Relationship Between Client Satisfaction, Service Quality and Client Perception Towards the Effectiveness of Client Consultation Services

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Abstract: *The satisfaction and perception level of bankruptcy'sthrough interview or consultation session has become a major issue in delivering a quality service provided by Malaysia Department of Insolvency (MdI). The purpose of this study is to examine the relationship between Client Satisfaction, Service Quality and Client Perception towards the Effectiveness of Client Consultation Service in Malaysia Department of Insolvency Kuching branch. The foundation of client satisfaction, service quality, client perception and effectiveness were assessed using a validated questionnaire. The empirical results indicate that the most dominant determinants are client satisfaction and client perception. For service quality, it was found to be significant and strongly correlated with positive relationship towards effectiveness of client consultation services. The main contribution of this paper has provided empirical evidence about the relationship between client satisfaction, service quality and client perception on effectiveness of client consultation services. Areas for future research are briefly discussed in this current study.*

Key words: *Bankruptcy, Client perception, Client satisfaction, Service effectiveness, Service quality.*

I. INTRODUCTION

The issue of personal bankruptcy has become a major concern to Bank Negara Malaysia (BNM) due to the increasing rate from year to year. Consequently, in order to curb this problem, two agencies namely the Malaysia Department of Insolvency (MdI) and Agensi Kauseling dan Pengurusan Kredit (AKPK) were set up by Bank Negara Malaysia in April 2006. They were given responsibility in assisting individuals who face difficulties in dealing with the financial and bankruptcy-related matters.

However, MdI has been directed by the Court as a receiver or become an administrator of the bankruptcy affairs. With the power given by the Court, the public has thrown out a bad perception toward MdI. This problem has become an issue for many years. Minister in the Prime Minister's Department, Nancy Shukri, has mentioned that the department played an important role in assisting

the parties concerned to get out from bankruptcy while helping lenders to recover their investments. The public must change their perception about the Insolvency Department, being an agency who is responsible for pushing individuals, companies, or organizations to be declared as bankrupt (Maria et al., 2020; Purwadi et al., 2020a). On the contrary, the Insolvency Department should not be perceived as a 'bad person'. So, the community should not put any fear towards this department. Even though MdI has full power to enforce the law and regulation against the bankruptcy, but with the concept of "open doors", it has always been a priority to assist those who had been declared as bankrupt. On the other hand, the department's officers must also play their role in changing the perception of the public, by being approachable, knowledgeable and having courteous attitude towards those who seek for assistance.

However, bankrupt person does not really understand the role of MdI as a trusty that contributes to the degree of satisfaction, service quality and perception. Consultation session is the beginning of a process whereby a bankrupt must report immediately to MdI office and give full cooperation in administration of his/her bankruptcy case. The purpose of the consultation session is to ensure the administration of bankruptcy case become much easier and handled effectively. At the same time, it is to give full information and knowledge to understand better regarding the administration of his/her bankruptcy as managed by MdI, besides giving some advices on his/her new financial structure during bankruptcy process.

1.1. Research Problem and Objectives

It can be stated that the issues of client satisfaction, service quality and client perception on the client consultation services given by MdI has been questioned by the researcher and especially the public as a whole whether the effectiveness of service quality has been fulfilled. The government has tried its very best in giving exposure to the public about the role of MdI through various programs, but this study is determined to find the best solution for increasing the bankrupt and the public of positive or good perception towards MdI. The study will focus on the knowledge and understanding on bankruptcy process through service quality. This study is confined to a geographical scope that adjudged bankrupt in Kuching, Sarawak. The venue and all the data report while conducting this research was at MdI Kuching Branch office. Based on the problem, this study aims to investigate the relationship between client satisfaction, service quality, client perception and the effectiveness of consultation services. Apart from that, this study also aims to figure out the variable with the strongest impact on client consultation services.

II. LITERATURE REVIEW

2.1 The Effectiveness of Client Consultation Service Problem and Objectives

The consultation duty requires a long-term commitment to a process of continuous change and adaptation, and it is not just a one-off event of token value. It involves deciding on what to consult about, when to consult, who to consult and how to consult. It may involve joint consultation with other bodies. It should certainly be informed by a strategic approach and adopt a mode of consultation appropriate in answering the what, why, when, who and how questions. Not only has the trend towards meaningful consultation with the citizen or customer been an integral part of public service modernisation programmes, it has also been an essential element in the quality management movement. As Löffler (2001) points out, 'for a long time, the activity of quality measurement has been considered as a technical problem which just requires getting the measurement process right. As Nolan (2001) has also stated, the move towards greater consultation with service users, for many years is a common feature of the commercial sector, which is now being more widely adopted in the non-commercial public service. The reasons for this are varied. For example, public service providers

repeatedly seek to engage more effectively with their external customers as part of a wider modernisation programme and/or to become more actively involved in quality management. In other cases, individual public service providers have begun to consult with their customers to assist them in addressing specific business needs for their organizations. Thus, it is important to acknowledge, within the context of the desirability of effective consultation with the customer, that there can be significant differences between public and private sectors in terms of their operational environments (Humphreys, 1998).

