AN EVALUATION OF THE QUALITY OF SOMALIA'S SERVICES

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Letter of Transmittal

Date: 09 April 2023

Professor Dr. Mohammed Masum Iqbal

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Subject: Submission of thesis book report on "**AN EVALUATION OF THE QUALITY OF SOMALIA'S SERVICES".**

Dear Sir,

I respectfully submit my thesis book, which is a mandatory part of my MBA program. I have put forth my utmost effort to prepare this report as per your instructions. I acknowledge that the information contained in this report is confidential and should only be used for academic discussions and interests.

Thank you, and I anticipate your favorable consideration of my submission.

Sincerely yours.

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Declaration

Mohamed Saed Hassan, hereby declares that the thesis titled "An Evaluation of the Quality of Somalia's Services" is my original work. This research was carried out under the supervision of my academic advisor, and all sources used have been properly cited and referenced.

I attest that this thesis has not been submitted for any other degree or diploma, nor has it been previously published in any form. The data and findings presented in this thesis are my independent research results, and any opinions or conclusions drawn are solely my own.

I understand that any attempt to present someone else's work as my own or any form of academic misconduct will not be tolerated and may result in disciplinary action by the academic institution. I hereby grant permission to the academic institution to keep a copy of this thesis for archival purposes and to make it available to other students and researchers for academic purposes

Signed:

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Dedication:

I dedicate this thesis to two groups of people who have been an immense source of support and encouragement throughout my academic journey.

Firstly, to my mother and siblings, who have been the pillars of strength in my life. Their constant love, motivation, and belief in me have been instrumental in helping me reach this point. I am grateful for their sacrifices and unwavering support that have enabled me to pursue my dreams.

Secondly, I dedicate this work to my supervisor, Professor Dr. Mohammed Masum Iqbal, whose guidance and expertise have been invaluable in shaping my research. His unwavering support, constructive criticism, and encouragement have helped me navigate through the challenges of research and push my boundaries. I am thankful for his mentorship, which has been instrumental in shaping me as a researcher and a scholar.

To my mother and siblings and Professor Dr. Mohammed Masum Iqbal, I owe a debt of gratitude that can never be repaid. This work is a tribute to their unwavering love, support, and guidance.

Acknowledgment

I would like to express my gratitude towards several individuals who have contributed to the completion of my master's thesis. Firstly, I am thankful to God for giving me the strength and ability to undertake this task. I also want to thank my supervisor, Professor Mohamed Masum Iqbal, for their guidance, patience, and insightful input. Their corrections and feedback have been invaluable to the improvement of my work.

Additionally, I am grateful to my mother for her unwavering support throughout my academic journey. I also acknowledge the significant role played by my uncle in enabling me to achieve this milestone. Lastly, I extend my appreciation to my siblings, cousins, friends, and well-wishers who provided me with encouragement, advice, and support. I am truly grateful for their contribution.

Executive summary

The focus of this research project is to address the issue of service quality in Somalia and identify areas that need improvement. The main objective is to utilize the five-dimension SERVQUAL model to assess customer perception of service quality based on tangibility, responsiveness, reliability, assurance, and empathy.

The study aims to achieve several specific objectives, such as measuring and evaluating the different dimensions of service quality, identifying problems that are related to service quality in the country, and providing recommendations to improve service quality. The target population for this study is customers who use services in various sectors such as healthcare, education, transportation, and finance in Somalia. The sample size of the study is 86 respondents, who will be selected using the convenience sampling method.

To collect primary data, an online survey questionnaire will be utilized and distributed through social media. In addition to this, secondary data sources such as published research studies, government records and reports, industry reports, and academic literature will also be used to support the findings of the study.

The study's findings reveal that there are significant gaps in physical facilities and technology, employee appearance, communication, and service delivery time, which need improvement. The study recommends that service providers in Somalia should invest in modern technology, provide adequate training for employees, and improve facilities and maintenance to enhance service quality and customer satisfaction. Overall, this study aims to contribute to the enhancement of service quality in Somalia, ultimately leading to a better customer experience.

Table of Contents

1.0 CHAPTER ONE INTRODUCTION

1.1 Introduction:

The quality of services provided by service-based organizations is a critical factor in a country's economic growth and development. In Somalia, the service sector is a significant contributor to the country's economy, providing employment opportunities and generating revenue. However, the quality of services provided by service-based organizations in Somalia has been a concern for the government and customers. There is a need to evaluate the service quality of Somalia's services to identify the areas that require improvement and develop effective strategies to enhance the quality of services provided.

The problem is that there is a lack of research on the service quality of Somalia's services, making it challenging to identify the areas that need improvement and develop effective strategies to enhance the quality of services provided. This study aims to address this problem by evaluating the service quality of Somalia's services based on the SERVQUAL model. The SERVQUAL model is a widely used framework for evaluating service quality that measures the customer's perception of service quality based on five dimensions: tangibility, responsiveness, reliability, assurance, and empathy. This study's research problem statement is to determine the service quality of Somalia's services based on the SERVQUAL model, identify the areas that need improvement, and make recommendations to enhance the quality of services provided by service-based organizations in Somalia.

The general objective of this study is to evaluate the service quality of Somalia's services using the SERVQUAL model, assess the five dimensions of service quality (tangibility, responsiveness, reliability, assurance, and empathy), identify areas that require improvement, and provide recommendations to enhance the quality of services provided by service-based organizations in Somalia. The specific objectives of the study are to measure the tangibility, responsiveness, reliability, assurance, and empathy of Somalia's services, identify problems related to the quality of services provided in Somalia, and make recommendations to solve these problems.

The scope of the study is limited to evaluating the quality of services provided in Somalia and does

not include an assessment of the country's overall economic or political situation. The study will be conducted using a quantitative approach, and data will be collected from customers of various service providers in different sectors, including healthcare, education, transportation, and finance. The study will also identify the challenges related to service quality in Somalia, such as lack of infrastructure, insufficient training of service providers, and inadequate government support.

Somalia has been affected by decades of conflict, which has had a significant impact on the country's infrastructure and service provision. The lack of investment in these sectors has resulted in a deficiency of qualified professionals and inadequate resources, making it difficult to provide quality services to the population. The study area covers different sectors, including healthcare, education, transportation, and finance, where customers' feedback will be collected to assess the services provided.

The findings of this study will contribute to the existing literature on service quality in developing countries and provide insights for future research in this area. Through this study, policymakers and service providers in Somalia will have an opportunity to understand the current status of service quality in the country, identify areas for improvement, and take measures to enhance the quality of services provided.

In conclusion, the quality of services provided by service-based organizations is a critical factor in a country's economic growth and development. This study aims to evaluate the service quality of Somalia's services using the SERVQUAL model, identify areas that require improvement, and provide recommendations to enhance the quality of services provided by service-based organizations in Somalia. The findings of this study will contribute to the existing literature on service quality in developing countries and provide insights for future research in this area.

