied upon to behave in such manner for the long-term interest of the customer will be served. The belief of customer's confident is trusting in service provider (Garbarino & Johnson, 1999). Komiak and Benbasat (2004), has three categories of group in defining trust; conceptual definitions, the direct objects of trust and trust in specific characteristics of the trustee. Moreover, according Mcknight and Chervany (2002), trust have three characteristics which include the ability, benevolence and integrity. In define the ability is the belief of customer (trustor) that the service provided (trustee) has the capability to fulfil the service provided needs. Benevolence refers to the extent of service provided needs to do good to the customer as well its motive to gain profit for the company. Integrity refers to the customer's belief on the service provided gives the customer faithful agreements, act ethically and provide true information. Therefore, when the service provided are meet the customer wants and

expectation in delivery the services, it will develop the satisfaction of customer in services itself.

In postal services, it gives true information and guidelines for its customer to belief and trust their services. Trust for postal services are mean to the trustworthy, honest, practice integrity and reliable in delivering service to its customers. Most of studies such as Garbarino and Johnson (1999), Singh and Sirdeshmukh (2000), and Gounaris (2005) has shown the defined of trust is the important factor to influences the customers' intention, and to develop and sustain the long-term customer relationship with services provider. This led to the high future potential of relationship between the customers and services provider. In the study of Gefen, the perceive service gives effect on customer trust that applies the SERQUAL model includes the three dimensions of tangibles, empathy and the combination of reliability-assurance-responsiveness which have the significant effect of trust while the tangibles and empathy do not have the significant effect on trust. Some researcher has revealed that the relationship between customer satisfaction and trust is positively related (Ganesan, 1994). As Pavlou and Fygenson, (2006); Ribbink et al, (2004); Kim et al, (2008), also discovered that trust have most significant to customer satisfaction.

Hence, the relationship between trust and customer satisfaction are significant to each other as the value of customer trust towards the services provided give the positive impact to customer satisfaction. Whereas, trustworthy of the customer and feeling secure of giving confidential information to the staff tend to build satisfy towards the services. Therefore, an analogy in the relation of trust, Postal services and customer satisfaction are the following of hypothesis can be formed:

H4: Trust is positively related to customer satisfaction

2.4   Perceived value and customer satisfaction

The definition of perceived value is the involvement of customer in what they received and what they given to obtain the services (Zeithamal, Bitner, & Gremler, 2009). Other researcher suggest that it can be adding value or reducing between the perceived benefits and cost with the purchase and used the services (Lovelock & Wirtz,2011). The important of perceived value regards the problem from the perspective of customer and to determine the products or services are valuable, only the customer can be, not the service provider (Roig et al., 2006).

According to Cronin, Brady and Hult (2000), perceived value has two part which is the benefits received consists of economic, social and relationship and second part is the sacrifices made which consists of price, time, effort, risk and convenience by the customer. Most of the studies has agree the perceived value represent the evaluation of customer on utility of service or product as stated by their perception in what they have been received and what they been given (Kotler & Keller, 2011). Andreassen and Lindestad (1998), they find in the study that in evaluating the service value, customer evaluation is taken for the quality of a services. In results that, the higher levels of service quality, it will increase the perceived value in services offered. McDougall and Levesque (2000) and Oliver (2010), indicate the important of perceived value that driven through customer satisfaction and subsequent consequences for the post purchase behavioural intention.

Zeithmal (1988), suggests that satisfaction relies on perceived value, if the opinion on the customer as he/ she received "value of money", that customer would experience a higher level of satisfaction but it will be different from other customer who did not experience the bet-

ter satisfaction. In the studies done by Chen and Chang, (2005), and Glaveli, Petridou, Lias-sides, and Spathis (2006), has include perceived value as service quality dimension in relationship with customer satisfaction. They find that perceived value has influence the level of customer satisfaction. In the context of this study, customer satisfaction refers to the accumulated experience of a customer's purchase and consumption experience. The overall of remarks is based on customer's expectations regarding the various aspect of service quality and quality of the services that the customer received from the postal services.

Based on the previous study, the hypothesis perceived value has a significantly positive effect on customer satisfaction. Higher levels of perceived value will lead to higher levels of customer satisfaction. In perceived value is to assess the on how the service delivered to the customer that can satisfy them, and the high quality of services provided in postal services. Therefore, from the above literature review, this study is based the concepts of service quality, customer satisfaction and perceived value, the following hypothesis are proposed:

H5: Perceived value is positively related to customer satisfaction.