Humphreys et al. (2001) found that effective consultation with service users was a common feature of many existing international and national schemes. In addition, according to the Audit Commission for England and Wales (1999), 'consultation' is defined as 'a process of dialogue that leads to a decision'. This working definition identifies several important commitments in relation to effective consultation with the external customer that this review of national and international good practice would support. Potential challenges in relation to effective consultation will need to be identified and managed successfully. Such managerial challenges can include financial cost. It is also important to ensure effective management and interaction between the political and official domains, as well as recognizing and acting to address the equality/diversity dimensions to proposed consultation. The client's satisfaction and perception of those being consulted also need to be managed effectively. Unrealistic perception and expectations can lead to disappointing outcomes no matter how extensive the consultation exercise itself.

2.2. Client Satisfaction (Customer)

Kotler (2000) defines satisfaction as a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his/her expectations. If the performance falls short of expectations, the customer is dissatisfied and if it matches the expectations, the customer is satisfied. Many companies are aiming at high satisfaction levels because customers who are just satisfied still find it easy to switch when a better proposition comes along. On the other hand, if the expectation of a customer is exceeded, the customer becomes highly satisfied and is much less ready to switch (Darma et al., 2020).

In terms of government and customers satisfaction, a long-held belief is that customer service is not its highest priority. With a built-in customer base, there is seemingly no competition to prompt governments to improve their services. Times have however changed and today governments do understand that competition does exist. Many government departments and especially local governments have started to become more involved in customer satisfaction surveys in order to improve their service delivery. The question often askedis who should be collecting customer data, analyse it, and use it to set priorities and allocate resources? It often seems logical to delegate the satisfaction and loyalty measurement operation to outside research consultants (Johnson & Gustafsson, 2000).

It is evident that companies or organization have been trying to measure customer satisfaction ever since the 70s. During that period of time, much of the works were based on theories, which among others stated that increasing customer satisfaction would help them to prosper (Coyles & Gokey, 2002). In the 80s, witnessed the issue of service quality, performance monitoring and resource allocation being added to customer satisfaction (Bolton, 1998). In the 90s however, organizations and researchers have become increasingly concerned about the financial implications brought about by customer satisfaction (Rust & Zahorik, 1993; Bolton, 1998).

Interestingly, customer satisfaction can result from any dimensions, whether it is quality related (Choi et al., 2004). Customer satisfaction can result from a number of non-quality issues such as needs, equity and perceptions of fairness. Based on that, it is believed that customer satisfaction needs to have more conceptual antecedents. However, one thing for sure, customer satisfaction does require

experience with the service or provider. Without the experience, one will be unable to judge the level of service provided. Many researchers (Oliver, 1981; Brady & Robertson, 2001; Lovelock et al., 2001) conceptualise customer satisfaction as an individual's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations. By combining all those studies, there are two general conceptualisations of satisfaction can be identified; namely transaction-specific satisfaction and cumulative satisfaction (Boulding et al., 1993; Jones & Suh, 2000; Yi & La, 2004). Transaction-specific satisfaction is a customer's evaluation of his or her experience and reactions to a particular service encounter (Cronin & Taylor, 1992; Boshoff & Gray, 2004), and cumulative satisfaction refers to the customer's overall evaluation of the consumption experience to date.

2.3. Service Quality

Service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Wisniewski, 2001). There are a number of different "definitions" as to what is meant by service quality. One that is commonly used defines service quality as the extent to which a service meets customers' needs or expectations (Lewis & Mitchell, 1990; Dotchin & Oakland, 1994; Asubonteng et al., 1996; Wisniewski & Donnelly, 1996). Service quality can thus be defined as the difference between customer expectations of service and perceived service.

