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**Quality Assessment of Non-Governmental
Organizations Operating in Palestine Using
SERVQUAL Model**

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Declaration

I declare that I have developed and written this Master thesis completely, and it has been generated by me as a result of my own original thesis, and has not been submitted elsewhere for any other degree or qualification. Moreover, I have not used sources or means without declaring them in the text, otherwise they are referenced.

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Abstract

The Non-governmental organizations (NGOs) sector is one of the most influencing sectors in the Palestinian economy. It is apparent that the NGOs sector is wide, diversified and offers services to all different sectors without a clear identification of the level of service quality offered by Palestinian NGOs. Therefore, the main purpose of this research is to assess the service quality level of offered services at the Palestinian NGOs.

The researcher collected the data by following a mixed method approach that combines both qualitative and quantitative methods. The questionnaire is developed by using the SERVQUAL model. The researcher distributed self-administrated questionnaires and electronic ones via google docs. The data were gathered from 246 completed questionnaires, and were analyzed using the Minitab and SPSS software. The researcher also used nonparametric tests such as: Mann Whitney, Kruskal-Wallis Test and Wilcoxon signed rank that helped in having accurate results. The researcher supported the quantitative analysis with a qualitative one through conducting ten semi-structured interviews with key and highly influential representatives from the NGOs and Governmental Officials. The researcher, subsequently, analyzed the gathered qualitative information by following the thematic approach.

The results showed that both assurance and empathy dimensions were the weakest dimensions amongst all; as those dimensions have the broadest gap between customers' expectations and perceptions. Those two dimensions were followed by responsiveness and reliability. It was also found that the narrowest gap was detected in tangibles dimension. On the top of that, the researcher tested the effect of the

demographic's variables on the SERVQUAL dimensions. The results show that beneficiaries gender affects the empathy and reliability dimensions. Similarly, the beneficiaries' educational level did not show any effect on all SERVQUAL dimensions except for the tangible dimension. Furthermore, the range of beneficiaries' salary has only an effect on the responsiveness dimension. Finally, the results of the NGOs service type show that there is a significant difference in the service quality. This is mainly due to what Fisher's test pinpointed with respect to the types that had the effect; namely youth, education, women rights and agricultural programs. While the rest of demographics, show that there are no significant differences between them and the SERVQUAL dimensions.

The findings suggest that the NGOs need to improve all the dimensions of SERVQUAL. As this study the first of its type, it remarkably highlights the gaps of the offered service quality by the Palestinian NGOs. This study, thus, provides results that could guide the NGOs management of how to deal with beneficiaries to take corrective actions.

Keywords: Service Quality, SERVQUAL model, Palestinian NGOs.

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List of Abbreviations

NGO: Non-Governmental Organization.

PNGO: Palestinian Non-Governmental Organization.

PGUCS: Palestinian General Union of Charitable Societies.

INGO: International Non-Governmental Organization.

PCSO: Palestinian civil society organizations.

PCBS: Palestinian Central Bureau of Statistics.

UCS: Union of Charitable Societies–Jerusalem.

PNIN: The Palestinian National Institute for NGO.

PEPR: Palestinian Economic Policy Research.

TQM: Total Quality Management.

CS: Customer Satisfaction.

SQ: Service quality.

PA: Palestinian Authority.

CBOs: Community-based Organizations.

FSP: Fragile States Principle.

MTEF: Medium-Term Expenditure Framework

CHAPTER ONE: INTRODUCTION

1.1. Overview

Palestinian Non-Governmental Organizations (NGOs) play a vital role in social and economic life. As the main concern for the NGOs is to improve the quality of citizens' life, especially the poor and vulnerable people. NGOs are diversified and offer a wide range of services activities like providing education and social care services. They also offer job opportunities, help in combatting poverty, and operating safety networks for the many classes of Palestinian society (Samour, 2012). Moreover, the NGOs in Palestine play a remarkable role in providing technical and financial aid to the Palestinian people under challenging circumstances (Shoukair, 2013).

According to PCBS (2017) having more than 3688 NGOs in Palestine without precise estimates of the size of funding that is received by these NGOs, there is an ambiguity of the offered services and its quality. Therefore, this research assessed the service quality (SQ) in the Palestinian NGOs, as the SERVEQUAL model was used to identify the gaps to diagnose the service quality in those NGOs.

This chapter includes a general background about the topic of the research. This has been followed by an overview of the NGOs in Palestine. Moreover, this chapter addresses the research problem, research objectives and questions, hypotheses, and rationalizes the significance of this research. Needless to mention that this chapter also includes the research structure.

1.2. General Background

One of the important strategies for survival in today's competitive market is delivering quality service (Zeithaml et al., 1996). According to Parasuraman et al. (1985), the definition of service quality is "*The difference between consumers expectations of services offered by a specific firm and their perceptions about firms proposing such services*". Day –by-day, the standards of living of the customers are growing gradually and creating more importance and dependence of the service sector. To keep the customers satisfied, it is obligatory to have an added-value service; together with a good service quality (Boström, 1995). Moreover, many fields such as the banking, sales, marketing, industry, hospitality and healthcare have included the service quality into their services as they realized the importance of service quality in being competitive especially in their sector of operation (UKEssays.com, 2018).

NGOs are a voluntary non-profit group organized by citizens on a local, national or international basis. Most of the services that are offered to community by the NGOs are mainly focusing on social works & rehabilitation; helping in resolving national and international catastrophes; on-going development of the society, and forming people's movements (Wildman & Tartir, 2014). They address the needs of citizens, monitoring policies and encouraging political participation at the community level. NGOs provide, as well, analyses and acts, in addition to monitoring and implementing international agreements (Nickols et al., 2011). The work of some of these organizations is focused on specific issues such as, the environment, human rights, or health (Douglas et al., 2017). Owing to the fact that NGOs play a vital role in enhancing the economy of developing countries, the service quality of NGOs needs a careful attention (Nickols et al., 2011).

In Palestine, according to (PCBS) of 2017, the number of NGOs operating in Palestine is 3,688 distributed among 2,364 operating in the West Bank and 800 operating in the Gaza Strip. According to the Palestinian Economic Policy Research Institute (2017), 65% of these organizations have paid employees with an average of 18 workers per organization, these organizations create more than (40,000) paid jobs. In light of the above data, one can conclude that this sector is wide, diverse and offers services to all different sectors in Palestine. However, it is not only that there is an obscure identification of the level of service quality in Palestinian NGOs; but also, there is weak gap analysis of the quality of the services of these NGOs, due to the lack of studies conducted in this area. Therefore, the aim of this research is to implement the SERVQUAL model which was presented by Parasuraman et al. (1985) as a tool designed to assess service quality according to five specific dimensions i.e. reliability, tangibles, assurance, responsiveness and empathy. This model is used to compare customers service quality expectations against their perceptions. It is thus called the gap model as it presents a gap analysis for service quality performance compared to the customer's service quality needs.

More specifically, the SERVQUAL model is used in this study to compare the level of service quality of the Palestinian NGOs with the quality of the customers and/or the beneficiaries service needs. It is principally used in order to analyze the existing gaps in the services offered by the Palestinian NGOs. Moreover, it helps in drawing a comparison between the offered services and the service quality needs of the NGOs beneficiaries. This will subsequently lead to map the gaps according to the mentioned dimensions in order to develop a managerial model that opts for improving the quality of these services.

1.3. Overview of NGOs in Palestine

The unique case of aid in Palestine has left a different impression on what is aid aimed to do. Aid is known globally for not being purely humanitarian and is meant to serve geopolitical purposes, and in the case of the occupied country of Palestine, it is not different. It is no secret that aid is covering the cost of the Israeli occupation in the West Bank and Gaza “*aid is aimed less at the elimination of poverty than the expansion of Palestinian Authority (PA), which is a governmental body that represents the Palestinian people in the occupied territories, power used to dominate Palestinians while simultaneously depoliticizing the Palestinian struggle.*” (Wildman & Tartir, 2014). The USAID, EU, and the World Bank Trust fund are funding the normalization of the occupation, empowering the Palestinian Authority, which is a “*rebrand of the Israeli occupation*” (Gordon, 2008), and trying to cover the costs of the destruction and occupation caused by Israel. This is happening through the World Bank and its policy tools, like the Medium-Term Expenditure Framework (MTEF), serves as the narrative for the aid that is given by donors to Palestine.

Understanding the Palestinian historical context helps in understanding the nature of aid and policies implemented today and how effective could they be. The majority of the NGOs operating in Palestine nowadays were established after the Israeli occupation in 1967. In 1970s, popular organizations in the form of civil societies were established, including women ‘s groups, students, and labor unions (Payes, 2005).

In previous decades, many of the Palestinian NGOs had been established as a response to the different political and social circumstances in which they developed (Payes, 2005).

In 1980s more organizations established were focusing on agriculture and health with donations received from the European and Arab donors (Payes, 2005).

During the first Intifada (1987-1993) it had witnessed the highest increase in the number of NGOs working in Palestine. around 30% of all active NGOs today were established during the period of the first Intifada (Payes, 2005).

between 1994 -2000 witnessed the establishment of many new NGOs in areas of the Palestinian National Authority (PNA), the reason for establishing this number of non-governmental organizations is to try to overcome the various crises left by the occupation on the Palestinian territories, whether economic, social or psychological and to try to address other needs of Palestinian society, another reason is the increasing financial resources, especially from European and American governments, to create an enabling environment for democracy, protecting the human rights of Palestinians, and giving more attention on women's rights and children's issues (Al-Taamimi, 2002).

Between 2000 – 2003, around 657 NGOs were established during the second Intifada, these NGOs have been working to solve the issues raising up & coming out from this Intifada, such as the children's issues, social issues and relief issues, during this period the NGOs also had more interest in working in development projects & activities, as the Israeli military operations destroyed significantly the infrastructure of the Palestinians cities & villages (Samour, 2010).

Palestinian civil society organizations (PCSO) were established in September 1993 and began offering their services to Palestinians during the period of the Israeli occupation, before Oslo Accords, as an alternative to the state of the complete absence of official Palestinian institutions in the areas of relief, health, education and

employment (Samour,2012). Such an option represents a synonym for national action organizations in their resistance role within an agenda of liberation based on national principles and principles that adopt the vision of resistance, steadfastness and cohesion intending to enhance coordination, consultation and cooperation.

Moreover, there appears to be confusion at the official Palestinian level between civil society institutions and international organizations, where all of which fall under the heading of NGOs. Civil society organizations in Palestine (such as parties, political organizations, unions, associations and federations) strive to promote the values of citizenship, equality, democracy, justice and development. The civil society, based on family, tribal, religious and sectarian values, remains the primary target of civil society. International organizations are external projects and initiatives under developmental and human rights names that attempt to take the lead in shaping the values and concepts of Palestinian civil society (Ishtyeh, 2016).

In developed countries, labor migration from rural areas usually pours into the industrial sector. In the Palestinian context, the labor migrated to the service and the construction sector. The service sector contributes 63.1% of the GDP while the industrial sector contributes only up to 13.1% and agriculture makes up only 3.9% of it (Fanack, 2016). Knowing that the only tradable sector is agriculture and industry, Palestinian exports only cover one-quarter of the imports. On the same note, Israel accounts for 71% of the Palestinian imports. Therefore, foreign financial aid contributes to the Israeli economy instead of contributing towards saving and investment in West Bank and Gaza. Shoukair (2013) in his dissertation on the impact of foreign aid on the Palestinian economic growth proves that Palestine's weak economy with low levels of governance, technology, and fast-growing population cannot break away from the low

saving, and investment cycle using a foreign aid (Shoukair, 2013). Foreign aid has incited an increase in consumption rather than an increase in saving and investments.

Moreover, the problem with aid is that overvaluation of the currency happens, and the country tends to import more, and it will be expensive and not desirable in foreign markets. For that, foreign aid only deters the Palestinian economy from investing in the industrial sectors. However, with the decline of assistance received year by year, the banking system can supply more credit. This credit is leaning towards more than consumption rather than productive investments because they are taking credit to substitute for lost aid (Khaldi R. and Samour, S 2011).

In the last UNCTAD report, September 2017 cited that *“consumption and real estate accounted for more than half of the credit, at 26 and 25 per cent, respectively”* (UNCTAD, 2017). On the other hand, the credit to the productive sector, only 20 accounted for 6 % of the total credit supplied. Due to the constraints on exports, the industrial and agricultural sector keeps shrinking. For that, de-industrialization and de-agriculturalization cripple economic and technological progress (UNCTAD, 2017).

Springer (2015), highlights the failures of the donor community to meet the Fragile States Principle (FSP), which are a set of guidelines, that are made for donors that are involved in conflict-affected countries. FSPs were published by the Development Assistance Committee (DAC) of the Organization for Economic Cooperation and Development (OECD). Springer emphasizes that the FSPs show the importance of having a conducive political context to achieve economic growth that reduced poverty *“Underlying the FSPs is a consensus that political development and*

economic development are interdependent, particularly in conflict-affected countries.”
(Springer, 2015).

There are three main reasons for that importance as she explains — first, the ability of a legal institution to facilitate investment in economic activity. Second, the importance of having a transparent and accountable institution to ensure that the aid money and revenues are going back into development. Third, the administrative capacity to coordinate this development strategy. This is lacking in the current PA government that is well-known for its corruption and inability to coordinate strategies. The PA has no accountability to Palestinians that leaves unwilling to work its distortions while depending on aid. Aid cannot be removed because of the existence of the occupation. Moreover, it had for the PA to have high administrative efficiency when the occupation controls the most fundamental aspects of economic development.

In Palestine there is four paratrooper networks / federations:

1) Palestinian Non-Governmental Organizations Network (PNGO):

PNGO is playing a primary role in the Palestinian community texture. It has not only become a main mechanism for networking amongst the different bodies of the NGOs, but also has an essential role in institutionalizing ties with bodies from the civil society; as the Palestinian Union of Charitable Societies. Moreover, PNGO plays a remarkable role in advocacy and lobbying to influence policy and decision makers in a way that consolidates development and guarantees that laws are oriented towards a healthy milieu that enables a sustainable development; together with instilling policies that ensures the development of the individual on the long run. Meanwhile, PNGO is also shouldering the process of coordination and networking amongst the NGOs to

ensure better and efficient communication. Needless to mention that, PNGO has played a distinctive role in forming civil society organizations that has its independent social status with a strong presence and representation at the level of civil society in Palestine. This forum represents the stance of the civil society; which is vital in shaping national policies and essential in the democratization process and in nationalizing the reform agenda (Pngo.net, 2015).