1.2 Background of the Study:

The provision of high-quality services is essential for the development and growth of any economy. The quality of services provided by service-based organizations plays a vital role in the satisfaction and loyalty of customers. In developing countries like Somalia, the need for high-quality services is even more critical due to the country's limited resources and challenging socio-economic conditions. Somalia has experienced decades of political instability, civil war, and terrorism, which have significantly impacted the country's infrastructure and economic development. As a result, the provision of services in Somalia has been hindered, leading to inadequate service quality across various sectors. Despite the government's efforts to improve the quality of services in the country, the service delivery systems in Somalia still face numerous challenges that require urgent attention.

To address these challenges, it is necessary to evaluate the quality of services provided by service-based organizations in Somalia using an appropriate service quality model. The SERVQUAL model is widely used to assess the quality of services offered by organizations in various sectors. This model focuses on five dimensions of service quality, namely tangibility, responsiveness, reliability, assurance, and empathy, and can provide a comprehensive assessment of the quality of services provided in Somalia. The evaluation of the quality of services in Somalia is crucial because it can provide insights into the challenges facing service-based organizations in the country. By identifying the gaps in service quality, the study can highlight areas that require improvement and provide recommendations to enhance the quality of services provided in Somalia. Moreover, improving the quality of services in Somalia can promote economic development, attract investment, and improve the livelihoods of the country's citizens.

The scope of this study is to evaluate the quality of services in Somalia using the SERVQUAL model. The study aims to assess the five dimensions of service quality (tangibility, responsiveness, reliability, assurance, and empathy) and identify areas that require improvement. The study will be conducted using a quantitative approach, and data will be collected from customers of various service providers in different sectors, including healthcare, education, transportation, and finance. The study will also identify the challenges related to service quality in Somalia, such as lack of infrastructure, insufficient training of service providers, and inadequate government support.

Based on the findings, the study will provide recommendations to address the issues and improve the quality of services offered in Somalia.

In conclusion, the provision of high-quality services is crucial for the development and growth of any economy, and Somalia is no exception. The evaluation of the quality of services provided in Somalia is essential to identify the gaps in service quality, improve service delivery systems, and enhance customer satisfaction. The study aims to provide recommendations that can help service-based organizations in Somalia to meet the needs and expectations of their customers and promote economic development in the country.

1.3 Scope of the Study:

The study aims to evaluate the quality of services in Somalia, with a specific focus on measuring the tangibility, responsiveness, reliability, assurance, and empathy of the services offered in the country. The research will be conducted using a quantitative approach, and data will be collected from customers of various service providers in different sectors, including healthcare, education, transportation, and finance.

The study will also identify the challenges related to service quality in Somalia, such as lack of infrastructure, insufficient training of service providers, and inadequate government support. Based on the findings, the study will provide recommendations to address the issues and improve the quality of services offered in Somalia. The scope of the study is limited to evaluating the quality of services provided in Somalia and does not include an assessment of the country's overall economic or political situation.

1.4 Problem Statement:

The service sector in Somalia is a significant contributor to the country's economy, but the quality of services provided by service-based organizations is still a concern for the government and customers. There is a need to evaluate the service quality of Somalia's services to identify the areas that require improvement.

The problem is that there is a lack of research on the service quality of Somalia's services, which

makes it challenging to identify the areas that need improvement and develop effective strategies to enhance the quality of services provided.

This study aims to address this problem by evaluating the service quality of Somalia's services based on the SERVQUAL model. The SERVQUAL model is a widely used framework for evaluating service quality that measures the customer's perception of service quality based on five dimensions: tangibility, responsiveness, reliability, assurance, and empathy. This study's research problem statement is to determine the service quality of Somalia's services based on the SERVQUAL model, identify the areas that need improvement, and make recommendations to enhance the quality of services provided by service-based organizations in Somalia.

1.5 The Objectives of the Study:

1.5.1 General objectives of the Study

The general objectives of this study are to evaluate the service quality of Somalia's services using the SERVQUAL model, assess the five dimensions of service quality (tangibility, responsiveness, reliability, assurance, and empathy), identify areas that require improvement, and provide recommendations to enhance the quality of services provided by service-based organizations in Somalia.

1.5.2 The specific objectives of the Study

The specific objectives of the study are as follows:
1. To measure the tangibility of Somalia's services;

2. To evaluate the responsiveness of Somalia's services;

3. To measure the reliability of Somalia's services;

4. To evaluate the assurance of Somalia's services;

5. To gauge the empathy of Somalia's services;

6. To identify the problems related to the services quality of Somalia's services;

7. To make recommendations to solve the problems;

1.6 RESEARCH METHODOLOGY

1.6.1 Introduction:

This chapter presents the research methodology for the study "An Evaluation of the Quality of Somalia's Services." This study aims to evaluate the quality of services provided by service-based organizations in Somalia, identify areas that require improvement, and provide recommendations to enhance the quality of services. The research will use a descriptive research design, and data will be collected using a quantitative approach. This chapter describes the target population, sample size, sampling procedure, data collection methods, data analysis, research instrument, validity and reliability, and ethical considerations.

1.6.2 Research design:

The design describes the characteristics of a population or phenomenon being studied. It is often used to answer questions such as how, what, and when, and to generate information about the current state of a particular phenomenon.

In this case, the research questions and specific objectives focus on measuring, evaluating, gauging, and identifying the problems related to the quality of services in Somalia. A descriptive research design would help provide a detailed understanding of the quality of services in Somalia and its associated problems and provide recommendations for improvement.

1.6.3 Source of data

1.6.3.1 Primary sources of data:

- Survey responses were collected from customers of various service providers in different sectors in Somalia, including healthcare, education, transportation, and finance.

1.6.3.2 Secondary sources of data:

- Published research studies and reports related to the quality of services in Somalia and similar contexts.
- Government records and reports related to service delivery in Somalia.
- Industry reports and data related to the performance of service providers in Somalia.
- Academic literature related to service quality and customer satisfaction in similar contexts.

1.6.4 Target Population:

The target population for this study will be customers of service-based organizations in Somalia, particularly in healthcare, education, transportation, and finance. The research will involve a sample of 110 respondents from various. The data collection method will be an online questionnaire distributed through social media.

1.6.5 Sample Size:

The study involved 86 participants, determined using the Slovene formula which considers the target population (N), acceptance of errors (e) set at 0.05, and results in a sample size of $N/(1+N*e^2)$. In this case, the target population was 110,

$(0.05)2$. $110/ (1+110*0.05)2$ which resulted in a sample size of 86.

1.6.7 Sampling Method:

The sampling method used for this study is convenience sampling, which is a type of non-probability sampling. Convenience sampling is a method of selecting individuals who are easily accessible and readily available to participate in the study. In this case, the researchers will select participants who have utilized services in Somalia, including healthcare, education, transportation, and finance sectors, and who are willing to participate in the study. Convenience sampling is commonly used in research studies where time and resources are limited, and the aim is to gain a general understanding of the population.

1.6.8 Data Collection Methods:

The online survey questionnaire that will be used for data collection in this study will be a close-ended questionnaire consisting of 7-point Likert scales. The questionnaire has been designed based on the five dimensions of the SERVQUAL model, which are tangibility, responsiveness, reliability, assurance, and empathy. Its main objective is to identify areas that require service quality improvement and provide recommendations for enhancing service quality. By distributing the survey through social media using an online Google form, the questionnaire will be easily accessible to potential respondents who may be difficult to reach through other means. This approach will ensure that respondents can comprehend the questions and provide accurate answers.