2.5   Convenience and customer satisfaction

Berry, Seiders, and Grewal (2002) suggests that convenience of services that are influences the customers evaluation in a particular service that include both of the satisfaction and perceived values. By Kumar et al. (2009), he has included convenience as additional dimension to SERQUAL model. Convenience conceptual in dimension refers to friendly staff when experience the service through subscribing or changing service, and the easiness for the customer to experience the service (Jun & Palacios, 2016). According Abdel-Rahman (2012), convenience has the most significant with service quality and significant of the relationship quality with the customer and customer loyalty. As their finding, indicates that convenience plays the important factor to service quality in order to deliver the services. In this study, the ability of convenience of postal services in Brunei are to access the postal service's services through its operating or working hours, the waiting time of receiving the service provided, the availability operating counter to serve the customer and the presence of complete range of available services.

According to Colwell et al., (2008), in offering a service to the customer it is similar when offering services in homogenous market, where the greater service in convenience the customer may enable the competitive market among the services in the market. In offering convenience services such as time and effort, is where the consumer undergoes such activities in the process of purchasing and using a service provided (Farquhar and Rowley, 2009). In service convenience, there are other conceptualized of convenience dimension as proposed by Berry et al. (2002). There are five convenience dimension services: decision convenience, access convenience, transaction convenience, benefit convenience and post-benefit convenience. Based on Farquhar and Rowley (2009), the operational of service convenience are based on the customer consumption of service process that received some concern on cumulation of judgements of convenience across stage but according to his research that, the judgement are only the empirical model that has been considered to date. (For example, of study in Indian banking sector, it has used the five dimensions' service convenience).

In the context, service convenience was to be found a significant predictor of overall customer satisfaction. Service convenience may have impact on customer satisfaction and customer tend to repeat purchase from the service organization (Seiders et al., 2007). Researches from Aagia et al. (2011), found that the level of perceived service convenience is higher that give a

greater impact on customer satisfaction and customer's behavioural intentions. A dissatisfied customer tends to give impact to the customer satisfaction level too, whereas, the customer can't make repeat purchase and use the services. This can see from the studies, that indicate convenience has influences a variety of consequences on behavioural intentions (Andaleeb and Basu, 1994; Szymanski and Hise, 2000), on store choice (Messinger and Narasimhan, 1997), and switching service provides (Keaveney, 1995). Whereas, a dissatisfied customer is likely to search more information on alternatives and yield to other services that competitor has to satisfied customer (Anderson and Srinivasan, 2003).

Therefore, the service convenience has a significant on customer satisfaction and positively significant. In study of Levesque & McDougall (1996), the fact of convenience factor may influence the customer's satisfaction. In providing services, customer more emphasis on factor such as the postal services is being located in a convenient spot (in rural urban area), the presence of long opening hours, short time in queuing to get the services and the availability of parking space in the vicinity of the postal services area such as some of postal services area are located within the small containment area. It's indicated the convenience factors plays a significant role in delivery the service quality of postal services in Brunei Darussalam. In this study, postal services convenience is the ability to access the postal services through its location, operating hours, the location of postal services itself, and the presence of a complete range of available product and services.

Based on the previous study, the hypothesis service convenience has a significantly positive effect on customer satisfaction. As the dimension of convenience assess on the operating hours and the availability of services provides in postal services. Therefore, from the above literature review, this study is based the concepts of service convenience and customer satisfaction the following hypothesis are proposed:

H6: Convenience positively related to customer satisfaction

2.6   Research framework

The research framework/ model for this study is a product of extensive review of the literature by the researcher. Thus, the research framework (Figure 1) shows the relationship between the dependent variable (customer satisfaction) and independent variables (service quality; tangibility-reliability-empathy, perceived value, convenience and trust). The framework implies when the postal delivers high quality of services, this will turn the result of high level of customer satisfaction. A high level of customer satisfaction will improve the evaluation of customer trust. Figure 1 illustrates the research model of determinants influencing the customer satisfaction.