2) The Palestinian National Institute for NGO (PNIN): it was founded in 1997, the Palestinian National Institute for Non-Governmental Organizations is a voluntary grouping of non-governmental organizations in all fields and specializations in the State of Palestine. It comprises approximately 320 institutions. It seeks to build and develop NGOs to achieve the principle of social justice and respect for the dignity of the Palestinian person and to ensure his/her participation in the management of public affairs, right up to civil society based on the concept. Moreover, it seeks to develop the institutions and staff working through participation in the preparation and design of administrative and financial programs effective and transparent and the development of training courses, workshops and conferences and implementing the principle of transparency in the work of civil institutions through the activation of regulations and laws and the development of supervision of their application. (PNIN.net, 2018)

3) The Palestinian General Union of Charitable Societies (PGUCS): whose goals are social equality and equal opportunity. This is a national nonprofit union, founded in 1990, in the city of Jerusalem. It operates in all provinces of the country, it includes a membership of 400 NGOs operating in the northern West Bank, and in the Gaza strip. ("PGUCS", 2017).

4) **The Union of Charitable Societies–Jerusalem (UCS):** is one of the first Palestinian national, non-profit societies in Palestine. It was founded in 1958. It aims to contribute to building an effective Palestinian civil society closely. It includes 120 NGOs in different sectors as health, education, poverty and human rights in different cities like Ramallah, Jericho, Jerusalem and Bethlehem. ("UCS ", 2018)

In light of the above information, one can conclude that the NGOs sector is wide, diverse and offers services to all different sectors in Palestine. However, it is not only that there is an obscure identification of the level of service quality in Palestinian NGOs; but also, there is not a clear gap analysis of the quality of the services of these NGOs, due to the lack of studies conducted in this area. This reflects the dire need for this study as it tries to bridge this gap and assess the NGOs quality services based on a standardized SERVQUAL model.

1.4. The Statement of the Problem

Having more than 3688 NGOs in a small country in Palestine without clear estimates of the size of funding that is received by these NGOs, there is an ambiguity in the type and level of offered services and its quality. Many reports and economists attributed the economic growth in Palestine to the foreign financial aid that is averaged annually \$2.2 billion, estimated in current US dollars, from 2006-2015 based on the World Bank Data (World Bank, 2017). This influx of foreign aid had a considerable impact on the exports, imports and the Palestinian industrial sector versus the non-tradeable service sector due to appreciating currency (El Hayek, 2015). It also added new levels of corruption within the government. This phenomenon is called the “Dutch Disease” (Shoukair, 2013). Due to the high level of financial support, the industrial and

the agricultural sector only grow smaller year by year; if compared to the growing service sector.

From the above statistics, it is apparent that the NGOs sector is wide, diversified and offers services to all different sectors without a clear identification of the level of service quality in Palestinian NGOs. To the best of the researcher knowledge, this study is the first of its kind to assess the NGOs' service quality level in Palestine by using the SERVQUAL model. Therefore, the main aim of this study is to employ the SERVQUAL model in order to identify the gaps to enhance the service quality in the NGOs sector.

1.5. Research Questions and Research Objectives

1.5.1. Research Questions (RQ)

This research aims at answering the following questions:

RQ1: What are the SERVQUAL model dimensions of service quality in Palestinian NGOs that need improvement?

RQ2: What is the level of service quality in Palestinian NGOs as perceived by their customers with respect to SERVQUAL model?

1.5.2. Objectives of the Study

The overall aim of the study is to assess the quality of NGOs' services in Palestine by utilizing the SERVQUAL Model. In other words, the study aims to analyze the existing gaps in the services offered by the PNGOs; in comparison with the service quality needs of its customers.

More specifically, the study has the following objectives to respond to the questions of the study:

- 1- To identify the dimensions of service quality in PNGOs that necessitates improvement based on the SERVQUAL model.
- 2- To determine the level of service quality in PNGOs as perceived by their customers based on the SERVQUAL model.

1.6. Research Hypotheses

In accordance with research objectives and questions and as the five dimensions of the SERVQUAL model are standard, the enlisted research hypotheses could be formulated and to be tested at significance level of 5%. Moreover, the researcher developed the SERVQUAL framework based on the formulated hypotheses as shown in Figure 1:

1. There are significant differences between customers' *expectations and perceptions* of service quality for NGOs.
2. There are significant differences between beneficiaries' expectations and perception of the *tangibles* dimension.
3. There are significant differences between beneficiaries' expectations and perceptions of the *reliability* dimension.
4. There are significant differences between beneficiaries' expectations and perceptions of the *responsiveness* dimension

5. There are significant differences between beneficiaries' expectations and perceptions of the *assurance* dimension
6. There are significant differences between beneficiaries' expectations and perceptions of the *empathy* dimension.
7. There is no significant difference between the expected and perceived service quality due to *demographic* characteristics.

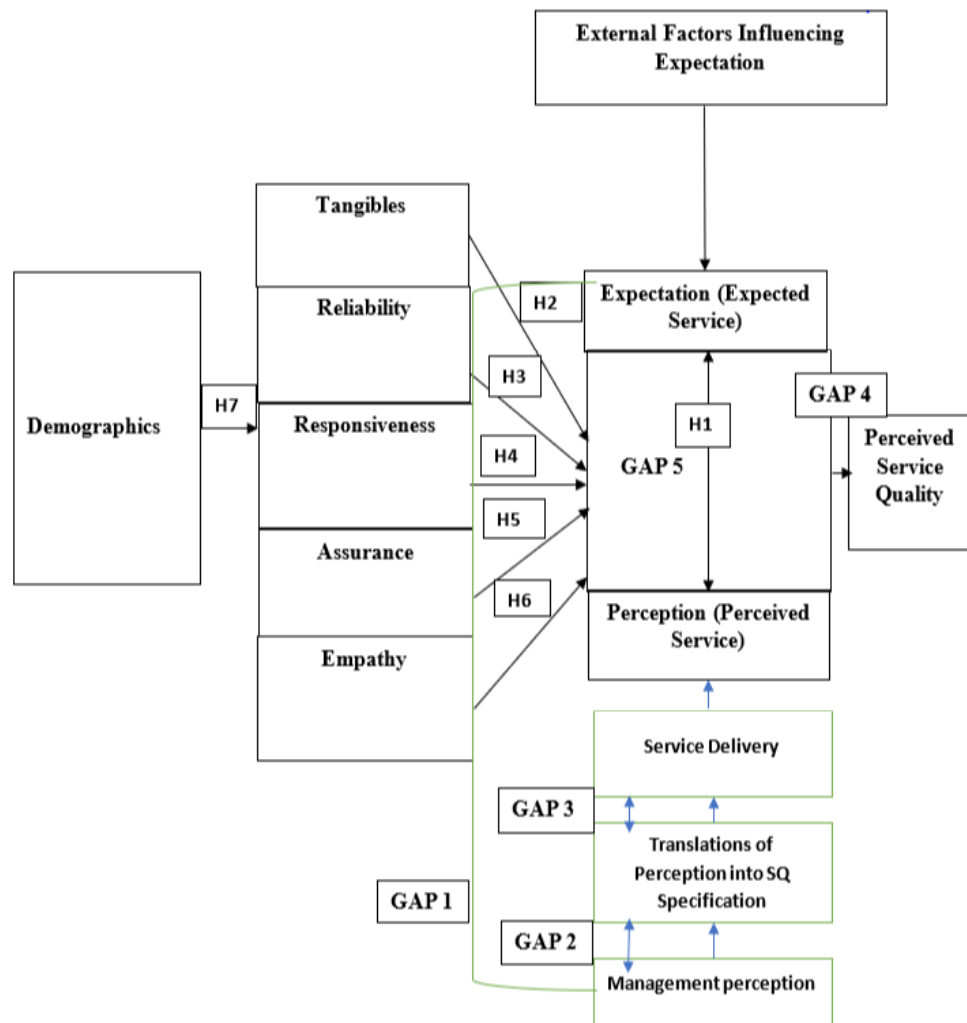


Figure 1: SERVQUAL Model Framework

1.7. Significance of the Study

This study stands for its uniqueness in Palestine as by far there is no similar study conducted to build a SERVQUAL model for the NGOs in Palestine which is an important sector that must be addressed due to essential services to the Palestinian community. Moreover, this study is distinctive as it offers for the first time an assessment of the services quality of NGOs in Palestine. It also provides a gap analysis in the services offered by the PNGOs; in comparison with the SQ needs of its customers. It also defines the dimensions of SQ in PNGOs that necessitates improvement and identify the level of SQ in PNGOs - as perceived by Palestinian beneficiaries.

1.8. Research Structure

This research includes five chapters and these have been organized as follows: Chapter One, includes an overview about the topic of research. This has been followed by the introduction to the research, including its background with an overview of the NGOs in Palestine. Moreover, this chapter addresses the research problem, research objectives and questions, hypotheses, and rationalizes the significance of this research. Needless to mention that this chapter also includes the research structure. Chapter Two, presents the theoretical background and reviews the related literature of this study; together with a drawing analogy of this study with the reviewed ones. Chapter Two also operationally defines the research key concepts. Furthermore, it presents theoretical background on the concepts of: service, quality, service quality, service quality models; together with the application of the SERVQUAL model. Chapter Three presents the

research methodology. It, thus, describes data collection instruments and methods of data analyses. Chapter Four presents analyses of the quantitative and qualitative data by using appropriate data analysis methods. Chapter Five discussed the results and developed a proposed model to improve the service quality at the Palestinian NGOs. Finally, Chapter Six presents the conclusions, research recommendations, research suggestions.

CHAPTER TWO: LITERATURE REVIEW

2.1. Overview

This chapter highlights the previous related literature and studies with respect to the “service” concept. It also addresses concepts of quality, service quality and the status of the service quality and customer satisfaction in the NGOs sector. This has been carried out by exploring the application of the SERVQUAL model in different contexts; and particularly in Palestine. The chapter is concluded by overviewing nineteen models of service quality (SQ) and rationalizing the use of the SERVQUAL model as the tool for this study.

2.2. Service Concept

The term “service” has been used in different disciplines and in different ways, which explains why it has many definitions. Most definitions of “service” have shown its role in several depictions, including being a sector in the economy, an output, a benefit to customers, and as a process (Alter, 2019). One definition of “service” is an act or group of related acts performed to produce or facilitate benefits for others (Alter, 2019). The definition of “service” differs from the view of customer to that of the supplier; the customer sees “service” as a reflection of his/her needs- as shown in the service outputs. On the other hand, the provider sees it as a process that contains core elements of delivery, and service operation (Johns, 1998).

Most of the definitions of “service” emphasize on addressing services from the customer-perspective through addressing and solving the customer's problems (Selviaridis et al., 2011). Selviaridis et al. (2011) added that service definition is a

continuing process, with the service features being stabilized through buyer–service provider interactions. One of the recent inclusive definitions of service is that it is a performance, or a process, produced by an entity for another entity, in this definition they include both the physical products and the core services (Zeithaml et al, 2009). Moreover, a more recent study defined “service” as the “*detailed description of what is to be done for the customer (what needs, and wishes are to be satisfied) and how this is to be achieved*” (Goldstein et al., 2017).

This study investigates the services provided from the Palestinian NGOs to Palestinian beneficiaries as according to MAS.ps, (2007). Such services in Palestine include many areas of civic life: human rights, research, women, children, health, agriculture, vocational training, education, elderly general development and relief services.

2.3. Understanding Quality Concept

Quality today represents an important aspect in both service and manufacturing sectors as it maintains customer’s safety. However, quality is misunderstood as some believe it is just the responsibility of the quality department in any organization rather than other departments. Some believe quality applications are for manufacturing and not applicable for services. Other believe that quality is about installing quality programmers rather than changing the organization culture. However, in many large organizations, e.g. General Electric, around the world it is hard to find a job without the knowledge of quality principles as it is increasingly important to be competent in today's modern manufacturing, governmental, and service sectors (Sower, 2010).

According to Ghylis et al. (2008), The power of quality based on the managers believe is the reason behind high profits in business, they will work on how to keep the quality level high at every point within production, and while providing services.

Nonetheless, quality alone is not sufficient; true impact needs the culture of quality which is a commitment to several elements of the surrounding cultural such as leadership, communication, company shared values, pervasive behaviors, and complementary performance metrics and incentives (Stephen, 2014; O'Hagan and Persaud, 2009).

Stephen (2014) states that although cases could be found where a company used the quality tools and methodologies, there's no genuine culture of quality. He adds that companies usually put a few quality procedures in their place and then, once a year, just before the audit, they clean up everything in their factory (Stephen, 2014).

The quality concept originally is a Latin word (Qualitas), which means the person nature or the nature of the thing (Anttila and Jussila, 2017). According to Hardie & Walsh (1994), it is hard to present one consensus definition of quality since quality is a multi-facet that is defined from different perspectives. One of the first definitions of quality was introduced by Shewhart (1931), who stated that quality has both objective (technical) as well as subjective (perceived) aspects. More specifically, the purpose (technical) aspect of "service quality" is represented by what the customer receives as a result of interaction with the service provider, while the subjective (perceived) element is represented by how the customer receives and perceives the service. Measuring the perceived quality is more challenging than measuring technical quality. Furthermore, quality has been defined as "*conformance to specifications*" (Levitt, 1972), fitness for

use (Juran, 1988), quality is conformance to customer's needs (Crosby 1979), loss function (Taguchi, 1989). Quality is to what level the quality offered satisfy customer's needs (Batagan et al., 2009) and the most pervasive definition of quality presently is meeting and/or exceeding customers' expectations to Parasuraman et al. (1985). Nevertheless, the period in which quality is studied, the concept has had many definitions. Each definition has strengths and weaknesses about consumer relevance. Moreover, Garvin (1988), outlined five approaches for defining quality:

- **Transcendent approach:** quality is subjective and personal.
- **Product-based approach:** quality is a measurable variable. Such as the attributes of the product.
- **User (Customer)-based approach** quality is a means for customer satisfaction.
- **Manufacturing-based approach:** quality is seen as conformance to requirements and specifications.
- **Value-based approach:** quality is defined in relation to costs.