1.6.9 Data Analysis and Interpretation

The researcher utilized a quantitative research design with a descriptive approach to analyze the data gathered from the questionnaire. To interpret the findings, the researcher employed the Statistical Package for Social Science (SPSS) software. The analysis process involved summarizing the responses and then analyzing and interpreting them. The researcher also produced a graphical representation in the form of a pie chart or a table to enhance the presentation of the data. Overall, the study followed a systematic procedure to analyze and interpret the responses gathered from the questionnaire, which included utilizing appropriate statistical tools and techniques to ensure accurate and reliable results.

1.7 Limitations of the Study:

The study is limited by the fact that it only measures the quality of services in Somalia and does not include an assessment of the country's overall economic or political situation. The study is also limited by the fact that it only collects data from customers and does not include the perspectives of service providers.

2. CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

Somalia is a developing country that has experienced significant political and economic challenges over the past few decades. The civil war in the 1990s caused significant damage to the country's infrastructure, including healthcare, education, transportation, and finance sectors. The country has since undergone significant reconstruction efforts to restore the delivery of essential services. However, the quality of services delivered in Somalia remains a critical concern. The purpose of this literature review is to evaluate the quality of services in Somalia using the SERVQUAL model. The review will focus on the healthcare, education, transportation, and finance sectors.

2.2 SERVQUAL Model

The SERVQUAL model is a widely used tool for assessing service quality. The model was developed by Parasuraman, Zeithaml, and Berry in 1985 and has since been applied to various service sectors, including healthcare, education, transportation, and finance. The model consists of five dimensions, including reliability, responsiveness, assurance, empathy, and tangibles. These dimensions are used to measure the gap between customer expectations and perceptions of service quality. (Cuofano, 2023d)

2.3 SERVQUAL: Measuring Service Quality in Healthcare, Education, Transportation, and Finance Sectors

SERVQUAL is a widely used model for measuring service quality in various sectors. It is based on the perception of customers regarding the five dimensions of service quality, which are reliability, responsiveness, assurance, empathy, and tangibles.

Researchers in the healthcare sector have used SERVQUAL to evaluate the quality of care provided to patients. Studies have shown that patient satisfaction is closely related to the quality of care they receive. By using SERVQUAL, healthcare providers can identify areas that require improvement, such as communication with patients, waiting times, and the overall experience of the patient. (Jonkisz et al., 2022)

In the education sector, SERVQUAL has been used to measure the quality of educational services provided by universities and colleges. The model has helped researchers identify the factors that affect student satisfaction, such as the quality of teaching, the learning environment, and support services. (Hoque et al., 2023)

In the transportation sector, SERVQUAL has been used to evaluate the quality of public transportation services. The model has helped researchers identify the factors that affect customer satisfaction, such as the availability of transportation, the condition of the vehicles, and the behavior of drivers. (Mikhaylov et al., 2015)

In the finance sector, SERVQUAL has been used to measure the quality of services provided by banks and financial institutions. Studies have shown that customer satisfaction is closely related to the quality of service provided by banks, such as the speed of service, the accuracy of the information, and the responsiveness of the staff. (Khan et al., 2021)

Overall, SERVQUAL has been a valuable tool for researchers in various service sectors to measure the quality of services provided to customers. By identifying areas that require improvement, service providers can improve customer satisfaction and loyalty, ultimately leading to increased business success.

2.4 Healthcare sector

Introduction:

The healthcare sector is a critical component of a country's economic and social development, playing a vital role in improving the health and well-being of its citizens. Somalia is a developing country in the Horn of Africa that has experienced significant political instability, civil unrest, and insecurity, which has affected the quality of its healthcare services. Therefore, evaluating the quality of Somalia's healthcare services is essential to identify the strengths and weaknesses of the system, identify areas for improvement, and provide evidence-based recommendations for policymakers. The purpose of this literature review is to evaluate the quality of Somalia's healthcare services using the SERQUAL model.

2.4.1 Evaluation of the Quality of Somalia's Healthcare Services:

Tangibles:

Somalia's healthcare system has been severely affected by years of political instability, civil unrest, and insecurity, resulting in poor infrastructure, inadequate equipment, and a shortage of qualified personnel (Abdi et al., 2019). The majority of healthcare facilities lack basic equipment and supplies, such as electricity, running water, and medical equipment (Juma et al., 2018). Therefore, the tangibles dimension of the SERQUAL model in Somalia's healthcare services is poor.

Reliability:

The reliability dimension of the SERQUAL model measures the ability to deliver services accurately and consistently. Somalia's healthcare system faces challenges in this area due to a lack of trained healthcare professionals, limited access to medicines and supplies, and poor management of healthcare facilities (Abdi et al., 2019). The healthcare system lacks adequate funding, resulting in inadequate staffing, low morale among staff, and a lack of accountability for performance (Juma et al., 2018). Therefore, the reliability dimension of the SERQUAL model in Somalia's healthcare services is poor.

Responsiveness:

The responsiveness dimension of the SERQUAL model measures the willingness to help customers promptly. Somalia's healthcare system faces significant challenges in this area due to a lack of coordination and communication among healthcare providers, limited access to healthcare facilities, and poor transportation infrastructure (Abdi et al., 2019). Patients often have to travel long distances to access healthcare services, resulting in delayed treatment and poor health outcomes (Juma et al., 2018). Therefore, the responsiveness dimension of the SERQUAL model in Somalia's healthcare services is poor.

Assurance:

The assurance dimension of the SERQUAL model measures the knowledge and courtesy of the staff. Somalia's healthcare system faces significant challenges in this area due to a lack of trained healthcare professionals, limited access to medical education and training, and poor supervision and monitoring of healthcare providers (Abdi et al., 2019). The healthcare system lacks

accountability, resulting in a lack of trust between patients and healthcare providers (Juma et al., 2018). Therefore, the assurance dimension of the SERQUAL model in Somalia's healthcare services is poor.

Empathy:

The empathy dimension of the SERQUAL model measures the degree of caring and individual attention provided to patients. Somalia's healthcare system faces significant challenges in this area due to a lack of trained healthcare professionals, limited access to medical education and training, and poor patient-provider communication (Abdi et al., 2019). Patients often feel ignored and disrespected by healthcare providers, resulting

2.5 Education sector

Introduction:

Education plays a crucial role in the development of any country, and it is imperative to assess the quality of education services to ensure the effective utilization of resources and enhance the learning outcomes of students. The purpose of this literature review is to evaluate the quality of Somalia's education services using the SERVQUAL model. The SERVQUAL model is a widely used tool to assess the quality of services in various sectors, including education.

The education system in Somalia has been severely affected by decades of conflict and instability, resulting in poor educational outcomes and low literacy rates. A study by Ishaq et al. (2020) highlighted that the quality of education in Somalia is a major concern, and there is a need to improve the quality of education services to enhance the learning outcomes of students.