Figure 1: Research Framework
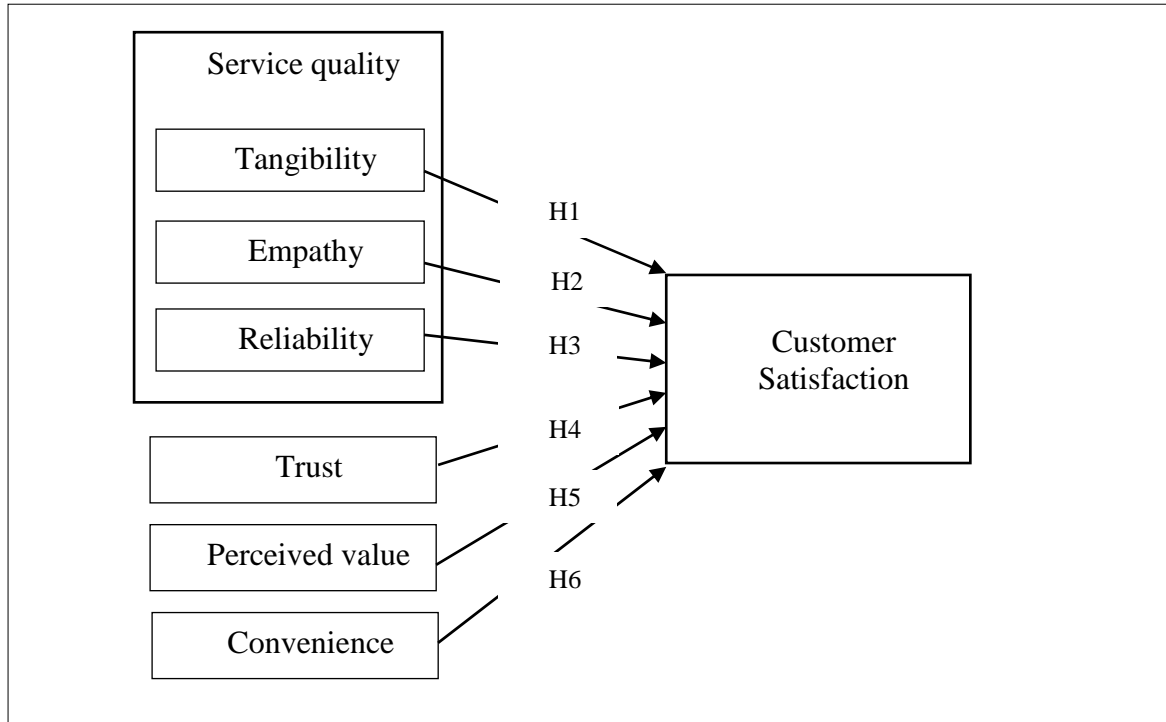
In explaining the relationship between customer satisfaction, service quality, perceived value, convenience and trust have intentions on the present research that relies on theoretical perspective which is social exchange theory (Blau, 1964). According Blau's (1964) theory, social exchange theory has suggested that "only social exchange tends to engender feeling of personal obligation, gratitude and trust, purely economic exchange as such does not" (p.94). The level of perceived value has influenced the level of customer satisfaction, in effect higher level of perceived value will lead to higher level of customer satisfaction (Chen and Chang, 2005; Glaveli, Petridou, Liassides, and Spathis, 2006). Whereas the service quality that comprised SERQUAL dimension has the positive effect on the level of customer satisfaction; higher level of service quality, the higher level of customer satisfaction (Natalisa and Subroto, 1998).

3. Method

3.1   Research design

This study was aimed at determining the relationship between customer satisfaction, service quality, trust, perceived value and convenience on postal service's customer. Since the nature of the study is quantitative in nature, the data is collected through questionnaire in order to find the finding for the study. In addition, Pearson correlation and regression analyses were conducted to test the relationship between dependent variable (customer satisfaction) and independent variables (tangibility, empathy, reliability, perceived value, convenience and trust).

3.2   Participants of the study

The participants of this study were 154 frequent users of postal services in Brunei who were conveniently invited to partake in this study. Of 154 participants, 116 representing 75.3% were female while the remaining 38 (24.7%) participants were male. In term of the age, at the age of 18-20 years old only 13 participants with 8.4%. The majority participants that respond were at 21-30 years old. At this age range measure about 39.0% which is equal to 60 participants. The second majority were 46 participants age between 31-39 years old (29.9%). While 21 of the participants were between 40-49 years old. The remaining are 14 participants were at the age of 50 years and above (9.1%). Most participants were student with the target of 41 participants representing (26.6%), self-employed only 7.8% were got to identify. Another 39.6% were classified as government servants. While 16.9% were identified working in private sector, and the remaining of 9.1% were identified unemployment. This shows that the participants that involve in the study had covered different types of age range and background.