Additionally , the International Organization for Standardization (ISO) defines quality as the “degree to which a set of inherent characteristics fulfills requirement” (Quality Management, 2019) . According to the dictionary, “quality” was defined as "the standard of measuring something against other similar kinds; the degree of excellence " (Oxford Dictionaries, 2019; Russell and Martin, 2016).

The definitions of quality above point out that quality has many views. This research focuses on the quality of services provided by PNGO. Therefore, the definitions mentioned above are relevant to the research because they present how customers will like to become satisfied when quality is high.

2.4. Service Quality (SQ)

One of today's vital strategies for survival in today's competitive market is delivering SQ. If consumers are satisfied with the experiences they had with a specific product/service, then they will absolutely come back. However, firms may face difficulties in getting the actual feedback and proper evaluation of how customers perceive the SQ. Moreover, it is difficult to assure delivering SQ, particularly when the number of the services the company provide is high, as it is difficult to measure and record them (Zeithaml et al., 1996). According to Parasuraman et al., (1985) the definition of service quality is *"The difference between consumer's expectations of services offered by a specific firm and their perceptions about firms proposing such services"*. Furthermore, high SQ offers the strategic profits of increased productivity, cost reduction, and return on investment (ROI), (Gijzenberg et al., 2015).

Meanwhile, Liljander & Strandvik (1993) mentioned that it is what comes out of comparing client's anticipations before obtaining the service and the process of experience after getting the service. Irrespective of the definition of the term, it is a rule of thumb that it leads to clients' acceptance or not.

Many researchers tried to define the "service quality". The concept "service quality" involves two terms "service" and "quality". "Service quality" term is ambiguous. Therefore, it is defined in various ways by several scholars. Garvin (1984) stated that "service quality" is the level of perceived quality of the service received by customers. Moreover, Gronroos (1984) defined "service quality" as the assessment process of the customer since the overall output of an assessment process in which the customer compares his/her expectations with the perception of the service s/he received

from the provider. Furthermore, Lewis et al. (1994) stated that “service quality” can be defined as to what level the service meets the consumers’ expectations. On the other hand, Hubbert and Bitner (1994), defined “service quality” as the consumers’ impression on the relative superiority of the firm and its services”. Later on, Kasper et al. (1999) defined “service quality” as the level of service that can satisfy the customer expectations.

It is very necessary for any organization to highly satisfy its clients. By reviewing the definition of SQ, one can induce that there is a positive relation between SQ and customer satisfaction. Several experimental researches tested the level of this strong relationship; where they found that there is a congruent relationship between customer satisfaction and SQ (Parasuraman et al., 1988; Kuo et al., 2010; Ananth et al., 2011; Khan and Fasih, 2014; Shanka, 2012; Al Karim and Chowdhury, 2014). A number of scholars found that to maximize the level of client satisfaction, the organization has had to enhance its SQ (; Acheampong and Asamoah, 2013; Lee et al., 2016); by focusing on all SQ dimensions (Al Karim and Chowdhury 2014).

2.5. Models of Service Quality

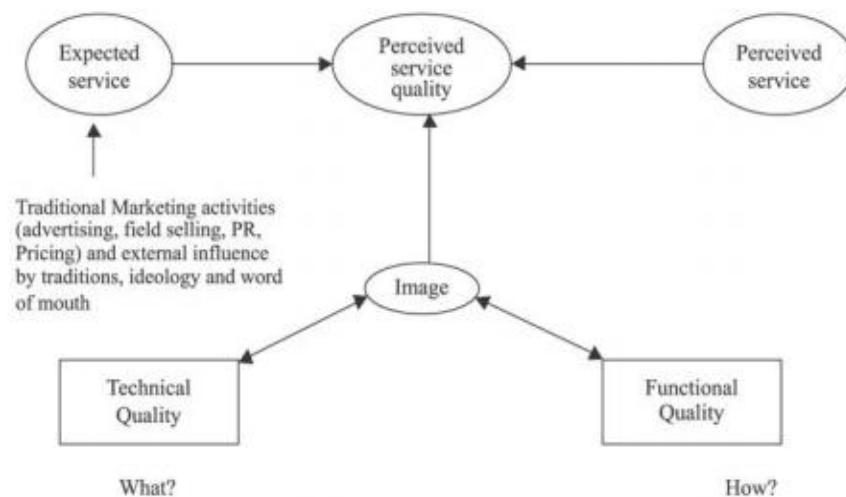
In this section, the nineteen SQ Models that are widely used till now are overviewed and presented (Seth et al., 2005). They represent the most recent and modified SQ models in the business context. Models presented by highlighting the tenets, the traits and the weaknesses of each of them.

Berkley and Gupta, (1994) developed the IT alignment model. This model illustrates the role of information technology and how to enhance consumer service.

Moreover, the main aspects of service quality are reliability, understanding the clients, competence, communication, access, security, and responsiveness. Furthermore, this model can assess the firm to understand how to use the information system to enhance the quality of service.

2.5.1 Technical and Functional Quality Model

Gronroos (1984) developed the functional and technical quality model. This model is mainly based on enabling the company to be aware of the clients understanding of the quality and how, this subsequently, affects the service quality. In brief, the organization needs to be able to make a balance between the anticipated service with and the perceived service in order to have customer satisfaction. He sorted out three main constituents of service quality i.e. functional quality, technical quality, and the image as illustrated in Figure 2.



Source: Gronroos (1984)

Figure 2: Technical and Functional Quality Model (Gronroos, 1984)

The Figure above shows the relation between image, technical, functional quality. Whereas, the technical quality is focusing on what the client gets out of dealing with service organization; the functional quality focuses on how the clients receive the technical output. The image, on the other hand, is essential to the service organization itself as it needs to focus on its set of values, reputation, relations, etc.

2.5.2 GAP Model (SERVQUAL)

The SERVQUAL Model is a model developed by Parasuraman et al., (1985) to compare customer SQ desires with SQ performance. It is also called the Gap model as it presents a gap analysis for service quality performance compared to the customer's service quality needs. Moreover, it includes the customer's perceptions about the relative importance of service attributes which on the other hand let the organizations to prioritize. What SERVQUAL model attempts is to measure the consumer perception of the service quality which depends on the gap size between expected service and perceived service (Parasuraman et al., 1985). This measurement of SQ is based on how consumer assesses the service delivery process and the result of the service (Parasuraman et al., 1985). The SERVQUAL model is made of ten dimensions of SQ when created but these dimensions are reduced to five because some of them were overlapping. The five SQ dimensions presented by Parasuraman et al. (1988) of service quality are:

1. Tangibles:

Tangibles dimension reflect the appearance of the physical facilities availability of a Modern equipment, and the employee's professional appearance.

2. Reliability:

The employee's ability to perform the requested services dependably and accurately as promised, and deliver the services right from the first time. Moreover, to provide the services without any errors. The employees have sufficient knowledge to answers any questions—the ability to handle the customer's service problems.

3. Responsiveness:

Responsiveness reflects the employee's willingness to help and respond to customer's needs, ability to promote the services to customers, and inform the customer when the service will be performed.

4. Assurance:

The employee's ability to inspire confidence and trust in customers, and to make customers feel safe while providing the service.

5. Empathy:

Ability of the employees to understand the customers need, give attention to their customers, provide a convenient hour for the customers. And to win the customers best interests.

Friday and Cotts (1994) emphasized how it is important to know how the customers perceive the organization quality service. Another study was conducted by Alexandria (2001); where it confirmed that the advantage of SERVQUAL can be used for benchmarking through gap scores being compared and then interpreted.

The model of the SERVQUAL offers a roadmap to diagnose and detect the SQ problems. This model includes five SQ principal dimensions of SQ; i.e. empathy, assurance, tangibles, responsiveness and reliability. While, there are four out of the five, SQ dimensions, associated with the delivery of services, the reliability constituent stresses on the clients perceived SQ (Bebko, 2000). In brief, the five constituents form together a workable and efficient conceptual framework to enhance the SQ level.

Parasuraman et al. (1988) highlighted that reliability is the competence to carry out the expected service in a precise and bankable manner. Assurance refers to the courtesy of employees, and their competence to secure clients' confidence. Moreover, tangibles refer to tools, physical facilities, equipment, together with the employees. Furthermore, empathy refers to care and attention provided by companies to its clients. Finally, responsiveness refers to the readiness to assist clients and offer them immediate and efficient service. Figure 3 demonstrates the five dimensions of SERVQUAL.

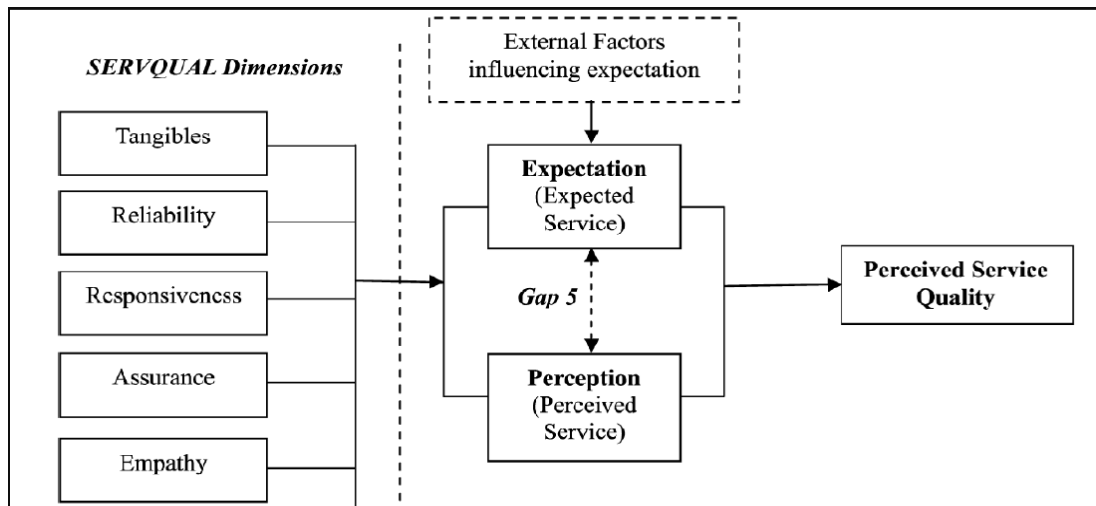


Figure 3: Measuring Service Quality Using the Five Dimensions of SERVQUAL
Parasuraman et al. (1988)

On the other hand, Pizam (2010), indicated that the most significant SQ dimension out of the five is the one that has an impact on clients i.e. reliability. This should not undermine the other four factors in evaluating gaps of the SQ. Pizam (2010) came up with this conclusion from the consistent client's feedback that SQ is the best indicator and proof for the company to detect if it can fulfill its promises and commitments.

The application of SERVQUAL has been on different sectors such as hospitality, the tourism industry, healthcare sector, banking, telecommunications, retail, information systems and education (Gong, 2015). It is worth highlighting that the model of the SERVQUAL diagnosis the gap between clients' perception and clients' expectations of the provided services. This will be helpful for the service provider to bridge the gaps (Lewis et al., 1994).

2.5.2.1 Gap Analysis

Understanding SQ well and developing a valid and reliable model to assess it has urged Parasuraman et al.'s (1985) to conduct an exploratory, qualitative study, in which they investigated the key attributes and elements of service quality from both the viewpoint of customers and service providers. Based on this study, consistent patterns emerged, forming a set of key variations that were considered major obstacles in delivering high-quality services (Parasuraman et al., 1985). The framework used to identify those service variations is called "gap analysis", and it is considered the basis for the SERVQUAL model.

According to the gap analysis theory, there are five gaps:

Gap 1: The first gap (Knowledge Gap) measures the difference between consumers' expectation and management's perceptions and it is also called the knowledge gap, i.e. not knowing the customers expectation.

Gap 2: The second gap (Policy Gap) measures the difference between the perceptions of the management and consumer's expectations, i.e. this model attempts to remove the unsuitable SQM standards.

Gap 3: The third gap (Delivery gap) measures the difference between the specifications of service quality and service actually, i.e. finding the gap for the service performance.

Gap 4: The fourth gap (Communication Gap) tries to measure if the promised service doesn't match the perceived through calculating the difference between service delivery and the external communications.

Gap 5: The fifth gap (Quality Gap) attempts to find the difference between customers' expectations and perceptions, and it is the only one between the five gaps that could be calculated, while the first four gaps have diagnostic values. The fifth gap formula is: Expected Service – Perceived Service. Moreover, if the calculated result for the fifth gap is positive, then the overall service quality is good and it is in a high level, but if the result is less than zero, then the service quality is poor and it is in a low level.

Figure 4 presents the relationship between these five gaps. As in Figure 3 below, the gaps are mainly from the service providers. On the other hand, a customer's

previous experiences, “word of mouth” communications, and personal needs, these factors among others contribute to the customers’ expectations of the provided services.