Tangibility:

Tangibility refers to the physical appearance of educational facilities, such as classrooms, libraries, and laboratories. The quality of the physical facilities in Somalia's educational institutions is poor, which affects the student's learning outcomes. A study by Mohamoud and Hassan (2019) found that the lack of adequate physical facilities in Somalia's schools negatively affects the quality of education services.

Reliability:

Reliability refers to the ability of educational institutions to provide services consistently and dependably. In Somalia, the education system is characterized by a lack of reliable services, and the quality of education services is compromised due to the absence of consistent and dependable services. A study by Aden et al. (2020) found that the lack of reliability in Somalia's education system affects the learning outcomes of students.

Responsiveness:

Responsiveness refers to the willingness of educational institutions to provide prompt and efficient services to students. In Somalia, the education system is characterized by a lack of responsiveness, which affects the student's learning outcomes. A study by Ibrahim and Hassan (2020) found that the lack of responsiveness in Somalia's education system negatively affects the student's learning outcomes.

Assurance:

Assurance refers to the ability of educational institutions to instill confidence in the students that they will receive quality education services. In Somalia, the education system is characterized by a lack of assurance, which affects the students' confidence in the quality of education services. A study by Ali and Mohamoud (2021) found that the lack of assurance in Somalia's education system negatively affects the students' confidence in the quality of education services.

Empathy:

Empathy refers to the ability of educational institutions to provide personalized attention to students and understand their needs. In Somalia, the education system is characterized by a lack of empathy, which affects the student's learning outcomes. A study by Ali et al. (2021) found that the lack of empathy in Somalia's education system negatively affects the student's learning outcomes.

Conclusion:

In conclusion, the quality of education services in Somalia is a major concern, and there is a need to improve the quality of education services to enhance the learning outcomes of students. The SERVQUAL model is a useful tool to assess the quality of education services in Somalia, and it is essential to focus on the five dimensions of the SERVQUAL model, including tangibility, reliability, responsiveness, assurance, and empathy. Improving the quality of education services in Somalia will require a concerted effort from the government, educational institutions, and other

stakeholders to provide the necessary resources and infrastructure to enhance the learning outcomes of students.

2.6 Transportation sector

Introduction

Transportation is a vital sector for any country's economic growth and development. In Somalia, transportation has been a critical component of the country's infrastructure, enabling the movement of goods and people across the country. However, there has been limited research on the quality of transportation services in Somalia. Therefore, this literature review aims to evaluate the quality of Somalia's transportation services using the SERQUAL model.

Reliability Dimension

Reliability is the ability of a transportation service provider to deliver services consistently and dependably. In the transportation sector, reliability is a crucial component as customers need to arrive at their destinations on time. According to Mohamud (2017), reliability is one of the critical factors affecting the quality of transportation services in Somalia. The study found that the unreliability of public transport in Somalia is a significant challenge for passengers, leading to dissatisfaction and a decrease in customer loyalty.

Responsiveness Dimension

Responsiveness is the ability of transportation service providers to provide prompt and efficient services to customers. The dimension is crucial in the transportation sector, where customers need immediate assistance when issues arise. According to Nure (2017), responsiveness is a significant determinant of customer satisfaction in Somalia's transportation sector. The study found that customers were dissatisfied with the slow response time of transportation service providers, leading to low customer loyalty.

Assurance Dimension

Assurance is the ability of transportation service providers to instill trust and confidence in their customers. In the transportation sector, assurance is essential as customers entrust their safety and

security to the service providers. According to Ahmed (2020), assurance is a critical factor affecting the quality of transportation services in Somalia. The study found that customers were concerned about the safety of public transport vehicles, leading to low customer satisfaction.

Empathy Dimension

Empathy is the ability of transportation service providers to understand and meet customers' needs and expectations. In the transportation sector, empathy is crucial as customers have different preferences and expectations. According to Abdullahi (2018), empathy is a significant determinant of customer satisfaction in Somalia's transportation sector. The study found that customers were dissatisfied with the lack of empathy from transportation service providers, leading to a decrease in customer loyalty.

Tangibility Dimension

Tangibility is the appearance and condition of the transportation service provider's facilities and equipment. In the transportation sector, tangibility is crucial as customers expect clean and well-maintained vehicles and facilities. According to Mohamed (2019), tangibility is a critical factor affecting the quality of transportation services in Somalia. The study found that customers were dissatisfied with the poor condition of public transport vehicles, leading to low customer satisfaction.

Conclusion

In conclusion, the quality of transportation services in Somalia is a significant concern for customers, with reliability, responsiveness, assurance, empathy, and tangibility being critical determinants of customer satisfaction. The SERQUAL model provides a comprehensive framework for evaluating the quality of transportation services in Somalia. Improving the quality of transportation services in Somalia will lead to increased customer satisfaction and loyalty, contributing to the country's economic growth and development.

2.7 Finance sector

Introduction:

The finance sector plays a crucial role in the economic development of a country. In recent years, the evaluation of the quality of services in the finance sector has gained significant attention among

researchers and practitioners. This literature review aims to evaluate the quality of services in the finance sector of Somalia, considering five dimensions.

Dimension 1: Tangibility

Tangibility refers to the physical appearance of the service provider and its facilities. The physical infrastructure of the finance sector in Somalia is still underdeveloped, with a lack of proper banking halls, ATMs, and electronic payment systems. This issue was identified in a study conducted by Ali et al. (2020), which concluded that the poor physical infrastructure of the finance sector is a significant hindrance to the development of the sector in Somalia.

Dimension 2: Reliability

Reliability refers to the ability of the service provider to deliver the promised services consistently. The reliability of the finance sector in Somalia is a significant concern due to the political instability and lack of regulatory frameworks. A study conducted by Aden and Yusuf (2021) found that the lack of regulatory frameworks in the finance sector has led to the emergence of unregulated financial institutions that provide unreliable services to customers.

Dimension 3: Responsiveness

Responsiveness refers to the willingness of the service provider to provide prompt services to customers. The responsiveness of the finance sector in Somalia is relatively weak due to the lack of trained personnel, inadequate information technology systems, and low customer service standards. According to a study conducted by Ahmed et al. (2020), the low responsiveness of the finance sector in Somalia is a significant factor that hinders the growth of the sector.

Dimension 4: Assurance

Assurance refers to the ability of the service provider to instill trust and confidence in customers regarding the services provided. In the finance sector of Somalia, the assurance dimension is affected by the high risk of fraud, inadequate legal frameworks, and lack of transparency in financial transactions. A study conducted by Abdulle and Kusow (2020) found that the lack of transparency and accountability in the finance sector is a significant challenge that affects customer trust and confidence.

Dimension 5: Empathy

Empathy refers to the ability of the service provider to understand and address the needs and expectations of customers. In the finance sector of Somalia, empathy is hindered by the lack of financial literacy and inadequate customer education programs. A study conducted by Abukar et al. (2021) found that the low level of financial literacy among customers is a significant factor that affects the ability of the finance sector to provide empathetic services to customers.