3.3   Measurement

The instrument used to measure the constructs involved in this study is adapted from the existing literature that suits the needs of the study that involves at postal customers' satisfaction. The survey is designed to apply a sample population which answered in general questions (e.g: Gender, Age, Occupation, Nature of business, Branches). The questions were in multiple choice questions with answerable on a 5 of scale, from 1 to 5 (strongly disagree to strongly agree) and one open ended question on what their suggestions to improvement the customer satisfaction and trust towards postal services. The multiple-choice questions will allow the participants indicated their level of agreement with each statement. Items related to tangibles, reliability and security were adapted from Bahia and Nantel (2000), and Host and Knie-Anderson (2004). The items empathy dimension's measurement was adapted from Kumar et al. (2009) while for the convenience's measurement was assessed using the items adapted from Kumar et al. (2009). The items of perceived value were adapted from Cronin et al. (2000). In this study the items for trust were adapted from Singh and Sirdeshmukh (2000). Trust also can be defined as the indicator of customer satisfaction and confidence in the quality and the reliability of service provider.   In the context of this study, customer satisfaction was measured by asking participants to state their level satisfaction with the postal and their overall satisfaction pertaining to the services offered by the postal services.

4. RESULTS

4.1   Reliability and Validity Analysis

In order to measure and proven reliability of internal in this research, it has performed Cronbach's Alpha Test of reliability using questionnaire variables. According to Al Karim & Chowdhury, (2015, p.5), "Cronbach's alpha should be 0.7 and above to test the reliability and to be accepted". In this research, has shown the Cronbach's Alpha co-efficient for customer satisfaction, service quality; tangibility-reliability-empathy, perceived value, convenience and trust, the value of Cronbach's Alpha is 0.8 > 0.7 which greater than the standard value, it can be shown on Table 2.

Table 2
Internal consistency Reliability of the Research Variables

Variables	Number of Items	Cronbach Alpha Co-efficients
Tangibility	4	.838
Empathy	3	.866
Reliability	3	.780
Perceived value	3	.898
Convenience	3	.749
Trust	4	.893
Customer satisfaction	4	.871

4.2 Hypothesis Testing

As indicated in Table 3, customer satisfaction has the significant and positively related to tangibility in service quality dimension (r = .463, p < .01) thus, supporting the hypothesis 1. The relationship of reliability, the SERQUAL dimension was also significant and positively with customer satisfaction (r = .589, p < .01). Hence, the hypothesis 2 is supported. The empathy of SERQUAL dimension was also confirmed to be found positively and significant with customer satisfaction (r = .617, p < .01). Furthermore, the trust of customer was found to be significant and positively related with customer satisfaction (r = .699, p < .01). Therefore, hypothesis 4 was confirmed. Moreover, hypothesis 5 is also supported since perceive value was significantly and positively related with customer satisfaction (r = .736, p < .01). The result also demonstrates a significant and positively association between convenience and customer satisfaction (r = .539, p < .01). Thus, the hypothesis 6 was confirmed.

Table 3
Correlation for the study Variables

Variable	1	2	3	4	5	6	7
Tangibility	1						
Empathy	.648 **	1					
Reliability	.573 **	.688 **	1				
Perceived value	.591 **	.669 **	.596 **	1			
Convenience	.421 **	.459 **	.450 **	.522 **	1		
Customer satisfaction	.463 **	.617 **	.589 **	.736 **	.539 **	1	
Customer trust	.448 **	.560 **	.535 **	.518 **	.328 **	.669 **	1

**p < .01. *p < .05

Given that correctional analyses only provide limited information and result regarding the causes and effect, it is relevant for the further confirmed or disconfirmed the research hypotheses from the result of regression analysis. Furthermore, to determine the contribution of the predict variables in explaining the customer satisfaction regression analyses was performed. The results of regression analyses are presented in Table 4. As shown in Table 4 it shows that the six predictor variables which are tangibility, empathy, reliability, perceived

value, convenience and trust is collectively contributed to the variance of customer satisfaction with R^2 value of 0.689.