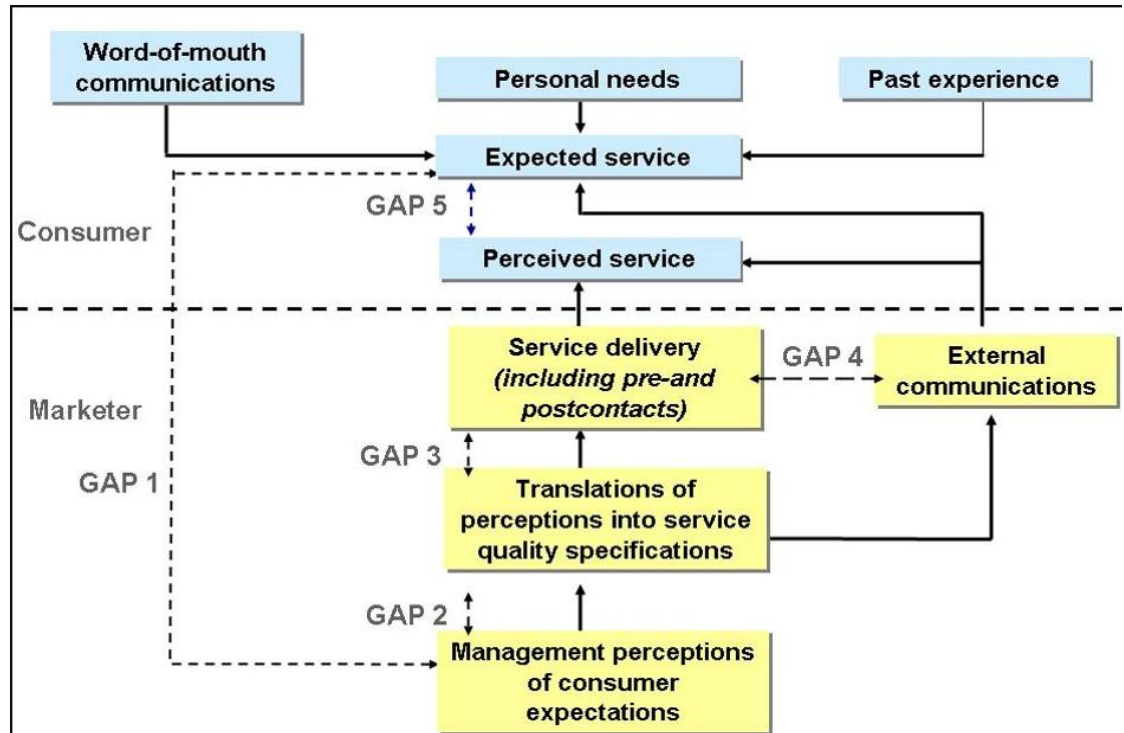


Figure 4: The Gap Analysis (Parasuraman et al.,1985)

Limitations of the SERVQUAL model:

The applicability of the SERVQUAL for all service sectors is difficult. Moreover, the use of expectations in measuring the SQ come under a lot of criticism. Furthermore, SERVQUAL does not measure service outcome perceptions. Also, it has been criticized that the SERVQUAL model dimension focuses on the process of service delivery not the outcome of the service. (Nyeck, et al. 2002)

On the other hand, the instrument causes repetitiousness and confusion. Respondents appear to be confused with questions regarding the Expectations and the Perception versions of the SERVQUAL, which will ensue in imperil information's quality. Besides the timing of the disposals, inquiring respondents to finish the two questionnaires at the individual posing (Buttle, 2006) .

2.5.3 Attribute Service Quality Model

Haywood-Farmer (1988) developed the attribute service quality model. In Figure 5 below, one can notice the structure of this model. A service firm enjoys having a high quality if it meets the client's needs and aspirations. A segregation is, therefore, needed amongst the three main attributes of services, namely:

- Physical facilities and processes.
- People's behavior.
- Professional judgment.

The parts of each attribute are enlisted in the Figure 4 below:

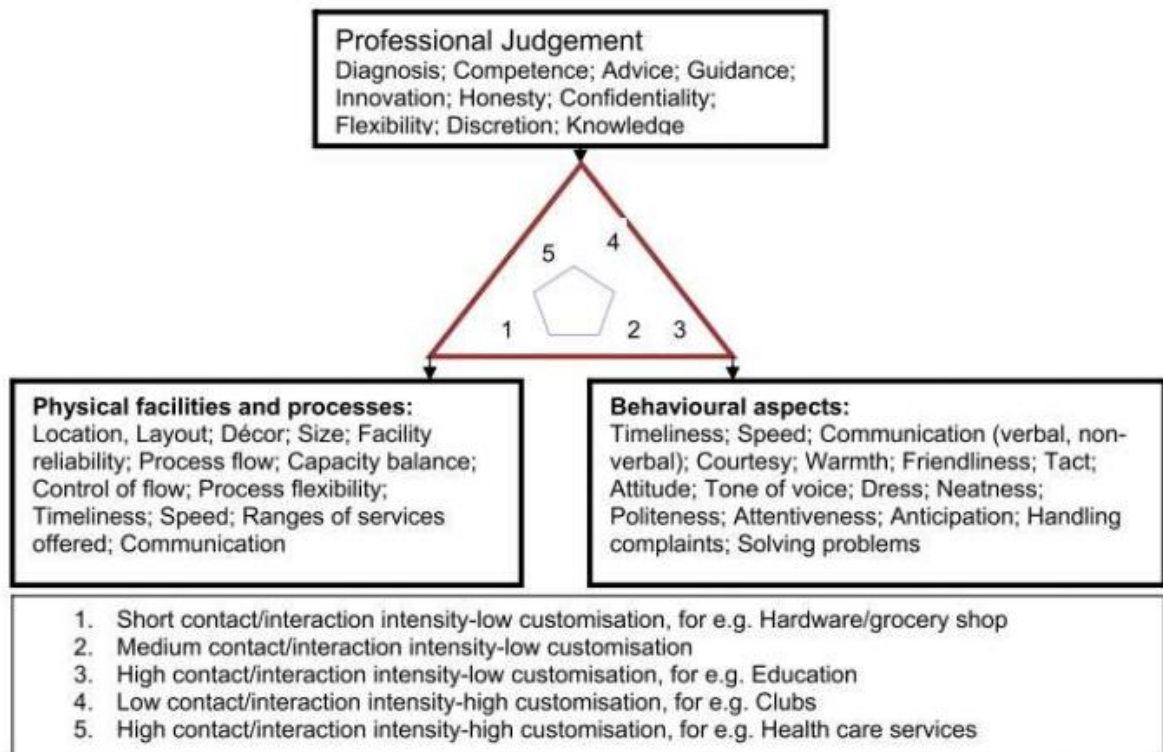
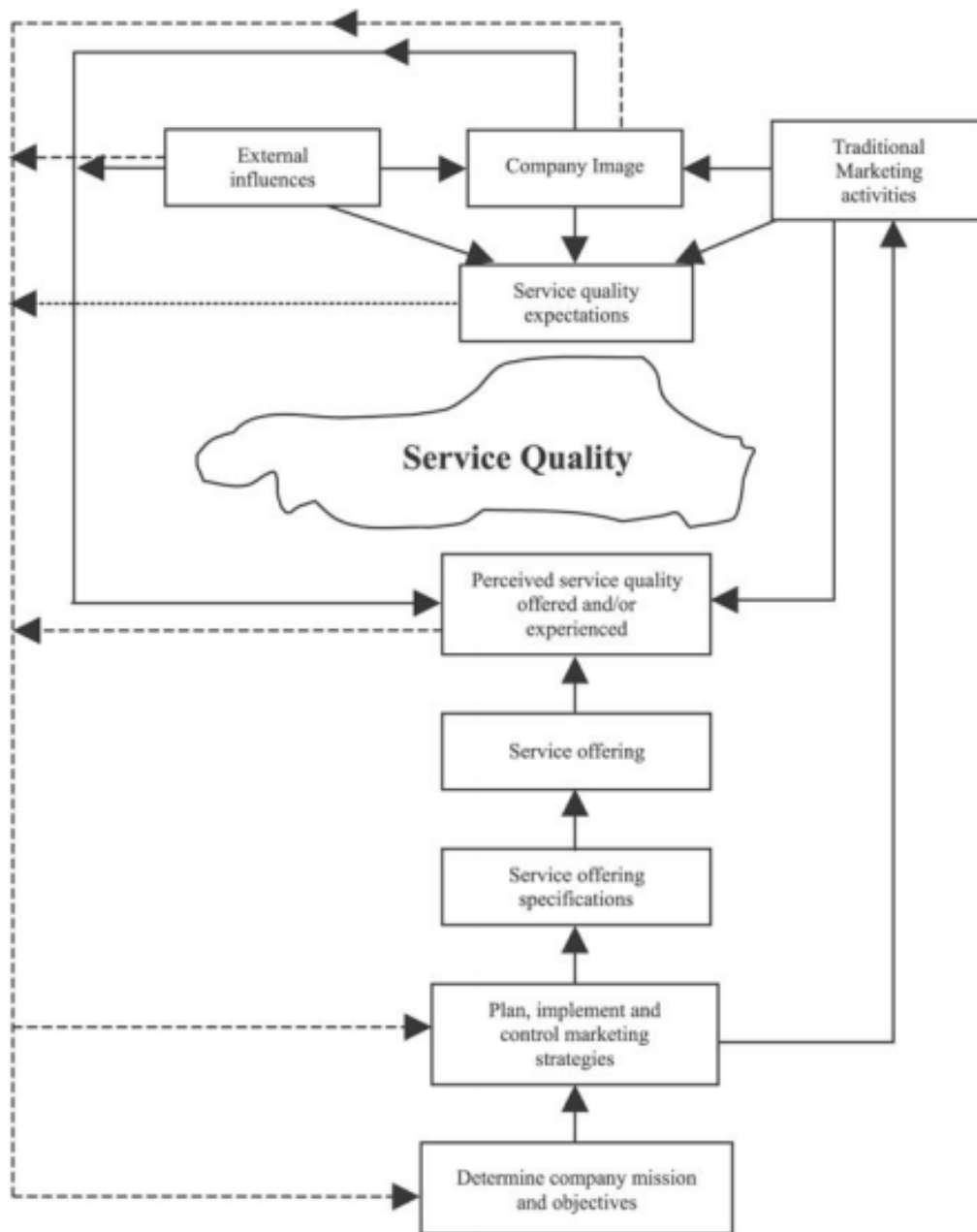


Figure 5: Attribute Service Quality Model (Haywood-Farmer, 1988)

In brief, this model proposes to give a special consideration to ensure the equipment's efficiency and reliability and by ensuring that it is user friendly.

2.5.4 Synthesized Model

Brogowicz et al. (1990) developed the synthesized model. This model tries to combine conventional business model, service design; together with marketing techniques. This model, thus, is called synthesis as it combines the three parts mentioned above together to affect both functional and technical quality anticipation, as manifested in figure 6 below:



Source: Brogowicz *et al.* (1990)

Figure 6: Synthesized Model (Brogowicz *et al.*, 1990)

2.5.5 Performance Only Model (SERVPERF)

Cronin and Taylor (1992) developed the performance only model. This model measures the relation between service quality and customer satisfaction; along with his/her purchase desire. The two authors calculated the variance of scores with perception to find out that perceptions are the best indicator of service quality. They also augmented that SERVQUAL does not clearly distinguish between attitude and satisfaction. On the other hand, they explained that service quality resembles an “attitude”; that can function by the adequacy-importance model. More specifically, they retained that what determines service quality is the “Performance-Expectation”. Therefore, they called service quality “SERVPERF” as it assessed only by “perception” without including the weights of “expectations” and “importance”. This is boiled down in the following formula as depicted in the figure 7 below:

$$SQ_i = \sum_{j=1}^k P_{ij}$$

Figure 7: Performance Only Model (SERVPERF) (Cronin and Taylor, 1992)

Where:

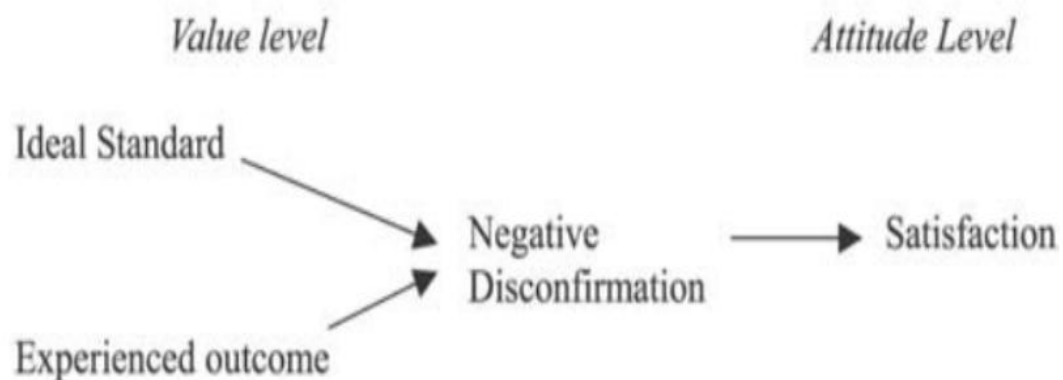
SQ = overall service quality;

K = the number of attributes;

P_{ij} = performance perception of stimulus I with respect to attribute j.

2.5.6 Ideal Value Model of Service Quality

Mattsson (1992) developed service quality ideal value model. This model defends the service quality value approach; where “modeling” is a result of the process of satisfaction unlike the bulk of studies that dealt with “expectation” as a criterion of assessing the needed attributes. The value-oriented model proposes the utilization of a perceived ideal criterion if compared with the “experience”. Figure 8 clarifies that the negative disconfirmation is the main factor of customer satisfaction. In other words, more emphasis ought to be laid on the cognitive domain; where the customer service concepts are modified.



Source: Mattsson (1992)

Figure 8: Ideal Value Model of Service (Quality Mattsson,1992)

2.5.7 Evaluated Performance and Normed Quality Model

Teas (1993) developed the evaluated performance and normed quality model. This model pinpoints various matters with respect to the definitions at both the operational and at the conceptual levels of expectations and modified expectations.

2.5.8 IT Alignment Model

Berkley and Gupta (1994) developed the IT alignment model. This model illustrates the role of information technology and how to enhance consumer service. Moreover, the main aspects of service quality are reliability, understanding the clients, competence, communication, access, security, and responsiveness. Furthermore, this model can assess the firm to understand how to use the information system to enhance the quality of service.

2.5.9 Attribute and Overall Affect Model

Dabholkar (1996) developed the attribute and overall affect model. This model is well-known in making the assessments of SQ for technology/oriented alternatives. Moreover, this model does not take into account the influence of price, demography and physical environment.

2.5.10 Perceived Service Quality and Satisfaction Model

Spreng and Mackoy (1996) developed the model of perceived service and satisfaction. This model illustrates that satisfaction and SQ are unique. It is also worth noting that one of the main factors of SQ and customer satisfaction is responding to the consumer desires. The drawback of this model is that it does not show how the SQ is accomplished and operated.