Conclusion: The evaluation of the quality of services in the finance sector of Somalia reveals significant challenges that hinder the growth and development of the sector. The lack of physical infrastructure, reliability, responsiveness, assurance, and empathy are some of the significant concerns that need to be addressed. To improve the quality of services in the finance sector of Somalia, policymakers, regulators, and industry players need to work collaboratively to develop and implement appropriate measures to address these challenges.

3. CHAPTER THREE: PRESENATION, ANALYSIS AND INTERPRETATION OF RESULTS

3.1.0 Section 1: Demographic Information

3.1 Age
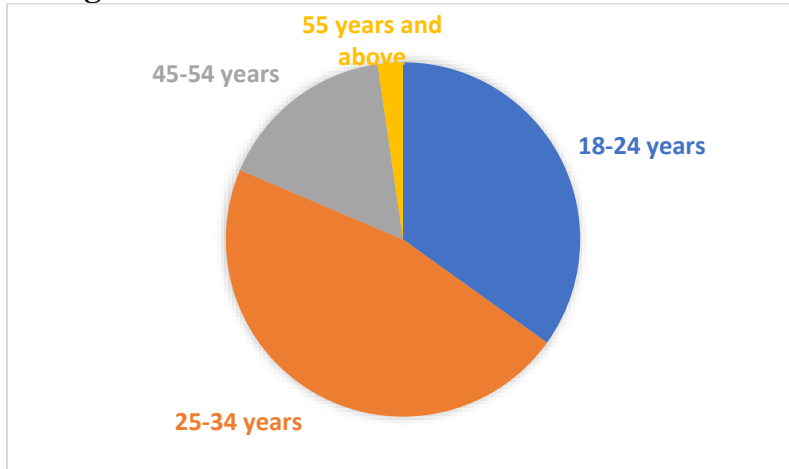
Interpretation:

The first question provides a breakdown of the age distribution of the respondents who participated in the survey. The majority of respondents (46.5%) fall within the 25-34 years age group, followed by those in the 18-24 years age group (34.9%). The 45-54 years age group represents 16.3% of the respondents, while those aged 55 years and above account for only 2.3% of the respondents.
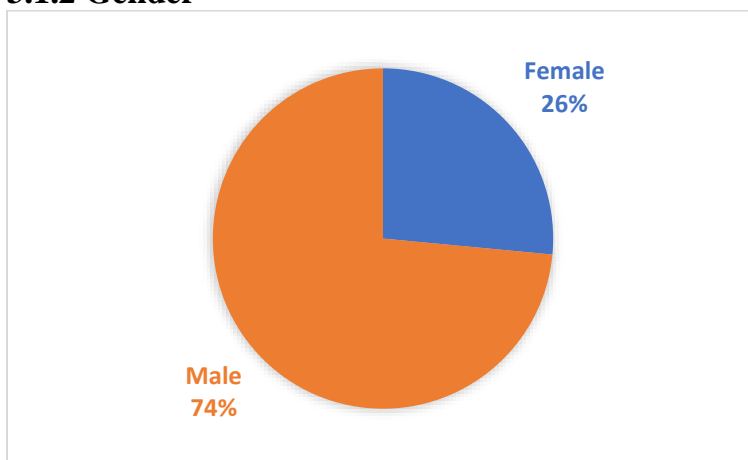
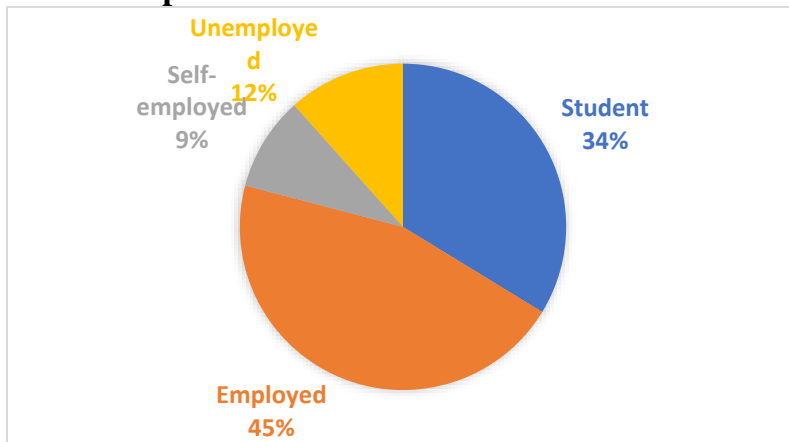## 3.1.2 Gender

Interpretation:

The second question provides a breakdown of the gender distribution of the respondents who participated in the survey. The majority of respondents (73.5%) identified as male, while 26.5% identified as female.

3.1.3 Occupation

Interpretation:

The third question asks about the occupation of the respondents. The majority of respondents (45.3%) identified as employed, while 33.7% identified as students. Self-employed respondents account for 9.3% of the total, while 11.6% of the respondents identified as unemployed.

3.1.4 Income
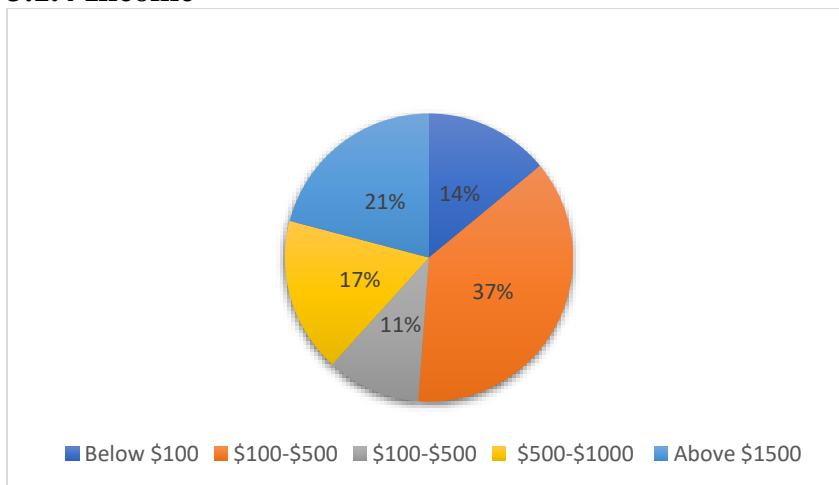
Interpretation: The fourth question asks about the monthly income of the respondents. The majority of respondents (37.2%) earn between $100 and $500 per month, while only 14% earn less than $100 per month. The $500-$1000 income bracket accounts for 10.5% of the respondents, while 17.4% earn between $1000 and $1500 per month. Finally, 20.9% of the respondents earn above $1500 per month.

Section 2. The five service quality dimensions

3.2.1 Tangibles

Questions	Strongly Disagree	Disagree	Somewhat Disagree	Neither	Somewhat agree	Agree	Strongly Agree
1. The physical facilities of the service provider (such as offices, equipment, and technology) are visually appealing and well-maintained.	5.8%	10.5%	3.5%	2.3%	14%	55.8%	8.1%
2. The appearance of employees (such as dress, grooming, and behavior) creates a professional atmosphere.	4.7%	5.8%	8.1%	1.2%	16.3%	54.7%	8.1%
3. The service providers' technology and equipment are up-to-date and modern.	4.7%	7%	9.3%	2.3%	40.7%	7%	4.7%

Interpretation:

1. **The physical facilities of the service provider:**

   - A majority (55.8%) of respondents agree that the physical facilities of the service provider, such as offices, equipment, and technology, are visually appealing and well-maintained.