Table 4
Results of Regression Analysis (Customer Satisfaction as Dependent Variable)

Hypotheses	Relations	Beta	SE	t-value	p-value	Findings
H1	Tangibility	.118	.058	1.835*	.069	Supported
H2	Empathy	.063	.069	.831**	.408	Unsupported
H3	Reliability	.081	.066	1.188**	.237	Unsupported
H4	Perceived value	.436	.062	6.297***	.000	Supported
H5	Convenience	.178	.045	3.206**	.002	Supported
H6	Trust	.359	.059	6.158***	.000	Supported

Note: SE = Standard Error. $*p < 0.10$, $**p < 0.05$, $***p < 0.01$.
t-value > 1.65 = significant, $R^2 = 0.689$.

Hypothesis 1 suggests that tangibility the service quality is positively related to customer satisfaction. As shown in Table 6.B, a positive and significant relationship was found between tangibility and customer satisfaction ($\beta = .118$, t = 1.835, p < 0.10). Thus, the result indicates support this hypothesis. Hypothesis 2 proposed that empathy in service quality is positively and not significant relationship between empathy and customer satisfaction ($\beta = .063$, t = .831, p < 0.05). Hence, the hypothesis 2 was unsupported, because the empathy of service quality in postal services has not satisfied the customer satisfaction in term delivered and provided the adequate services. Hypothesis 3 proposed that reliability of service quality is positively related to customer satisfaction but not significantly to the variable ($\beta = .081$, t = 1.188, p < 0.05). Thus, the hypothesis 3 was unsupported. The result for unsupported in hypothesis 3, indicating that the level reliability of services in postal services does not give much effect to their satisfaction in receiving services as customer trusted the services provided such as make bills payment, the confidential of documents. Hypothesis 4 as stated that perceived value and customer satisfaction is positively and significantly related. The result found that, hypothesis 4 was supported the regression variables ($\beta = .436$, t = 6.297, p < 0.01). Hence, the customer experiences the perceived value the postal services provide for the customer to satisfy the services.

Hypothesis 5 as proposed that convenience is positively and significant related to customer satisfaction as shown in table 6.B. Thus, hypothesis 5 was supported to the variables of customer satisfaction ($\beta = .178$, t = 3.206, p < 0.05). In indicating the supported for this hypothesis 5, it is because the customer would be satisfying when the postal services provide adequate working hour during the peak hours as well as the longer open hours that to satisfy the customer who are not be able during office hours. Hypothesis 6 stated that trust and customer satisfaction is positively related. As shown in the Table 6B, trust and customer satisfaction are positively and significantly relationship in the variables ($\beta = .359$, t = 6.158, p < 0.01). Whereas, the hypothesis 6 was supported the variables, to indicate the supported hypothesis is when the customer trust with services, feel safe in use the service provided and confidential

document are keep safe with the staff, thus it relate to the satisfaction of the customer to use and purchase services from the postal services.

5. Discussion

In this study, we have attempted to investigate the relationship between tangibility, empathy, reliability, perceived value, convenience, trust and customer satisfaction at postal services in Brunei Darussalam. The first hypothesis predicted that service quality consists of tangibility, empathy and reliability is positively related to customer satisfaction. This hypothesis was fully supported for hypothesis one with tangibility significantly and positively related to customer satisfaction (Natalisa & Subroto, 1998). Consistent with the previous research that found the perceived value predicted customer satisfaction is seen as an important predictor of customer satisfaction (McDougall and Levesque, 2000). The results of the present study provide the strong support for the fourth hypothesis, as perceived value is strongly influence customer satisfaction. The customer who perceive higher level of value in their services tend to get the satisfaction. As one of the participants did mention in the suggestion for improvement and trust toward postal services stated that one of the branches (in Menglait) should maintain their services in order to satisfaction the customers.

This study also established that convenience has positive and significant relationship with customer satisfaction. This finding is consistent with extant research showing that customer satisfaction was positively influenced by convenience dimension of service quality. The sixth hypothesis in this study is the relationship between customer trust and customer satisfaction. In the result of hypothesis was found that the customer trust is positively and significantly related to customer satisfaction (Berry, Seiders, &Grewal, 2002). As expected in the present study, trust hypothesis was supported the relationship between trust and customer satisfaction. In receiving services that are provided in postal services, customer tend to feel secure with information given, on how the staff handling the service and make the trustworthy environment with the customer. When customer feel secure and tend to trust the staffs and services, it led to satisfaction towards the customer (Pavlou & Fygenson, 2006; Ribbink et al, 2004; Kim et al, 2008).