2.5.11 PCP Attribute Model

Philip and Hazlett (1997) developed the PCP (pivotal, core and peripheral) attribute model. This model presents a practical and general framework for evaluating SQ for any sector that deals with services. Moreover, it flags the developments in SQ based on the number of encounters. Furthermore, the aspects to the levels of attributes are dealing with the individual, sector, and client. On the other hand, the model neither supports the general aspects of the levels of attributes, nor is has any experimental validation.

2.5.12 Retail Service Quality and Perceived Value Model

Sweeney et al. (1997) developed the retail service quality and perceived value model. The technical SQ is essential to product quality and the perception of value. It, thus, affects the desire to purchase. Meanwhile the functional SQ has an indirect effect to the desire to purchase through both value perception and product quality. In brief, this model only takes care of one value construct which is the value of money.

2.5.13 Service Quality, Customer Value and Customer Satisfaction Model

Oh (1999) developed the SQ, customer value and customer satisfaction model. The model can be utilized as a tool for interpreting client decision and assessing the organization outputs. It also presents instructions for organization efforts towards its clients. This model requires to be overgeneralized for various forms of service contexts.

2.5.14 Antecedents and Mediator Model

Dabholkar et al., (1996) developed antecedents and mediator model. In this model clients do not only assess various elements with respect to the service, but also make an independent overall assessment for the SQ. It is essential to have the consumers satisfaction; separate from the SQ; particularly when attempting to identify figure 5-ideal value model. The drawback of this model that it only estimates the behavioral intention at the expense of the actual behavior.

2.5.15 Internal Service Quality Model

Frost and Kumar (2000) developed the internal service quality model. In this model the anticipation and perception of the internal customer and suppliers play significant role in identifying the perceived level of internal SQ. It is worth noting that the impact of variations in the external environment is not taken into consideration.

2.5.16 Internal Service Quality DEA (Data Envelop Analysis) Model

Soteriou and Stavrinides (1999) developed this model which refers to the recourse that can be efficiently used to generate higher SQ levels. However, it does not offer the estimation of SQ and over looks other actions of bank performance.

2.5.17 Internet Banking Model

Broderick and Vachirapornpuk (2002) developed this model. The efficient management of internet banking service can enhance service interface and maximize the

role of the customer. The type and scope of the client's participation has to measure impact of SQ cases and experience as the clients, "zone of tolerance" and degree of customers perception of the SQ. The drawback of this model is that it doesn't have any experimental validation; and it is solely relying on the website.

2.6.18 IT-Based Model

Zhu et al. (2002) developed the IT based model. The services that are offered through the information technology have a strong effect on the reliability, responsiveness, and assurance aspects. It has also an indirect impact on the client satisfaction; along with the perceived SQ IT. Information Technology can support service providers to accomplish higher standard of consumer satisfaction. The drawback of this model is not being able to offer a measurement of the quality of IT- based deals.

2.5.19 Model of E-service Quality

Santos (2003) developed the model e-service model. This model offers a more obvious presentation of E- service quality. It, subsequently, leads to an increase of client retention, client satisfaction, and profitability. It also urges organizations to utilize e-commerce; whether they have it or intended to do so. This model neither provided accurate measurement levels, nor it conducted a proper critical analysis.

2.6. Rationale for Using the SERVQUAL Model

It is found that the SERVQUAL model (GAP model) fits the NGOs sector due to the following reasons:

1. The SERVQUAL model is the only model that diagnoses and analyses the gaps.

2. It provides a diagnostic information that Palestinian NGOs direly needs.
3. The SERVQUAL model is more accurate for measuring service quality for customers after they consume the service (Khan and Fasih, 2014).
4. The SERVQUAL model ties-in well with the study objectives and questions as it measures the consumer perception of the service quality which depends on the gap size between expected service and perceived service (Parasuraman et al., 1985).
5. This model is perfect to map how the customers perceive the organization quality service (Friday and Cotts, 1994).
6. The advantage of SERVQUAL can be used for benchmarking through gap scores being compared and then interpreted as confirmed by the results of the study that was conducted by Alexandria (2001).
7. The five service quality dimensions of SERVQUAL that are presented by Parasuraman et al. (1988) ties-in-well with the variables that ought to be examined in the Palestinian NGO sector.
8. SERVQUAL model fits this study as it has been applied in healthcare, the tourism, hospitality, banking, telecommunications, retail, education and information systems (Gong, 2015).
9. The NGOs in Palestine lacks an identification of the gap between beneficiaries' expectations and beneficiaries' perception of provided services. As the SERVQUAL model is the best tool for identifying this gap (Lewis et al., 1994); which shall in turn assist the NGOs bridge their gaps.

2.7. Service Quality in the NGOs

The Non-Governmental Organizations (NGOs) are a voluntary non-profit group organized by citizens at local, national or international bases. NGOs services address the concerns of citizens, encouraging political participation and monitoring policies at the society level. Moreover, they provide analyses and acts, as well as assisting NGOs in monitoring and implementing international agreements. The work of some of these organizations is focused on specific issues such as, the environment, human rights, or health, owing to the fact that NGOs play an important role in enhancing the economy of developing countries. Moreover, there are Ten million NGOs operating worldwide (Douglas et al., 2017).

Poret (2019) highlighted that many studies showed the importance of the quality of service delivery for the beneficiaries. Poret (2019) has investigated the competition between NGOs by applying a double duopoly model, which requires two firms and two NGOs. The drives of the NGOs can be divided in to two types, NGOs derived by quality and others by market organization. Since, NGOs provide companies with labels for quality and then the firms compete to sell these products. The two different drives of the NGOs develop a competition in the market, that results in a reduction in the standards offered by the quality-driven NGOs, while the standards of the market- driven NGOs increases. One can conclude from this study, that two quality labels cannot coexist in the market. If there are two NGOs in a market, each has to have a different drive. Lastly, the competition between the two NGOs lowers the standards of the quality driven one (Poret, 2019).

The determinants of NGOs quality service were investigated by Kavoo-Linge (2017), by focusing on the role of the board directors in service delivery. They examined their aim using questionnaires for data collection that were filled by 180 managers of local NGOs in Kenya, through random sampling they considered a sample size of 60. The data analysis showed that there four determinants for NGOs quality services, including the number of beneficiaries, the service quality, usefulness of the services provided and the completion of projects. They also found that the fundraisers, and resources managers are the board members that are important for the service delivery (Kavoo-Linge, 2017).

Another study conducted in Gaza Strip / Palestine where it investigated the effect of applying strategic managements on the performance of the NGOs, mainly its effect on the quality of service delivery. Similarly, in this study, the focus was on the managers and used questionnaires for the collection of data. It was concluded from the study that most of the NGOs do apply a strategic management system, which proved its importance for improving the quality of service delivery, to maintain the performance of the organization, and for the efficiency and productivity of the NGOs (Analoui, and Samour, 2012).

The partnership between the State and NGOs can improve the service delivery as it was investigated by Bano (2018) in Pakistan. Three different types of partnerships including low cost of sanitation, the privatization of health units, and adopting a school program, where are all examined to show the contribution of these partnerships in service delivery. The donor-funded NGOs fail to form beneficial partnerships and that is due to the political and donor pressure. While positive changes in the practices of the government can result from the embedded partnerships of State-NGOs collaborations.

Thus, they are found to be the most effective in co-production in the social sector of Pakistan.

Gooding (2017), showed in her study the role of NGOs' service delivery in evolving relevant research, observed in the international health research sector. However, very few evidences have shown the role of NGOs in research agendas, therefore this study aimed to examine the research questions within the NGOs that may play a role. They investigated this by including international NGOs and Malawian NGOs that conduct research and carry out service delivery, based in Malawi. She relied in her study on conducting interviews, focused groups, and documents review to conclude that NGOs should not only rely on service delivery to develop a research agenda. However, they rely on the usage of additional recourses and criteria when selecting research agendas. Moreover, the placement of service delivery staff does not guarantee their identification for research topics. Hence, limits on the value of research agendas is a result of the service delivery experience.

A comparison study between the NGOs and the public sector was done considering their delivery of health programs. To evaluate and track their quality, efficiency and the access of the poor to their services, they proposed a framework to track both sectors at the same time in Ethiopia and Pakistan (Shah et al., 2011). They compared the private, governmental, and NGOs providers, and their social franchise as well. Using this paradigm, they concluded that there are some tradeoffs and differences between the accessibility of the poor, the quality, and the cost which needs to be balanced according to priorities, thus the performance also differs according to the country and this metrics.

2.8. Customer Satisfaction in the NGOs

Customer satisfaction is an integrated affective answer of diversified intensity with a focus on time element. The restricted time span oriented toward main field of both consumption and product acquisition (Giese and Cote, 2002). Therefore, the basic aim of any firm is to satisfy its clients by offering goods or services (Diamandescu, 2016). To meet client satisfaction, one needs to consider the following two factors: the profit the clients gain from using the good / service and the relentless endeavor exerted by the client to get the goods / services (Razak et al., 2016). Consequently, to have the client's satisfaction, the efforts and sacrifices made by the client need to be less than satisfaction. In other words, the more the benefit over the effort / sacrifice, the more the customer's satisfaction is (Razak et al., 2016).

There are many different definitions describing what customer satisfaction is as many companies realized that maintaining current customers/clients is more profitable than looking for new customers (Boulter et al., 2013). Customer satisfaction can be defined as the ability of the service provider to satisfy customer needs (Lewis and Booms 1983). Moreover, customer satisfaction is considered an attitude, through evaluating customer attitudes about services, brands, and products (Yi, 1990). Therefore, customer satisfaction is a major indication for business performance as it represents a positive and effective word-of-mouth (Oh, 1999). Reichheld and Sasser (1990) shed the light on influences on consumer behavior which leads customer satisfaction to reduce both marketing costs also and the overall business image (Johnson et al., 2001). Furthermore, Kotler and Armstrong (2012) defined customer satisfaction as feeling that appears after the customer performed an assessment process on the

experienced service. Therefore, in order to develop an effective management strategy, it is very important to measure customer satisfaction using reliable consumer feedback. This will allow managers to implement satisfaction improvement programs.

There are different aspects that affect customer's satisfaction, one factor is the personal value of the customers. This has to be clearly understood by the service providers as these values may differ from one culture to another along with their awareness of the social demographics in order to provide an appropriate service, which will improve the customers' level of satisfaction (Thur and Hau, 2010). Moreover, Sureshchandar et al., (2002) stated that the customer's demographic characteristics play an important role in understanding customers' needs in a proper way, and to improve the satisfaction level.

According to a study on the factors affecting customer satisfaction by Hanif et al. (2010), they divided the factors into two categories: the customer services and the price fairness. Customer services influence the satisfaction of customers, a company needs to provide extra services for its customers to maintain their satisfaction e.g., to provide offers or deals. Similarly, NGOs need to vary in their services, by offering workshops or trainings for free, they can also reward some of their beneficiaries to achieve the satisfaction and maintain it. Moreover, a customer satisfaction can be achieved by the attitude of the employees that are offering the service, which might encourage the customer to come again.

Hence, the quality of the services provided plays a crucial role in achieving customer satisfaction, because once an NGO is offering services it needs to keep in mind the need for this service and once that is considered, people will be satisfied and

tempted to participate again in a workshop for example. This creates customer loyalty in the long term, as shown in Figure 9.

Since, part of the NGOs services is focused on empowering the community either in terms of women's rights, tourism, education ...etc. Then, the NGOs aim for a return from their services, which is to create a community that is educated and trained to solve the social issues in their community. This can be achieved when the customers are satisfied. They will be interested in continuing their participation in the services of the NGOs that will make them loyal wanting to apply what they have learned to their community, thus achieving the goals of the NGOs. Satisfied customers for NGOs are essential as they are needed to indirectly promote the organizations they benefited from and work on achieving what they have learned to slowly create an empowered community. All this can only be achieved if the qualities of their services corresponded with the people's needs and were inclusive, along with the attitude they were delivered by.

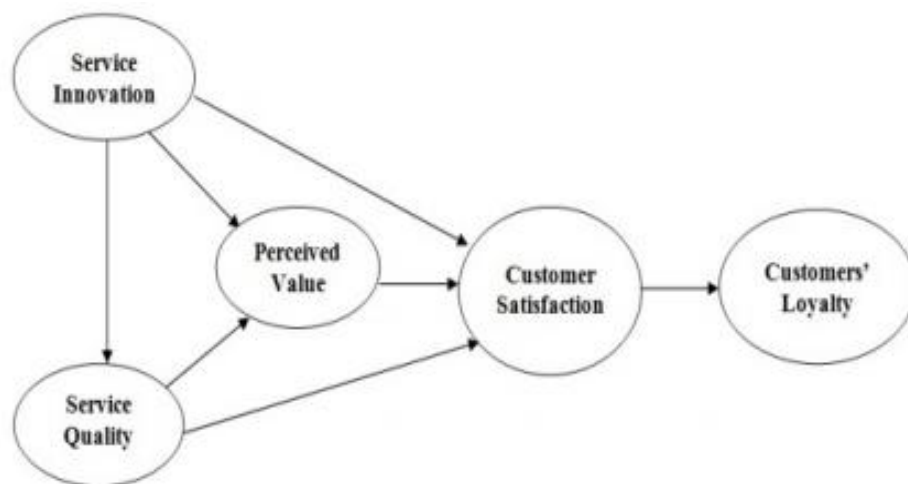


Figure 9: The effects of service innovation and service quality on the loyalty of customers (Seesaiprai, 2016).

According to Kotler and Armstrong (2010), “price is the amount of money charged for a product or service, or the sum of the values that customers exchange for the benefits of having or using the product or service”. The factor that affects customers’ decision and satisfaction towards a certain service is highly-associated with the price and the cost of the service or the product. Hence, when NGOs are offering services for free, e.g., when they organize camps and trips for students for free, when they offer trainings or workshops for free, this encourages people to participate and achieves their satisfaction. Hence, one can conclude that the quality and the cost of services are effective factors for reaching to the satisfaction of the customers. Additionally, according to Bryant and Cha (1996), the satisfaction level differs between customers depending on the following four factors: gender, age, socioeconomic status and residence. These four factors need to be considered when a company or an organization is offering a service for its customers or beneficiaries. When the services are inclusive to all groups of a community despite their age, gender, or status, then more people will be joining and satisfied. Another way to achieve this is by offering the same service for different targets depending on the age or the residence. This would also urge people to attend, and thus would satisfy them as they would feel that they are included and are given the attention.