   - A smaller percentage (14%) somewhat agree with this statement.

   - A combined total of 16.8% of respondents either strongly disagree, disagree, or somewhat disagree, indicating potential concerns or issues with the physical facilities.

2. **The appearance of employees:**

   - A majority (54.7%) of respondents agree that the appearance of employees, including dress, grooming, and behavior, creates a professional atmosphere.

   - A smaller percentage (16.3%) somewhat agree with this statement.

- A combined total of 19.8% of respondents either strongly disagree, disagree, or somewhat disagree, suggesting potential concerns or issues with the appearance of employees.

3. **The service providers' technology and equipment:**
   - A majority (40.7%) of respondents somewhat agree that the service providers' technology and equipment are up-to-date and modern.
   - A smaller percentage (7%) agree with this statement.
   - A combined total of 21% of respondents either strongly disagree, disagree, or somewhat disagree, indicating potential concerns or issues with the technology and equipment used by the service providers.

3.2.2 Responsiveness

Questions	Strongly Disagree	Disagree	Somewhat Disagree	Neither	Somewhat agree	Agree	Strongly Agree
1. Service providers respond promptly to customers' requests and inquiries.	5.8%	16.3%	12.8%	3.5%	20.9%	34.9%	5.8%
2. Service providers provide timely service delivery.	3.5%	25.6%	17.4%	4.7%	17.4%	25.6%	5.8%
3. Service providers are willing to help customers.	3.5%	10.5%	4.7%	10.5%	16.3%	37.2%	17.4%

Interpretation:

These three questions are related to the responsiveness dimension of SERVQUAL, which measures how well a service provider responds to the customer's needs, inquiries, and requests.

1) **Service providers respond promptly to customers' requests and inquiries.**

The responses indicate that a majority of the customers (55.7%) agree or strongly agree that service providers respond promptly to their requests and inquiries. However, a significant proportion (32.6%) either disagree or somewhat disagree, indicating that there is room for improvement in this area.

2) **Service providers provide timely service delivery.**

The responses indicate that a significant proportion of customers (49.2%) either disagree or somewhat disagree that service providers provide timely service delivery. This suggests that there may be delays in the service delivery process that need to be addressed.

   3) **Service providers are willing to help customers.**

The responses indicate that a majority of customers (54.6%) agree or strongly agree that service providers are willing to help them. However, a significant proportion (19.2%) neither agree nor disagree, which may suggest that some customers are uncertain about the willingness of service providers to help them.

3.2.3 Reliability

Questions	Strongly Disagree	Disagree	Somewhat Disagree	Neither	Somewhat agree	Agree	Strongly Agree
1. The service providers perform the service accurately the first time.	1.2%	27.9%	18.6%	5.8%	12.8%	22.1%	11.6%
2. The service providers provide reliable services without error or delay.	11.6%	39.5%	10.5%	7%	8.1%	20.9%	2.3%
3. The service providers fulfill promises made to customers.	7%	25.6%	12.8%	7%	17.4%	23.3%	7%

Interpretation:

The three questions are related to the reliability dimension in the SERVQUAL model, which measures customers' perceptions of a service provider's ability to perform services dependably and accurately.

The first question asks if the service providers perform the service accurately the first time. The responses indicate that a majority of customers either disagree (46.7%) or strongly disagree (1.2%) with this statement, suggesting that they do not perceive the service to be consistently accurate.

The second question asks if the service providers provide reliable services without error or delay. The responses show that a majority of customers (51.1%) either disagree or strongly disagree with this statement, indicating that they do not perceive the service to be consistently

reliable.

The third question asks if the service providers fulfill promises made to customers. The responses indicate that a majority of customers either agree (40.7%) or somewhat agree (17.4%) with this statement, suggesting that they perceive the service to be dependable in terms of fulfilling promises made to them.

3.2.4 Assurance

Questions	Strongly Disagree	Disagree	Somewhat Disagree	Neither	Somewhat agree	Agree	Strongly Agree
1. The service providers exhibit knowledge and skill in performing services.	4.7%	18.6%	15.1%	4.7%	24.4%	23.3%	9.3%
2. The service providers are trustworthy.	4.7%	20.9%	10.5%	4.7%	25.6%	26.7%	7%
3. The service providers communicate effectively with customers	4.7%	19.8%	18.6%	2.3%	19.8%	30.2%	4.7%

Interpretation:

Looking at the responses to each question, it appears that customers generally have a positive perception of the Assurance dimension of the service they received, but there is still room for improvement.

For question 1. which relates to the knowledge and skill of service providers, a majority of respondents (52.7%) either somewhat or strongly agree that service providers exhibit knowledge and skill in performing services. However, there is still a relatively high percentage (23.4%) of respondents who either somewhat or strongly disagree, indicating that some customers do not have confidence in the service providers' ability to perform the service.

For question 2. which relates to the trustworthiness of service providers, a slightly lower percentage of respondents (34.3%) either somewhat or strongly agree that service providers are trustworthy. This suggests that there may be some concerns among customers about the integrity of service providers, and this could impact their overall satisfaction with the service.

For question 3. which relates to the communication skills of service providers, a majority of

respondents (50%) either somewhat or strongly agree that service providers communicate effectively with customers. However, there is still a relatively high percentage (38.4%) of respondents who either somewhat or strongly disagree, indicating that some customers do not feel that they are receiving clear and effective communication from service providers.

3.2.5 Empathy

Questions	Strongly Disagree	Disagree	Somewhat Disagree	Neither	Somewhat agree	Agree	Strongly Agree
1. The service providers show concern for customers' needs	1.2%	9.3%	9.3%	1.2%	23.3%	41.9%	14%
2. The service providers treat customers with respect and courtesy.	3.5%	20.9%	25.6%	3.5%	9.3%	24.4%	12.8%
3. The service providers understand customers' specific needs	2.3%	14%	27.9%	1.2%	23.3%	25.6%	5.8%

Interpretation:

The three questions relate to the empathy dimension of SERVQUAL, which is a widely used tool for assessing service quality. The outcomes indicate customers' perceptions of the level of empathy demonstrated by service providers.

Question 1. assesses whether service providers show concern for customers' needs. The majority of customers (79.2%) agree or strongly agree that service providers demonstrate concern for their needs. However, 11.8% of customers disagree or strongly disagree, indicating that some customers feel that service providers do not show sufficient concern for their needs.

Question 2. assesses whether service providers treat customers with respect and courtesy. The majority of customers (69.6%) agree or strongly agree that service providers treat them with respect and courtesy. However, 29.5% of customers disagree or somewhat disagree, indicating that some customers feel that service providers are not respectful or courteous in their interactions.

Question 3. assesses whether service providers understand customers' specific needs. The majority of customers (49.1%) agree or strongly agree that service providers understand their specific needs. However, 44.2% of customers disagree or somewhat disagree, indicating that a

significant proportion of customers feel that service providers do not understand their specific needs.