5.1   Recommendation for Future Study

Overall of the study was a good and beneficial for the other researcher to get more information about customer satisfaction and the independent variables. As this study is more focusing on the customer satisfaction, it is recommended for the future researchers to look different variable such as customer loyalty, staff competency and organizational operational image. Also, on participants' view by interviewing, changing the perspective to focus on parcel postage and lastly is comparison of personal delivery. The further study may expand more dependent variables in customer loyalty, staff competency and organizational image and change the customer satisfaction from the dependent variable between independent factors or dependent factors. By changing or adding these variables, customer loyalty will describe the relationship with service quality that also can relate with customer satisfaction, whereas when the customer feel satisfies, the customer will back for more services in future.

    Instead of only using the survey through the internet, it will be more beneficial if the future study included the interview with the selected participant during the study. With this way, it will provide more in-depth of their opinions and suggestion. They will answer the interview honestly and transparent. The participants to be interview minimum 10 participants to make strong investigation on the research. With the interview it will provide more information and more transparent. For more reliable and valid data, using both method collecting data such questionnaire and interview can help to narrow the data analysis and have bigger aspects of

study to analysis. It is also recommendation for the postal services to conduct mini survey to their customers at regular basis. With this effort it will allow the postal services to have overview on their services and able to take action to improve their services and meet the customer satisfaction.

In this study, the researcher is more focusing in one aspect of the study which is the customer's satisfaction in the overall postal services. Instead of focus in one area, it would be interesting and beneficial if the future study to do the study in one of the services provided by the postal services such as parcel postage. This is due to most of the respond from the participants are more focusing in their experiences with the postal postage. According to one of the responds from the survey stated that 'improve the speed of delivery, and please call the parcel owners instead of sending them a reminder note. In conclusion, based on the findings the hypotheses of service quality (tangibility, empathy and reliability), perceived value, convenience and trust we critical predictors of customer satisfaction in Brunei Darussalam.

Acknowledgements

References

Aagja, J. P., Mammen, T. and Saraswat, A. (2011), "Validating Service Convenience Scale and Profiling Customers: A Study in the Indian Retail Context", Vikalpa, Vol. 36 No. 4, pp. 25 - 49.

Abdel-Rahman AH (2012) Measuring service quality and its impact on relationship quality with the customers and their loyalty to the organization. Master thesis, Productivity and Quality Institute, The Arab Academy for Science & Technology and Maritime Transport, Cairo, Egypt.

Al Kairm, R., and Chowdhury T. (2014). Customer satisfaction on service quality in private commercial banking sector in Bangladesh. *British Journal of Marketing Studies, Vol. 2*

Amin, M., Isa, Z., & Fontaine, R. (2011). The role of customer satisfaction in enhancing customer loyalty in Malaysian Islamic Banks. *The Service Industries Journal, 31* (9/10), 1519-1532

Anderson, E. W., Fornell, C., & Lehman, D. R. (1994). Customer satisfaction, market share, and profitability: findings from Sweden. *Journal of Marketing*, 58(3), 53–66.

Andreassen, T.W., & Lindestad, B. (1998). Customer loyalty and complex services: The impact of corporate image on quality, customer satisfaction and loyalty for customer with varying degrees of service expertise. *International Journal of Service Industry Management*, 9(1), 7-23

Azimi Kohan el al., (2012), *Investigation of the Relationship between Communication Skills and Customer Satisfaction among Administration Staff of Ardebil Province Education Organization.* Journal of Basic and Applied Scientific Research. Retrieved on June 12, 2019 from https://pdfs.semanticscholar.org/befc/49297df5d0608b18ea23aa740e35f3b13157.pdf

Bahia, K., & Nantel, J. (2000). A reliable and valid measurement scale for the perceived service quality of banks. *International Journal of Bank Marketing*, 18(2), 84-91

Berry, L.L., Seiders, K., & Grewal, D. (2002). Understanding service convenience. *Journal of Marketing,* 66(3), 1-17

Blau, P. M. (1964). *Exchange and power in social life*. New York: Transaction Publishers

Bitner, M. J. (1990). Evaluating service encounters: the effects of physical surroundings and employee responses. *Journal of Marketing,* 54(April), 69–82.

Bitner, M.J. and Zeithaml, V.A. (2003), Service Marketing, Tata McGraw Hill, New Delhi.