The relationship of customer satisfaction (CS) and SQ is the outcome of what customers expect and their perception of the services that have been offered. Customer expectations reflect expected performance as described by (Churchill and Surprenant 1982). However, the term of “meeting expectations” often surfaces in considerations of service quality. Parasuraman et al. (1988) claim that the expiration of “expectations” is used differently in consumer satisfaction literature than it is in the service quality

literature. Expectations in the customer satisfaction literature, are explained as the predictions that customers make about what is likely to happen. In contrast, Parasuraman et al. (1988) demonstrated expectations, in the SQ literature, as the customer's desire or want.

Moreover, it is vital to understand customer's expectations to classify any gaps in transporting services with quality that could guarantee satisfaction (Negi, 2009). Customer perceptions depend only on what they receive from the service encounter. (Douglas & Connor, 2003, p.167). Parasuraman et al., (1985) presented ten determinants used in evaluating service quality. The Majority of these determinants require the consumer/clients to have experience in order to assess their level of SQ ranging from ideal quality to completely unacceptable quality, and how can the expected service quality in comparison with the received one affect the customer satisfaction. In the case of the expected service quality being more than the perceived service, the outcome is customer satisfaction. However, if the perceived quality is less than satisfactory this service will be unacceptable quality for the customer; and when the expected service equals the perceived service, then the perceived quality by the customer is adequate. Finally, the ideal quality is the customer expectation of the service is lower than the perceived service, having the perceived quality is more than adequate.

Service quality established a profound input on customer loyalty and satisfaction (Afsar et al., 2010). Some gaps result when the customers' expectations are not met with the perception of the service. There are firms or organizations that do not focus on understanding the customers need when making the features of their services, which lowers the quality of the service in this case because it does not meet the needs and

wants of the beneficiaries. Other organizations might successfully consider the needs of customers, but the way of delivering the services does not meet the expectations, which might affect the view of the customer to the quality of services.

Another gap can result from the employees at the organizations and their attitudes with the beneficiaries, as they play a vital role in having a high quality of services for the customers. Even when the perception of the features of the services and their delivery to meet the customer's expectations, the performance of the employees is not assured, which also affects the expectation of the quality of the services (Parasuraman et al., 1985). Therefore, the satisfaction of customers is linked with the quality of services, which requires organizations to make sure to fill in all these gaps between the customer's expectations and the perception of services, in order to achieve the satisfaction from the customers and gain their loyalty for the long term.

Prior studies have shown an association between the NGOs and the customer satisfaction on their services. It was suggested that there are three outcomes, which can reflect on the effectiveness of a service. First, it depends on the agency's ability to make changes that meets the customer's needs, second, is the quality of the services of the agency. Third, is the customer's satisfaction and their assessment to the quality of the services. A study was performed in Jordan that examined the customer's satisfaction to the NGOs services. This was done by randomly selecting clients of NGOs that filled self-questionnaires, the results were analyzed and it was found that the client's satisfaction was fair. It also revealed a difference between females and male's responses in regards to, the services of the organization as females were found to be more satisfied with the services and preferred a specialized agency over a multi-service one, in comparison to the males (Simadi et al, 2008).

Moreover, another study was conducted by Altay et al., (2017) in the Turkish province on the satisfaction of Syrian refugees with the NGOs services. They have collected a random sample of 384 people and focused on studying the effect of age, gender, education and the settlement location of the participants of the following dimensions (services, general impression, service transparency and rendering services). Analysis shows that there was no significant difference between the age and gender of Syrian refugees on the dimensions. While there was a difference in education, in terms of the graduates of middles school, bachelor and postgraduate (Altay et al., 2017).

2.9. SERVQUAL Model in Palestine

In the Palestinian context there are several studies conducted using the SERVQUAL Model. By the way of an illustration, Koni et al., (2013) measured the service quality in the Palestinian higher education using the SERVQUAL gaps model for measuring students' satisfaction. The research concluded that the "service quality" at the Palestinian universities is to some extent unsatisfactory to the students. It also recommended that the universities need to give it a further attention.

Another study was conducted by Shu'sha (2005). This study measured the services quality using the SERVQUAL model, at a Palestinian bank. The model was used to measure the gap between the actual and the expected performance of the provided services. The study showed a gap between the actual and the expected performance of the provided services. The study recommended: enhancing the provided quality service in order to reach the customers' expectations level, and include the service quality as a strategy for improvement.

A third study was conducted by Musa (2013) about the telecom industry to assess their service systems; and to develop a framework for new service development process. The study concluded that the customers are dissatisfied by the services of the telecom companies' as they put high expectations against the perceived services from these companies. Moreover, the study confirmed the possibility of developing a framework for new service development process in Palestine that considers the environmental telecom market in Palestine.

Additionally, Dahleez and Khalid (2015) conducted a study in Gaza strip to examine the relationship between internal service quality and customer service quality and the effects of demographics. The findings of this study showed that there is a variance between beneficiaries regarding internal service quality and SQ due to affiliation, age, and position. Also, the study showed that there is a variance between beneficiaries regarding internal service quality and its dimensions because of education.

On the other hand, Okal (2017) assessed the quality and customer satisfaction using the SERVQUAL model at the Palestinian Conventional Banks as the researcher analyzed the five domains of SERVQUAL model. The result showed that the weakest domain in this study was empathy, while this domain has the biggest gap between customers' expectations and perceptions. The next domain followed by assurance, reliability and responsiveness. Moreover, the researcher explored the effect of three independent variables on service quality. The results showed that only the gender affects service quality. In the light of the above, there were developed a managerial model in order to raise the customer satisfaction in the Palestinian conventional banks, by improving banks' service quality.

Parallel to this, AlFoqahaa (2012) showed the aspects that affect the customer satisfaction with the Palestinian Islamic banking services. The study focused on explaining the gap model dimensions of perceived service of Islamic banks in Palestine, and the effect of the Palestinian Islamic banks' perceived image by customer/clients. Whereas, the study found a significant effect on customer satisfaction by both reliability and assurance, it did not find a significant effect of the other dimensions. The study found that the "significant impact of the collective independent variables was found (The quality of Islamic banking services, including trust, and corporate image)". Table 1 below summarizes the SERVQAUL studies conducted in different service sectors within the Palestinian context.

Table 1: A Summary of the SERVQUAL Previous Studies in Palestine

Research	Used Model	Sector	Key Recommendation
Koni1 et al., (2013).	SERVQUAL	Palestinian higher education	The study wishes to assist the Palestinian universities administrative boards and stakeholders to create informed decisions with regards to the effectiveness of their educational policies. The Palestinian universities have to give more attention to the quality of their services.
Dahleez, and Khalid A (2015)	SERVQUAL	Academic Institutions in Gaza Strip	The study recommended on searching more variables that can be moderate the relationship between SQ and ISQ
Shu'sha (2005)	SERVQUAL	Banking sector	To include the service quality in their strategy to be able to compete
Musa (2013)	SERVQUAL	Telecom industry	To develop a framework for new service development process that fits the Palestinian environment.
Okal (2017)	SERVQUAL	Banking sector	To build a managerial model to enhance customer satisfaction through improving the service quality
Alfoqhah (2012)	SERVQUAL	Banking sector	Impact on the independent variables of the study (Trust and corporate image).

Having reviewed the pervious related literature, it was found that there is an absence in the literature of having a study in Palestine that assesses the service quality at the NGO sector by using the SERVQUAL model. In brief, there has not been any scholarly publication in the Palestinian context that addresses the service quality of the NGOs – as to the best of the researcher's knowledge.

CHAPTER THREE: METHODOLOGY

3.1. Overview

This chapter exhibits a thorough presentation of the research methodology, tools and procedures that have been followed in assessing the quality of the operating NGOs in Palestine. It also presents the process of data collection together with methods of its analysis. Moreover, this chapter demonstrates how the validity and reliability of the questionnaire are considered; together with describing the population and the sample of the research.

3.2. Research Approach

The aim is not only to figure out the level of quality at the Palestinian NGOs from the beneficiaries' perspective, but also to evaluate the service quality in order to map the gaps in the services provided and, subsequently, to help bridge these gaps by providing concrete pragmatic and workable recommendations.

In light of the above and to test the hypotheses of this study, the researcher opted for using two theoretical approaches; namely, the deductive and inductive approaches.

The deductive approach is considered a "top-down" approach. It begins with studying an identified theory about the topic of interest, then narrows it down to formulate hypotheses that could be tested. Moreover, it is further narrowed down after posing the observations that in its turn addresses the hypotheses. This allows the researcher to test the hypotheses (Trochim, 2006). On the other hand, the inductive

approach is considered a "bottom up" approach. It begins with an observation, and ends with theories. (Trochim 2006).

To answer the research questions, a mixed method approach is used through implementing the SERVQUAL model. As the deductive (quantitative) and inductive (qualitative) were used to measure the level of SQ in the Palestinian NGOs. According to Singh, (2007) quantitative research emphasizes are on gathering numerical data to clarify a specific phenomenon through collecting data from, questionnaires, and surveys. However, the qualitative research discovers the experiences better than the quantitative research (Lincoln & Guba 1990). Therefore, the researcher used the questionnaire for the deductive approach and the semi-structured interviews for the inductive approach.

There are three main types of research, which are the explanatory, descriptive, and exploratory. The explanatory (causal) research aims to determine the cause and effect relationship between the research variables. However, the descriptive research aims to describe the research characteristics, and provides answers to questions of who, what, where, when, and how. Finally, the exploratory research is typically used to explore a problem that has not been defined yet (Saunders et al., 2016). Therefore, the researcher used the descriptive and explanatory research, as the two approaches fit with the deductive (quantitative) and inductive (qualitative) approaches.

In order to answer the research questions, the researcher developed the research framework as illustrated in Figure 10 that presents the research collection method

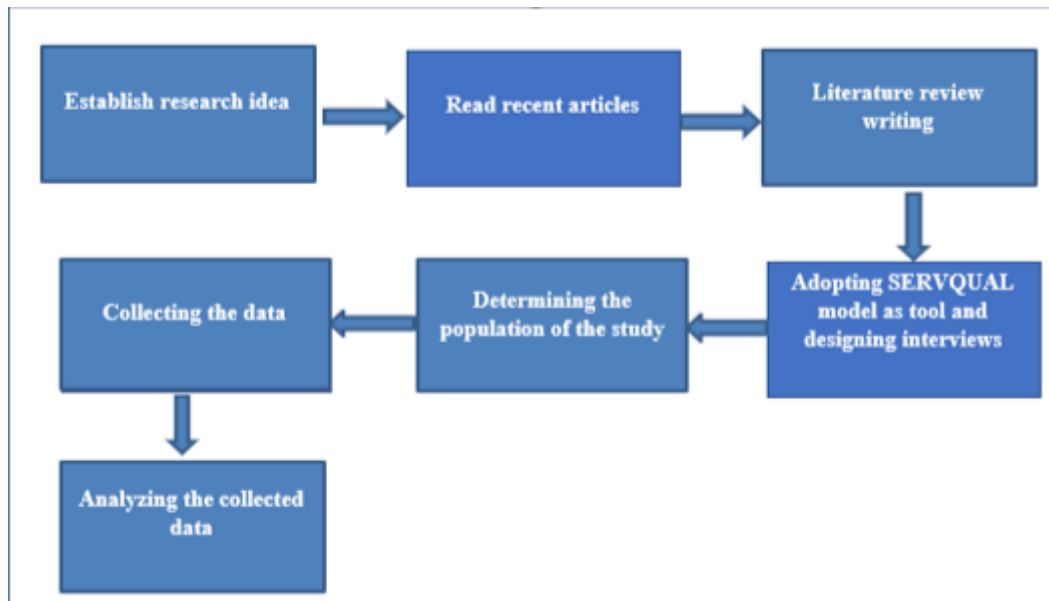


Figure 10: Research Framework

3.3. Population and Sample of the Study

3.3.1. Population of the Study

The main aim of this study is to assess the level of quality as perceived by the Palestinian beneficiaries through determining the factors that influence them. Therefore, the population of the study includes all beneficiaries of Palestinian NGOs. More specifically, the population of Palestinian NGOs is 3,688

; where 2,364 of them are operating in the West Bank and 800 are operating in the Gaza Strip. These are the latest statistics as published by the Palestinian Economic Policy Research Institute (PCBS, 2017).

3.3.2. The Sample of the Study

Since the population of the study represents the total number of the Palestinian NGOs which is 3,688; the sample of the study is randomly chosen. The sample is 348 subjects of the study; who are beneficiaries from the different services offered by the targeted Palestinian and international NGOs that operate in Palestine. The sample is induced by using the sample size calculator (AAPOR and AMA, 2017), with confidence intervals of 5% and 95%. Here is the formula used in Sample Size Calculator (AAPOR and AMA, 2017). The sample size was calculated using the following equation developed by Steven Thompson.

Sample Size:

$$SS = \frac{(Z^2)(p)(1 - p)}{C^2}$$

$$SS = \frac{SS = (1.962)(0.5)(1 - 0.5)}{0.05^2}$$

$$= 348$$

Where:

n = sample size;

N = population size which is 3688;

Z = confidence level at 95%, which gives $Z = 1.96$

p = probability of picking a choice, which equals 0.5.

Having all the above-mentioned values plugged in the sample size equation yielded a sample size of 348.

3.4. Quantitative Method – Questionnaire

Having formulated the questions of this research; and reviewed the related literature and studies; the SERVQUAL model has been adopted as a standardized tool of this study. The SERVQUAL model has been customized to fit the context of the Palestinian NGO. A questionnaire is subsequently constructed using the SERVQUAL model, as a main tool for quantitative data collection. It is worth highlighting that this international model is originally constructed by (Parasuraman et al. 1988). The questionnaire has been translated into Arabic language so as to enable larger targeted audience to respond to it. Appendix (A) includes the English and Arabic versions of the questionnaire.