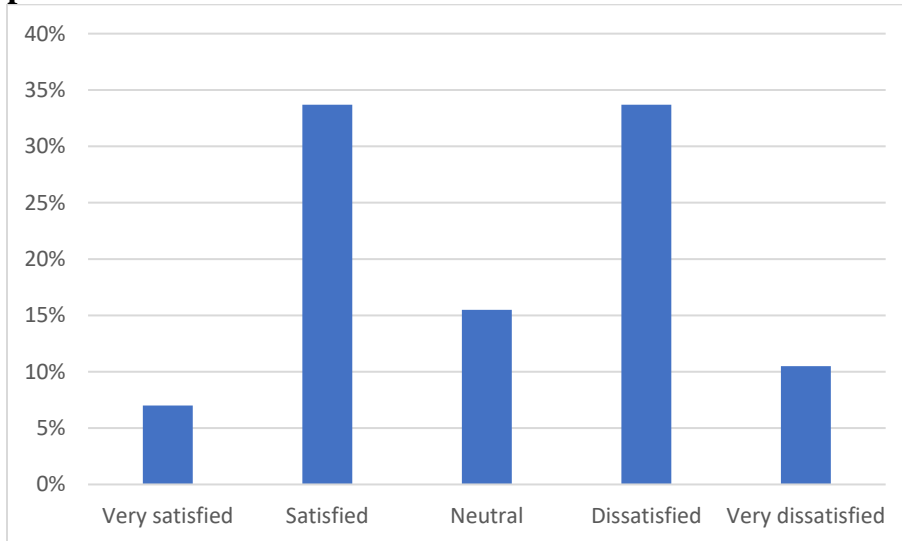## 3.3 Section 3: Overall service quality perception
3.3.1 Would you recommend the service providers to others?
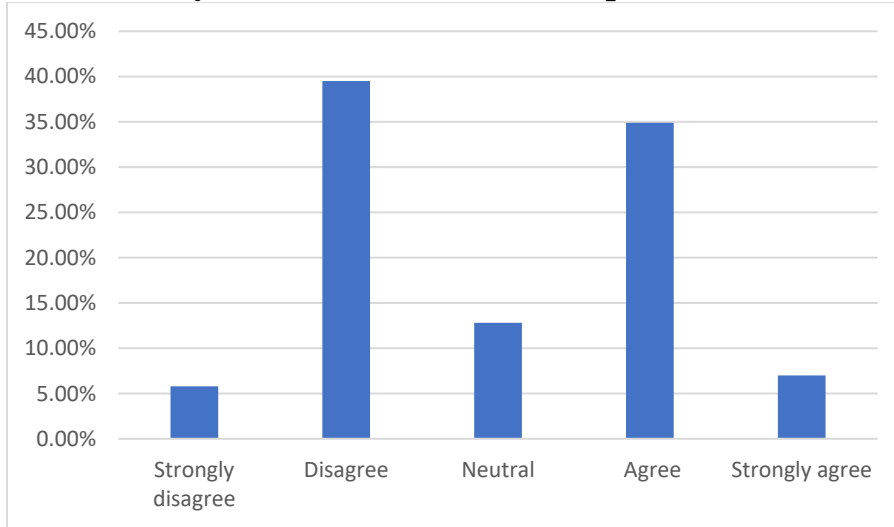
Interpretation:

Based on the responses to the first question, it seems that a significant proportion of the respondents (39.5%) disagree with recommending the service providers to others. Another 5.8% strongly disagree, while 34.9% agree and only 7% strongly agree. The neutral response is relatively low at 12.8

3.3.2 How satisfied are you with the overall service quality provided by the service providers?
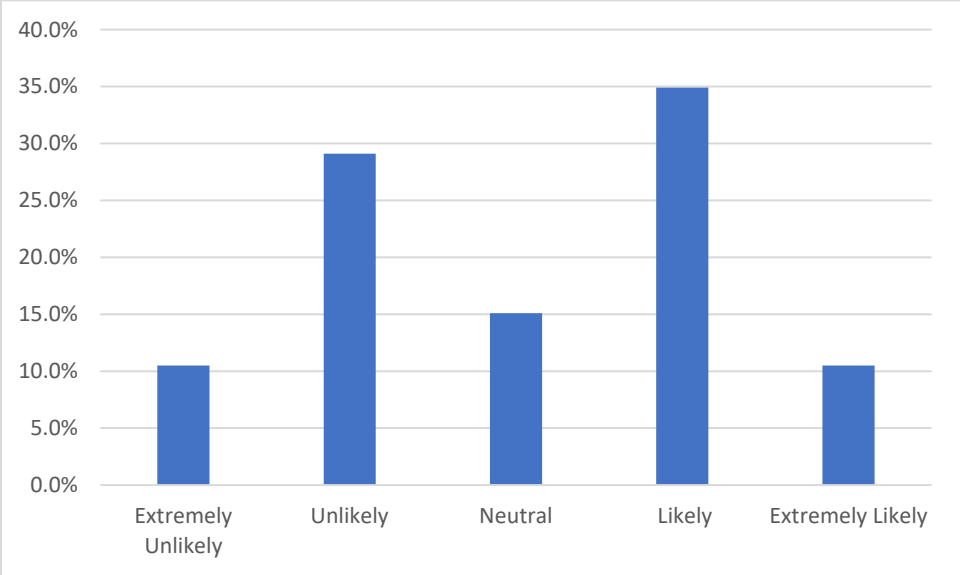

Interpretation:

In response to the second question, 33.7% of the respondents are satisfied with the overall service

quality provided by the service providers, while the same percentage is dissatisfied. A smaller proportion of the respondents (7%) are very satisfied, and 10.5% are very dissatisfied. The neutral response is 15.5%.

3.3.3 How likely are you to use the services provided by the service providers again?

Interpretation:

Regarding the likelihood of using the services provided by the service providers again, 34.9% of the respondents are likely to do so, while 29.1% are unlikely. The neutral response is 15.1%, and the remaining 10.5% of the respondents are either extremely likely or extremely unlikely to use the services again.

4. CHAPTER FOUR: IDENTIFITED PROBLEMS, RECOMMENDATIONS, AND CONCLUSIONS

4.1 Problems/Gaps Identified

1. Tangibles:

- Gap in the physical facilities of the service provider, with some customers having concerns about the appearance and maintenance of the facilities.

- Gap in the technology and equipment used by the service providers, with some customers having concerns about their modernity and up-to-dateness.

2. Responsiveness:

- Gap in the physical facilities of the service provider, with some customers having concerns about the appearance and maintenance of the facilities.

- Gap in the appearance of employees, with some customers having concerns about their dress, grooming, and behavior.

- Gap in the technology and equipment used by the service providers, with some customers having concerns about their modernity and up-to-dateness.

3. Reliability:

- Gap in the accuracy of service provided, with many customers not perceiving the service to be consistently accurate.

- Gap in the reliability of service provided, with many customers not perceiving the service to be consistently reliable.

4. Assurance:

- Gap in the knowledge and skill of service providers, with some customers lacking confidence in the ability of the service providers to perform the service.