A study carried out by Jati et al. (2016) regarding tourist perception towards homestay businesses in Sabah found that service quality provide the most impact on tourists' intention to stay. With that, they concluded that by improving service quality of the homestays in Sabah, tourist will be more interested in staying and interact with the homestay. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman et al., 1985; Lewis & Mitchell, 1990; Purwadi et al., 2020b). There is always one important question exists: Why should service quality be measured? The measurement of service quality serves a few purposes such as allows for comparison before and after changes, for the location of quality related problems and for the establishment of clear standards for service delivery. Edvardsen et al. (1994) state that in their experience, the starting point in developing quality in services is analysis and measurement. The SERVQUAL approach, which is studied in this paper, is the most common method for measuring service quality.

2.4. Client Perception

In order to treat clients effectively, counsellors must have a level of multicultural competency (Barden & Green, 2015). Cultural competence is the ability to use skills, behaviours, or interventions to respectfully provide services to individuals through the appropriate systems, agencies and organisations. Cultural competence demands clinicians to develop flexibility in thinking and behaviour, because they must learn to adapt professional tasks and work styles to values, expectations, and preferences of specific clients. Various useful strategies must be chosen for the differences that exist among clients (Shwarzbaum & Thomas, 2008).

Customers' perceptions are formed subsequent to their experience of the services received from an organization. Furthermore, the level of previous customers' experience with certain services that serve by other firms can impact on customers' perception of service quality. Researchers believe that perception and expectation are strong relative concepts (Parasuraman et al., 1985; Avkiran, 1994). Customers' perceptions result from how customers recognize service quality; however, their expectations can be shaped through the influence of other people.

The quality that consumer perceives in a service is a function of the magnitude and direction of the gap between expected service and perceived service (Parasuraman et al., 1985). This statement

illustrates the relationship that exists between service quality and customer perceptions, which depends heavily on the degree of difference that exist between the expected and perceived service performance. Besides that, Lee (2004) stated that different customers will value or perceive service quality differently from others. According to Cook & Verma (2002), they found that service quality perceptions are the result from comparison of customer expectations with actual service performance. From the earlier statement, it shows that customer perceptions are influenced by the outcome of their assessment on their initial expectations with the perceived service.

III. RESEARCH METHODOLOGY

This study is a descriptive quantitative research which is used to describe variables and measure their relationship among other variables. Within this research, descriptive study presents data in a form of frequencies or mean and standard deviation. Data are collected using questionnaires and analysed using quantitative data analysis procedures (Wijayanti et al., 2020; Faradila et al., 2020; Zainurossalamia et al., 2020). Figure 1 displayed the conceptual framework of this research.
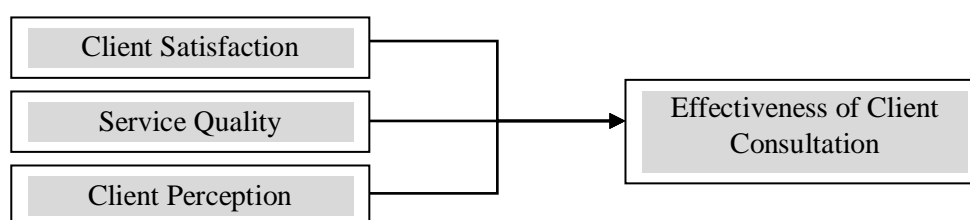

Fig-1: Conceptual Framework adopted from Larsen et al. (1979)

This study hopes to create an accurate profile of a situation about the relationship between client satisfactions, service quality and client perception towards effectiveness of client consultation. 250 bankrupts who have been reported and the bankruptcy order was recorded for the year of 2019 in MdI Kuching Branch office participated in this research. However, only 200 questionnaires were usable for this study and met the required inclusion criteria as a good answered questionnaire.

IV. RESEARCH FINDINGS AND ANALYSIS

4.1. Respondent Profile

64% respondents were male and 35% were female. With regards to the age, 95.5% of respondents belong to age 26 to 54 years old, 0.5% of respondents belong to 25 years old group and the remaining 4% are aged more than 55 years old. With regards to the job group, 52% of respondents are working in private sector, 22.5% are from the government officer/staff, 15.5% of the respondents are doing their own business or self-employed, and 8% are unemployed whereby this group can be categorized of housewife or still unable to get the job. With reference to ethnicity, 47% of respondents are Malay, 26.5% are Chinese, 16% are Iban and the total balance of 10.5% are others. Monthly income of most respondents is 19.5% below ≤1,000, 27.5% are 1,000 to 2,000, 35.5% are 2,001 to 4,000, 13% of the respondents' monthly income are 4,001 to 6,000 and the remaining 4.5% of the respondents' income were RM6,001 and above. Finally, in terms of education level, 49.5% had SPM qualification, 23.5% of respondents had post graduate degree, and 5.5% of the respondents had diploma qualification.