3.4.1. Description of the Questionnaire

The questionnaire starts by explaining to the targeted audiences the aim and the expected outcomes of the research. This has been followed by primary information of the demographic specifications of the subjects of the study. Then, a presentation of Twenty-Two items that are posed in a form of closed-ended questions. The five-point Likert scale has been used for the questionnaire items. More specifically, these items are sub-categorized to address the five main dimensions of the SERVQUAL model; namely:

1. Reliability (4 questions)

2. Responsiveness (5 questions)
3. Assurance (4 questions)
4. Tangibles (4 questions)
5. Empathy (5 questions)

3.4.2. The Questionnaire Design

The questionnaire includes two types of variables: dependent variables and independent variables. The independent variables are divided into eleven variables and each one has several levels (see Appendix A); namely:

- Gender.
- Age.
- Place of residence.
- Education Level.
- Job Status.
- Marital Status.
- Salary.
- Types of NGOs services.
- Information Sources About the Services of NGOs.
- Frequency of Received Services from the NGOs.
- Types of Services Received by Respondents from NGOs.

While, there are five dependent variables that measure the quality in the Palestinian NGOs and the total score of the SQ dimensions. These variables are reflected in the main SERVQUAL dimensions; which are: Tangibles, Reliability, Responsiveness, Assurance, and Empathy.

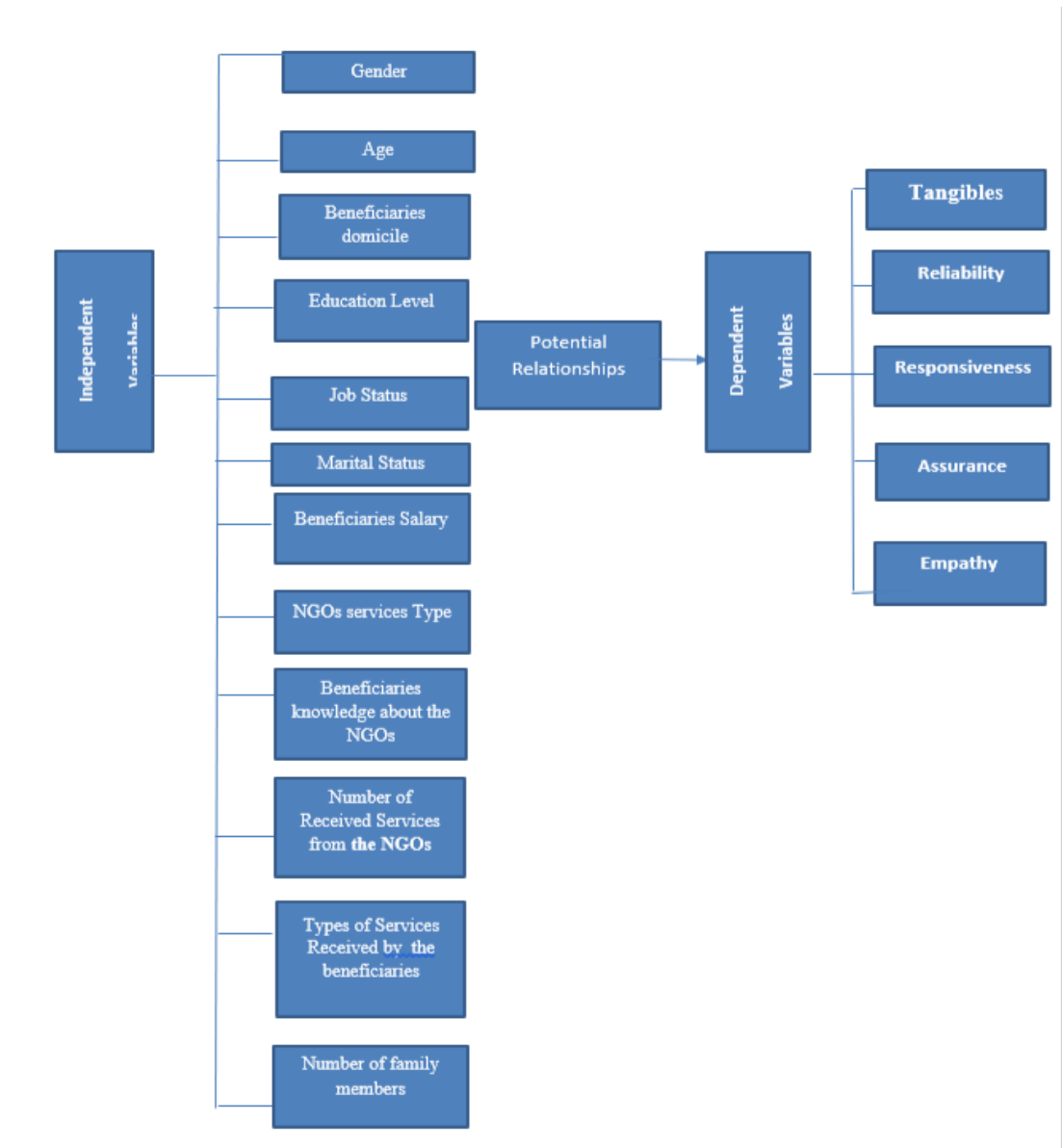


Figure 11: Relations between Dependent Variables and Independent Variables
of the Questionnaire

3.4.3. Qualitative Data: Interviews

Combined with the quantitative data, the researcher carried out semi-structured interviews with officials and professionals who are key sources of information in the

Palestinian NGO Sector. The sample was selected in a way that represents the wide NGOs spectrum in Palestine; including both the GOs and NGOs officials. Needless to mention, that one of the most commonly-known interviews methods is the semi-structured interviews. The researcher opted to use this method in the research to consolidate and validate the quantitative data collected through the quantitative method i.e. the questionnaire. It is well-known that semi-structured interviews were originally formulated for qualitative and flexible design and it helps the researcher covers some key questions and the theme (Robson, 2002).

The researcher, therefore, carried out 10 semi-structured interviews with the most prominent figures in the NGO sector in Palestine. Though the interviewees are ten but they represent key sources of information to this sector. They remarkably contributed in providing genuine data and information that helped in shaping the targeted groups of this study. The researcher also managed to obtain the needed data about the NGOs structure in Palestine. Unfortunately, the NGO sector does not have a database as information and statistics are scattered amongst different umbrella organizations. Consequently, those meetings with the three main players in the NGO sector (see Appendix C) helped to gather data and statistics to eventually lead to have reliable and valid sources of information.

The reason that they were targeted is not only due to their experience in the NGO sector but also, they do represent the different spectrum of the Palestinian NGOs.

3.5. Data Analysis Technique

As indicated above, an electronic questionnaire was designed, validated, printed and then circulated both in hard copies and via google forms. Three-Hundred & Forty-Eight subjects of the study were randomly selected from all Palestinian areas i.e. Jerusalem, West bank and Gaza Strip. The researcher distributed the questionnaire to the 348 subjects who benefited from the services of Palestinian NGOs and received 300 responses (with a response rate of 86%); where 246 subjects fully completed their questionnaires that constituted the main corpus for the statistical analysis of this study; i.e. about 71% validity rate.

The questions were coded and then the collected questionnaires were numbered to facilitate the quality control during and after data transfer. The completed questionnaires were electronically gathered and then it was transferred to the data sheet of the Minitab Statistical Software version 19. The researcher adopted this software version due to its wide range of provided statistical procedures that directly meet the requirements of data analysis of the structured questionnaire of this study. After gathering the data, data were cleaned out by classifying information checking for outliers, checking for missing / blank responses to questions.

Then the researcher analyzed the cleaned data in a manner that ensures coverage of all aspects that lead to answer the research questions. It is worth pinpointing that the level of significance is considered to be alpha 0.05, which means that the null hypothesis considered in this thesis will be rejected if the probability value (p-value) of the corresponding statistical test is less than or equals alpha 0.05.

The researcher also opted to use a set of descriptive statistics that include: frequency tables, percentage distributions, cross tabulations, categorization. This is coupled of using a set of summary statistics consisting of: the minimum, maximum, mean and standard deviation of the demographic variables. It also includes the five expected and perceived dimensions in the research, and the gaps between them.

The responses of the questionnaire dimensions are based on the five-point Likert scale, which is ranging between 1 and 5 i.e. the range of the responses is $5 - 1 = 4$. Moreover, the degree of evaluation is assigned by dividing the range into five intervals with 0.8 length each as given in Table 2.

Table 2: Degrees of Evaluations of the Questionnaire Statements

Interval	Description
1.00 - 1.79	Very Low
1.80 - 2.59.	Low
2.60 - 3.39	Moderate
3.40 - 4.19	High
4.20 - 5.00	Very high

3.6. Validity and Reliability

Having finalized the questionnaire, the researcher checked its validity and reliability before commencing on its administration at the subjects of the study. Needless to indicate that the validity and reliability helped in the interpretation of the scores obtained from research tool i.e. the questionnaire.

3.6.1 Validity

Validity is the extent of the evidence and theoretical subordination to the explanations of the exam results as induced by the suggested utilization of exams/tests (AERA,1999). Validity, thus, can be sorted out to different types i.e. the internal validity, the conclusion validity, construct validity, and external validity (Drost, 2011). The most remarkable kind of validity is the construct validity; as it includes not only the content but also the face validity.

To guarantee the construct validity, the researcher collected the feedback on its tool of the study, the questionnaire, before administering it to two experts in the area who refereed it (see Appendix D), and assessed the paragraph/ item lengths, order and the consistency of its trends. Based on their suggestions and comments, the necessary adjustments on the questionnaire were considered by omitting, inserting mixing, paraphrasing and interpreting the highlighted items /paras to secure the suitability and eligibility of the questionnaire, the tool of the study, to the targeted audiences of the stakeholders from the services as offered by the Palestinian NGOs.

3.6.2. Reliability

Reliability stands for having standardized and consistent test scores on different evaluation tools (Gliem and Gliem 2003). The Cronbach's alpha test is the best-known measurement of reliability; particularly, as an internal consistency tool of measurement (Gliem and Gliem 2003). George and Mallery axiomatic rule (2003, p. 231): (0 .9 or above) is an excellent reliability, (0 .8 – 0.9) a good reliability, (0.7 –0.8) an acceptable reliability, (0.6 –0.7) a questionable reliability, (0.6-0.5) is a poor reliability, and (less than 0.5) is an unacceptable reliability.

Table 3 presents the values of the Cronbach's alpha reliability coefficients for each questionnaire dimension and the entire questionnaire. The reliability coefficients ranging between 0.8844 and 0.9919, where all the values indicate good or excellent levels of reliability according to (George and Mallery 2003). In light of the values of the Cronbac's alpha reliability test, the questionnaire is considered as a reliable instrument of the research.

Table 3: The Cronbach's Alpha Reliability Test Results for Each Expected and Perceived Dimension of Study

Variables	No. of Items	Cronbach's alpha	
		Expected	Perceived
Tangibility	4	0.8339	0.8513
Reliability	5	0.9249	0.9318
Responsiveness	4	0.9196	0.9123
Assurance	4	0.8979	0.8844
Empathy	5	0.9185	0.9919
Total Scores	22	0.9626	0.9617

3.7. Ethical Considerations

The researcher assured that all the obtained information from the respondents were treated with confidentiality. Also, the researcher made sure that the respondents were told about the purpose of this research and approved to fill the questionnaire. Moreover, the researcher did not modify the obtained information.

CHAPTER FOUR: FINDINGS AND ANALYSIS

4.1. Overview

This chapter presents the findings of the study and analyzes the collected data from both the questionnaire and the semi-structured interviews that have been conducted on the quality assessment of NGOs operating in Palestine. The analysis included quantitative statistics of beneficiaries' expectations and perceptions for SERVQUAL dimensions and the entire questionnaire through, using two specialized statistics applications which are the Minitab and "Statistical Package for Social Science (SPSS)". Statistical tests were used to examine whether to reject or accept the thesis hypotheses. Parallel to this, the qualitative results of the semi-structured interviews were presented and analyzed.

4.2. Beneficiaries' Socio-economic Background

In order to understand the sample demographic characteristics, this section presents the relative frequency distributions of the eight socio-economic characteristics that are considered in the questionnaire. Table 4 presents the beneficiaries' socio-economic background. Male beneficiaries constitute about 55.69% of the sample. The gender composition is somehow consistent with the gender distribution of the Palestinian population. On the other hand, the distribution of beneficiaries' age reflects the nature of the Palestinian population which is considered as a young population. About half of the beneficiaries 57.31% fell under the age group less than 40 years old, and other percentages are distributed in a descending manner with respect to the age

group, where the minimum percentage 1.63% belongs to the beneficiaries fell under the age group 61 years and above.

The distribution of beneficiaries with respect to the residence place reflects a consistent presentation of the Palestinian population in West Bank and Gaza Strip. More specifically, about 70.33% of the beneficiaries are living in the northern governorates; only 5.28% of beneficiaries are living in Jerusalem. Parallel to this, about 65.04% of beneficiaries are living in the West Bank; while 29.67% of beneficiaries are living in Gaza Strip. Table 4 summarizes the demographic characteristics of the surveyed beneficiaries.

Table 4: Beneficiaries' Socio-economic Background n= 246

Variable	Count	%
Gender		
Male	137	55.69
Female	109	44.31
Age(years)		
18 – 30	65	26.42
31 – 40	76	30.89
41 -50	70	28.46
51 – 60	31	12.60
61 or above	4	1.63
Place of Residence		
Ramallah	49	19.92
Hebron	23	9.35
Qalqilya	3	1.22
Jenin	9	3.66
Jerusalem	13	5.28
Bethlehem	11	4.47
Nablus	34	13.82
Salfit	6	2.44
Tubas	5	2.03
Tulkarem	20	8.13
Gaza Strip	73	29.67
Education Level		

Below General Secondary Certificate (Tawjihi)	1	0.41
Tawjihi Certificate	4	1.63
Bachelor Degree	101	41.06
Master Degree	92	37.40
Ph.D.	48	19.51
Job Status		
Employed	195	79.27
Unemployed	51	20.73
Marital Status		
Single	60	24.39
Married	176	71.54
Widowed	3	1.22
Divorced	7	2.85
Salary (NIS/Month)		
Less than 1450	42	17.07
1451-3000	69	28.05
3001-6000	71	28.86
More than 6001	64	26.02

The majority of the beneficiaries are holders of the Bachelor degree 41.06%, followed by (37.40%) of the beneficiaries who are Master holders. Parallel to this, 19.51% of beneficiaries are Ph.D. holders. The percentage of Tawjihi Certificate holders or less is only 2.03%.