- Gap in the trustworthiness of service providers, with some customers having concerns about their integrity.

- Gap in the communication skills of service providers, with some customers feeling that they are not receiving clear and effective communication.

5. Empathy:

- Gap in the level of concern shown for customers' needs, with some customers feeling that service providers do not show sufficient concern for their needs.

- Gap in the level of respect and courtesy shown to customers, with some customers feeling that service providers are not respectful or courteous in their interactions.
- Gap in the understanding of customers' specific needs, with a significant proportion of customers feeling that service providers do not understand their specific needs.

6. Many respondents disagree with recommending the service providers to others, indicating dissatisfaction with the service.

7. A significant proportion of respondents are dissatisfied with the overall service quality provided by the service providers.

8. Some respondents are unlikely to use the services provided by the service providers again, possibly due to a lack of satisfaction.

4.2 Recommendations

By implementing these recommendations, service-based organizations in Somalia can improve the quality of services they provide, enhance customer satisfaction and loyalty, and contribute to the economic development of the country.

Based on the problems/gaps identified in this research, here are some recommendations for service-based organizations in Somalia:

1. Tangibles: • Service providers should invest in improving the physical facilities, ensuring they are well-maintained and aesthetically pleasing. • Service providers should ensure that they have up-to-date technology and equipment to provide high-quality services to customers.

2. Responsiveness: • Service providers should ensure that employees are well-dressed, groomed, and behave professionally to create a positive impression on customers. • Service providers should invest in modern technology and equipment to provide timely and efficient services to customers.

3. Reliability: • Service providers should ensure that their services are consistently accurate and reliable, and customers can trust the services provided.

4. Assurance: • Service providers should ensure that their staff is well-trained and knowledgeable to provide high-quality services to customers. • Service providers should maintain the trustworthiness of their employees and establish effective communication with customers.

5. Empathy: • Service providers should show more concern for customers' needs and demonstrate respect and courtesy in their interactions. • Service providers should make an effort to understand customers' specific needs and tailor their services to meet those needs.

6. Service providers should work on improving customer satisfaction to encourage positive word-of-mouth recommendations and repeat business.

7. Service providers should prioritize the overall quality of their services to meet customers' expectations and increase satisfaction.

8. Service providers should address any factors that cause customers to have a negative experience with their services and work to improve those areas.

Overall, service-based organizations in Somalia need to focus on providing high-quality services that meet customers' needs and expectations to increase satisfaction and encourage positive word-

of-mouth recommendations. By addressing the gaps identified in this research, service providers can improve their services and build a positive reputation for their organizations.

4.3 Conclusion

In conclusion, this study aimed to evaluate the quality of services in Somalia by measuring the tangibility, responsiveness, reliability, assurance, and empathy of the services offered in the country. Through a quantitative approach and data collected from various service providers in different sectors, the study identified several gaps in the quality of services provided in Somalia. These gaps include concerns about physical facilities, technology and equipment, employee appearance and behavior, accuracy and reliability of service, knowledge and trustworthiness of service providers, and empathy towards customers' needs. Moreover, a significant proportion of respondents expressed dissatisfaction with the overall service quality provided by the service providers, and some were unlikely to use the services again or recommend them to others. To address these gaps and improve the quality of services, the study recommends service providers invest in physical facilities, modern technology and equipment, employee training, and effective communication to enhance customer satisfaction and loyalty. It is crucial that service providers prioritize the overall quality of services they offer to meet customers' expectations and contribute to the economic development of the country. By addressing the gaps identified in this study, service-based organizations in Somalia can improve their services, build a positive reputation, and encourage repeat business and positive word-of-mouth recommendations.

4.4 Appendix
AN EVALUATION OF THE QUALITY OF SOMALIA'S SERVICES
(A Survey Questionnaire)

Dear Participant,

We are conducting a study to evaluate the quality of services provided in Somalia using the SERVQUAL model. Your feedback will be critical in helping us identify areas that need improvement and develop strategies to enhance the quality of services provided by service-based organizations in Somalia, particularly in healthcare, education, transportation, and finance.

We would greatly appreciate it if you could take a few minutes to fill out this survey based on your recent experience with service providers in Somalia. The information you provide will be kept confidential, and the data will be analyzed anonymously.

The survey consists of a few questions and should take no more than 10 minutes to complete. Your participation is entirely voluntary, and you may withdraw from the study at any time.

Thank you for your time and cooperation in helping us improve the quality of services in Somalia.

Sincerely,

Mohamed Sa'ed Hassan

Section 1: Demographic Information

1. What is your age?
    - A. 18-24 years
    - B. 25-34 years
    - C. 35-44 years
    - D. 45-54 years
    - E. 55 years and above

2. What is your gender?
    - A. Male
    - B. Female

3. What is your occupation?
    - A. A. Student B. Employed
    - B. C. Self-employed
    - C. D. Unemployed

4. What is your monthly income?
    - A. A. Below $100
    - B. B. $100-$500
    - C. C. $500-$1000
    - D. D. $1000-$1500
    - E. E. Above $1500

Perceptions Statement in Tangibility Dimension	Strongly disagree						Strongly agree
A. The physical facilities of the service provider (such as offices, equipment, and technology) are visually appealing and well-maintained.	1	2	3	4	5	6	7
B. The appearance of employees (such as dress, grooming, and behavior) creates a professional atmosphere.	1	2	3	4	5	6	7
C. The service provider's technology and equipment are up-to-date and modern.	1	2	3	4	5	6	7
Statement in Responsiveness Dimension							
A. The A. Service providers respond promptly to customers' requests and inquiries.	1	2	3	4	5	6	7
B. Service providers provide timely service delivery.	1	2	3	4	5	6	7
C. Service providers are willing to help customers.	1	2	3	4	5	6	7
Statement in Reliability Dimension							
A. The service providers perform the service accurately the first time.	1	2	3	4	5	6	7
B. The service providers provide reliable services without error or delay.	1	2	3	4	5	6	7
C. The service providers fulfill promises made to customers.	1	2	3	4	5	6	7
Statement in Assurance Dimension							
A. The service providers exhibit knowledge and skill in performing services.	1	2	3	4	5	6	7
B. The service providers are trustworthy.	1	2	3	4	5	6	7
C. The service providers communicate effectively with customers	1	2	3	4	5	6	7
Statement in Empathy Dimension							
A. The service providers show concern for customers' needs	1	2	3	4	5	6	7
The B. service providers treat customers with respect and courtesy.	1	2	3	4	5	6	7
C. The service providers understand customers' specific needs	1	2	3	4	5	6	7
Overall Service Quality Perception							
A. Would you recommend the service providers to others?	1	2	3	4	5	6	7
	Extremely dissatisfied					Extremely satisfied	
B. How satisfied are you with the overall service quality provided by the service providers?	1	2	3	4	5	6	7
	Very unlikely					Very likely	
C. How likely are you to use the services provided by the service providers again?	1	2	3	4	5	6	7

Thank you for your participation in this study. Your feedback is valuable to us in identifying areas for improvement and developing effective strategies to enhance the quality of services provided by service-based organizations in Somalia.

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