4.2. Research Objective

The finding shows that the Effectiveness of Client Consultation Services and Client Satisfaction has a strong and positive correlation relationship with r = 0.761 which indicates the strength of the relationship between each dimension are strong, and the positive correlation relationship (p

value=0.000) is significant at 0.01 level (2 – tailed). This means, the objective of this study was answered as the result shows that Effectiveness of Clients Consultation Services is influenced by Client Satisfaction.

Table 1: Pearson's Correlation for Client Satisfaction

	N	Mean	Sd.	Pearson's Correlation (r)	Sig. (2-tailed) (p)
Client Satisfaction	200	3.58	0.712	0.761**	0.000

**Correlation is significant at the 0.01 level (2-tailed)*

The finding shows that the Effectiveness of Client Consultation Services and Service Quality has a strong and positive correlation relationship with r = 0.666 which indicates the strength of the relationship between each dimension are strong, and the positive correlation relationship (p value=0.000) is significant at 0.01 level (2 – tailed). This means, the objective of this study was answered as the result shows that Effectiveness of Clients Consultation Services is influenced by Service Quality.

Table 2: Pearson's Correlation for Service Quality

	N	Mean	Sd.	Pearson's Correlation (r)	Sig. (2-tailed) (p)
Service Quality	200	3.45	0.602	0.666**	0.000

**Correlation is significant at the 0.01 level (2-tailed)*

The finding shows that the Effectiveness of Client Consultation Services and Client Perception has a strong and positive correlation relationship with r = 0.784 which indicates the strength of the relationship between each dimension are strong, and the positive correlation relationship (p value=0.000) is significant at 0.01 level (2 – tailed). This means, the objective of this study was answered as the result shows that Effectiveness of Clients Consultation Services is influenced by Client Perception.

Table 3: Pearson's Correlation for Client Perception

	N	Mean	Sd.	Pearson's Correlation (r)	Sig. (2-tailed) (p)
Client Perception	200	3.59	0.606	0.784**	0.000

**Correlation is significant at the 0.01 level (2-tailed)*

The result shows all the independent variables had relationship with the dependent variable. According to Sekaran (2010), the significant value below of p < 0.05 is generally accepted conventional level in social science research.

Table 4: Coefficient Analysis

Model	Standardized Coefficient Beta	t	Sig.
Client Satisfaction	.761	2.057	.000
Service Quality	.666	1.629	.000
Client Perception	.784	1.261	.000

Dependent Variable: Mean Effectiveness of Client Consultation Services

The finding shows all of the variables are significant to the study with (p=0.000). Based on the standardised coefficients, the variable of Client Perception represents the highest Beta Value of 0.784 followed Client Satisfaction with 0.761 and Service Quality with 0.666. This estimation of Beta Value notifies the amount of increase in Effectiveness of Client Consultation Services which would be predicted by a one unit increase in the predictor namely Client Perception, Client Satisfaction and Service Quality. Thus, it shows that Client Perception leads to the most critical effect size towards Effectiveness of Client Consultation Services followed by Client Satisfaction and Service Quality.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.761[a]	.579	.577	.567

Predictors: (Constant), Mean Satisfaction, Mean Quality, Mean Perception
Dependent Variable: Mean Effectiveness of Client Consultation Services

The linear regression test of the model disclosed that R Square of the model is 0.579. It illustrates that 57.9% of the variance in the Effectiveness of Client Consultation Services has been significantly explained by Client Satisfaction, Service Quality and Client Perception in this research. Meanwhile, the remaining 42.1% can be explained by other variance not included in this study. This means that there were other factors which can determine Effectiveness of Client Consultation Services.

V. CONCLUSION AND RECOMMENDATIONS

The result from this current study shows that Client Satisfaction, Service Quality and Client Perception are positively related to Effectiveness of Client Consultation Service. The study has revealed that client perception is the most important criteria that increase the Effectiveness of Client Consultation Services in MdI. Store satisfaction is found to have the highest effect size as compared to loyalty program. In addition, the 57.9% variance explained the effect of those dimensions towards Effectiveness of Client Consultation Services. As recommendations, more variables need to be explored in determining the best variable that can increase Effectiveness of Client Consultation Service. By exploring other possible variables which can influence the effectiveness in client consultation service, this will consequently give wider perspective the trends across cultures in other countries so that the effectiveness in general could be established. These factors can be considered as areas for future research.

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