Chen, T.Y., & Chang, H.S. (2005). Reducing consumers; perceived risk through banking service quality cues in Taiwan. *Journal of Business and Psychology*, 19(4), 521-539

Colwell, S. R., Aung, M., Kanetkar, V., and Holden, A. L. (2008), "Toward a Measure of Service Convenience: Multiple-Item Scale Development and Empirical Test", Journal of Services Marketing, Vol. 22 No.2, pp. 160-169.

Cronin, J.J., Brady, M.K., & Hult, G.T. (2000). Assessing the effect of quality, value, and customer satisfaction on consumer behavioural intentions in service environment. *Journal of Retailing, 76(2)*, 414-423

Farquhar, J.D. and Rowley, J. (2009), "Convenience: a service perspective", Marketing Theory, Vol. 9 No. 4, pp. 425-38.

Fornell, C., Johnson, M. D., Anderson, E. W., Cha, J., & Bryant, B. E. (1996). The American customer satisfaction index: Nature, purpose and findings. *Journal of Marketing, 60*, 7–18.

Fournier, S. and Mick, D. G. (1999). Rediscovering satisfaction. *Journal of Marketing, 63*(4). 5-23. http://dx.doi.org/10.2307/1251971

Garbarino, E. and Johnson, M.S. (1999), "The Different Roles of Satisfaction, Trust, and Commitment in Customer Relationships", *Journal of Marketing,*63, (April), pp.70-87

Glaveli, N., Petridou, E., Liassides, C., & Spathis, C. (2006). Bank service quality: Evidence from five Balkan countries. *Managing Service Quality*, 16 (4), 380-394

Jiang, P. J., & Rosenbloom, B. (2005). Customer intention to return online: Price perception, attribute-level performance, and satisfaction unfolding over time. *European Journal of Marketing, 39*, 150-175.

Jiang Y, Wang CL (2006) The impact of affect on service quality and satisfaction: the moderation of service contexts. J Services Marketing 20: 211–218.

Jun M, Palacios S (2016) Examining the key dimensions of mobile banking service quality: an exploratory study. Int J Bank Marketing 34: 307-326.

Lehtinen, U., & Lehtinen, J.R. (1991). Two approaches to service quality dimensions. *The service Industries Journal, 11(3),* 287-303

Levesque, T., & McDougall, G.H.G. (1996). Determinants of customer satisfaction in retail banking. *International Journal of Banking Marketing*, 14(7), 12-20

Lykogiannis, P. (2014). A study of customer satisfaction in Greek postal services. *International Conference on Social Sciences and Humanities,* 280-290

McDougall, G.H.G., & Levesque, T. (2000). Customer satisfaction with services; Putting perceived value into the equation. *Journal of Services Marketing,* 14(5), 392-410

McKnight, D.H., Cummings, L.L. and Chervany, N.L. (1998), "Initial trust formation in new organizational relationships", Academy of Management Review, Vol. 23 No. 3, pp. 472-490.

McKnight, D.H., & Chervany, N.L. (2002). What trust means in e-commerce customer relationships: An interdisciplinary conceptual typology. *International Journal of Electronic Commerce, 6*(2), 35-59.

Nguyen, N., & LeBlanc, G. (1998). The mediating role of corporate image on customers' retention decisions: An investigation in financial service. *International Journal of Bank Marketing¸ 16*(2), 52-65.

LeBlanc, G., & Nguyen, N. (1996). An examination of the factors that signal hotel image to travellers. *Journal of Vacation Marketing, 3*, 32-42.

Oliver, R.L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research,* 17(4), 460-469

Parasuraman, A., Zeithaml, V.A., & Berry, L.L. (1988). SERQUAL: a multiple-item scale for measuring consumer perceptions of the service quality. *Journal of Retailing*, 64(1), 12-40

Singh, J. and Sirdeshmukh, D. (2000), "Agency and Trust Mechanisms in Consumer Satisfaction and Loyalty Judgements", *Journal of the Academy of Marketing Science,* 28, 1, pp.150-167

Tse, D. K., & Wilton, P. C. (1988). Model of consumer satisfaction formation: An extension. *Journal of Marketing Research, 25*, 204-212.

Zeithaml, V.A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52, 2-22

Zeithaml, V.A., Bitner, M.J., & Gremler, D.D. (2009). *Service Marketing: Integrating Customer Focus Across the Firm.* Boston: McGram-Hill Irwin