The frequency distribution of employment status and monthly income are related to the distribution of education level, where the majority of the beneficiaries are employed 79.27%, while about one fifth of the beneficiaries are unemployed 20.73%. The family monthly income in New Israeli Shekel (NIS) is sub-divided into four categories, where 17.07% of beneficiaries has a monthly income less than 3000 NIS, the rest of beneficiaries are uniformly distributed on the other three categories of salaries.

The marital status of beneficiaries reveals that 71.54% of the beneficiaries are married and 24.39% are single, while only 4.07% are divorced or widowed.

4.3. Descriptive analysis of NGOs services delivery

The structured questionnaire contains four initial questions describing the experience of beneficiaries with the NGOs operating in Palestine, the beneficiaries' answers are presented in the followings:

a- Types of the NGOs' Services

There are seven main types of NGOs' services, which have been received by beneficiaries. Table 5 presents the relative frequency distribution of the types of services. Educational NGOs are the highest frequent received type from 35.77% of beneficiaries; followed by Youth NGOs 14.23%; while the lowest frequent NGOs are women rights with percentages of 4.47%. The total of frequencies is 246.

Table 5: Types of NGOs Services, n=246

Type of NGOs	Frequency	%
Education	88	35.77
Youth programs	35	14.23
Health care services	28	11.38
Human rights	19	7.72
Agriculture	18	7.32
Social development	17	6.91
Youth program and education	15	6.10
Youth and social development	15	6.10
Women rights	11	4.47
Total	246	100

b- Information Source about the NGOs

The distribution of beneficiaries' answers on the sources of information about the services provided by the NGOs is presented in Table 6. The results reveal that friends are the main source of information followed by social media with percentages 27.64% and 23.98%, respectively, while the least frequent source of information are Newspapers and TV commercials with percentages 1.63% and 0.81%, respectively.

Table 6: Information Sources About the Services of NGOs, n=246.

Information Source	Frequency	%
Friends	68	27.64
Social media	59	23.98
Governmental ministries	33	13.41
Other	21	8.54
Social media and Leaflets	19	7.72
Social media, Leaflets and Governmental ministries	18	7.32
Leaflets	17	6.91
Radio	5	2.03
Newspapers	4	1.63
TV commercials	2	0.81
Total	246	100

c- Frequency of Received Services from the NGOs

Figure 12 presents the bar chart of beneficiaries' percentages based on the frequency of received services from the NGOs in Palestine during the period of 2017-2019. The distribution reveals that about two thirds of the beneficiaries 65.04% has received 1-3 services; while only 5.28% of beneficiaries received 7-9 services.

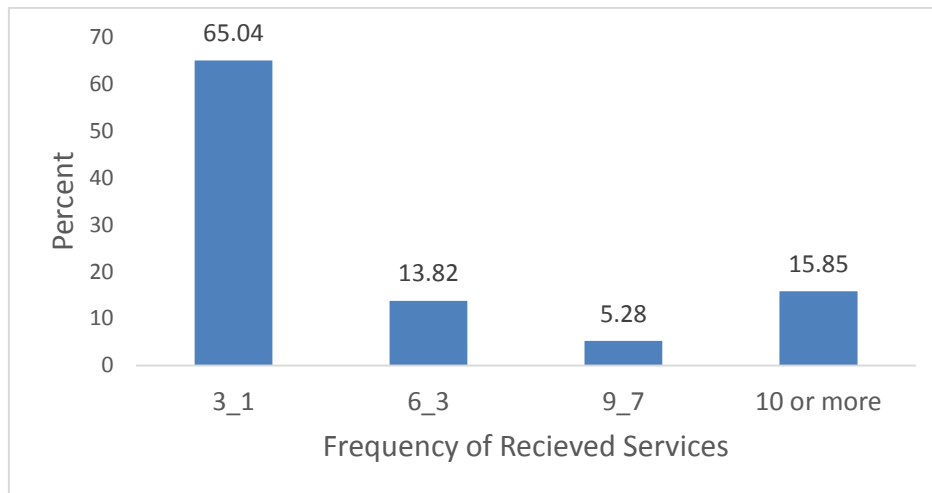


Figure 12: Percentages of Beneficiaries' Percentages According to the Frequency of Receiving Service in 2017-2019, n=246.

d- Types of the Received Services

There are seven main types of services, which have been received by beneficiaries. Table 7 presents the relative frequency distribution of the types of services received by the beneficiaries. Skills development and training are the highest frequent received services with 41.87% and 18.70% of beneficiaries respectively, while the lowest received services are equipment and tools and health services with percentage of 4.47% for each of them.

Table 7: Types of Services Received by Beneficiaries from NGOs, n=246

Types of Services	Frequency	%
Skills development	103	41.87
Trainings	46	18.70
Skills development and Trainings	43	17.48
Financial support and Trainings	18	7.32
Financial support	14	5.69
Equipment and tools	11	4.47
Health services	11	4.47
Total	246	100

4.4. Comparison between Expectations and Perceptions

This section compares the expectations and perceptions of beneficiaries about the Palestinian NGO services by using the SERVQUAL model dimensions. The following five subsections assesses the quality based on five dimensions; namely: Tangibles, Reliability, Responsiveness, Assurance and Empathy; whereas the last subsection discusses the overall quality model.

4.4.1 The Tangible Dimension

The summary statistics including arithmetic means and standard deviations of the beneficiaries' expectations and perceptions for each statement in the tangible dimension as well as the gap between the means of them are reflected in Table 8.

Table 8: Means and Standard Deviations (S.D.) for Tangible dimension, n=246

No.	Statement	Expectation (E)		Perception (P)		Gap=P-E
		Mean	S.D.	Mean	S.D.	
1	The NGOs has modern tools and equipment.	2.93	0.78	2.84	0.74	-0.09
2	The overall appearance of the NGOs is attractive.	2.99	0.74	2.94	0.76	-0.05
3	The employees enjoy having an elegant and good-looking appearance.	3.11	0.71	3.02	0.67	-0.09
4	The appearance of the NGOs publications related to its services looks neat and attractive.	3.09	0.71	3.04	0.68	-0.05
Total scores		3.03	0.61	2.96	0.57	-0.07

Results reveal that the means of expectations are higher than their associated perceptions means, which lead to negative gaps ranging between 0.05 for two statements " The overall appearance of the NGO is attractive," and " The appearance of the NGO publications related to its services looks neat and attractive," and 0.09 for two statements, namely " The NGO has modern tools and equipment." and " The employees enjoy having an elegant and good-looking appearance".

The total score for beneficiaries' expectations of tangible dimension is 2.96, while the perception is 2.91. Furthermore, the dimension gap is -0.07.

4.4.2. The Reliability Dimension

The summary statistics including arithmetic means and standard deviations of the beneficiaries' expectations and perceptions for each statement in the reliability dimension as well as the gap between the means of them are given in Table 9.

Table 9: Means and Standard Deviations (S.D.) for Reliability Dimension, n=246

No.	Statement	Expectation (E)		Perception (P)		Gap=P-E
		Mean	S.D.	Mean	S.D.	
1	When the NGOs managers promises to do an action, they commit themselves to do it accurately.	2.93	0.88	2.81	0.89	-0.12
2	Once you encounter a certain problem the NGOs employees sincere.	2.90	0.86	2.81	0.93	-0.09
3	The employees offer the needed services in appropriate and professional manner from the first time.	2.86	0.86	2.76	0.91	-0.10
4	The NGO employees offer the needed services on time.	2.91	0.92	2.80	0.93	-0.11
5	The NGO cares that the records of its beneficiaries are free of mistakes	2.93	0.84	2.85	0.87	-0.08
Total score		2.91	0.76	2.81	0.80	-0.10

Results reveal that the means of expectations are higher than their associated perceptions means, which lead to negative gaps ranging between 0.08 for the statement " The NGO cares that the records of its beneficiaries are free of mistakes ", and 0.12 for the statement namely " When the NGO managers promise to do an action, they commit themselves to do it accurately ".

The total score for beneficiaries' expectations of reliability dimension is 2.91, while the perception is 2.81. Furthermore, the dimension gap is -0.10.

4.4.3. Responsiveness Dimension

Table 10 presents the summary statistics including arithmetic means and standard deviations of the beneficiaries' expectations and perceptions for each statement in the responsiveness dimension as well as the gap between the means of them.

Table 10: Means and Standard Deviations (S.D.) for Responsiveness Dimension, n=246

No.	Statement	Expectation (E)		Perception (P)		Gap=P-E
		Mean	S.D.	Mean	S.D.	
1	The NGO employees inform the beneficiaries of the time required to complete a particular service.	2.97	0.79	2.83	0.84	-0.14
2	The employees are ready and motivated to provide services immediately.	2.88	0.85	2.81	0.90	-0.07
3	The employees are willing to provide assistance to beneficiaries.	2.99	0.79	2.86	0.85	-0.13
4	Employees are not preoccupied with their internal work in responding promptly to beneficiaries' requests	2.91	0.84	2.70	0.92	-0.21
Total score		2.94	0.74	2.80	0.78	-0.14

Results reveal that the means of expectations are higher than their associated perceptions means, which lead to negative gaps ranging between 0.07 for the statement " The employees are ready and motivated to provide services immediately ", and 0.21

for the statement namely " Employees are not preoccupied with their internal work in responding promptly to beneficiaries' requests".

The total score for beneficiaries' expectations of responsiveness dimension is 2.94, while the perception is 2.80. Furthermore, the dimension gap is -0.14.

4.4.4. Assurance Dimension

Table 11 presents the summary statistics including arithmetic means and standard deviations of the beneficiaries' expectations and perceptions for each statement in the assurance dimension as well as the gap between the means of them.

Table 11: Means and Standard Deviations (S.D.) for Assurance Dimension, n=246

No.	Statement	Expectation (E)		Perception (P)		Gap=P-E
		Mean	S.D.	Mean	S.D.	
1	The behavior of the employees gives the impression of trust among the beneficiaries of the NGOs services	3.06	0.80	2.89	0.80	-0.17
2	Beneficiaries feel secure in their dealings with the NGOs.	3.01	0.76	2.81	0.86	-0.20
3	Employees are kind and respectful when dealing with the beneficiaries of services	3.11	0.80	2.89	0.88	-0.22
4	Employees have the full knowledge to answer questions and inquiries of beneficiaries	2.96	0.80	2.76	0.92	-0.20
Total score		3.03	0.69	2.84	0.75	-0.19

Results reveal that the means of expectations are higher than their associated perceptions means, which lead to negative gaps ranging between 0.17 for the statement

" The behavior of the employees gives the impression of trust among the beneficiaries' of the NGO services", and 0.22 for the statement namely "Employees are kind and respectful when dealing with the beneficiaries of services ".

The total score for beneficiaries' expectations of assurance dimension is 3.03, while the perception is 2.84. Furthermore, the dimension gap is -0.19.

4.3.5 Empathy Dimension

The summary statistics including arithmetic means and standard deviations of the beneficiaries' expectations and perceptions for each statement in the empathy dimension as well as the gap between the means of them are given in Table 12.

Table 12: Means and Standard Deviations (S.D.) for Empathy Dimension, n=246

No.	Statement	Expectation (E)		Perception (P)		Gap=P-E
		Mean	S.D.	Mean	S.D.	
1	The NGO pays personal attention to beneficiaries	2.86	0.91	2.70	0.88	-0.16
2	The NGO working hours are suitable for all categories of beneficiaries.	2.90	0.85	2.71	0.91	-0.19
3	Employs pay personal attention to service users.	2.83	0.85	2.65	0.91	-0.18
4	The NGO puts the interest of its users at the forefront of its concerns.	2.87	0.87	2.67	0.94	-0.20
5	Staff understand the specific needs of the beneficiaries.	2.95	0.81	2.72	0.87	-0.23
Total score		2.88	0.75	2.69	0.78	-0.19

Results reveal that the means of expectations are higher than their associated perceptions means, which lead to negative gaps ranging between 0.16 for the statement " The NGO pays personal attention to beneficiaries", and 0.23 for the statement namely " Staff understand the specific needs of the beneficiaries". The total score for beneficiaries' expectations of empathy dimension is 2.88, while the perception is 2.69. Furthermore, the dimension gap is -0.19.

4.3.6. Overall SERVQUAL Model

In order to assess the quality of services provided by NGOs in Palestine, Table 13 gives the arithmetic means and standard deviations of the beneficiaries' expectations and perceptions for each dimension of the SERVQUAL model as well as the total scores of the model based on 246 beneficiaries.

Results reveal that the mean of expectation is higher than the mean of perception for all five dimension, Furthermore, two dimensions namely "Assurance" and "Empathy" have the largest gap which is equal to 0.19, followed by "Responsiveness" dimension with gap equals 0.14, then the "Reliability" dimension with gap equals 0.10 and the last dimension is the "Tangibles" with gap equals 0.07.

The total score for beneficiaries' expectations of entire statements is 2.96, while the perception is 2.82. Furthermore, the dimension gap is -0.14. Moreover, the weighted gap is calculated to show the importance of each dimension. According to Zeithaml et al. (1990) each dimension importance of the SERVQUAL model is presented by the following percentages: Reliability (32%), Responsiveness (22%), Assurance (19%), Empathy (16%), and Tangibles (11%). Hence, reliability dimensions resulted in a weighted gap with a value of (-0.045) which means the reliability dimension is the most

important dimension of the SQ model as seen by the beneficiaries. However, tangibles with weighted gap of (-0.015) is the least important dimension.

Table 13: Means, Standard Deviations (S.D.), and the Weighted Gap for
Overall SERVQUAL Model, n=246

No.	Dimension	Expectation (E)		Perception (P)		Gap=P-E	Weight	Weighted Gap
		Mean	S.D.	Mean	S.D.			
1	Tangibles	3.03	0.61	2.96	0.57	-0.07	0.11	-0.015
2	Reliability	2.91	0.76	2.81	0.80	-0.10	0.32	-0.045
3	Responsiveness	2.94	0.74	2.80	0.78	-0.14	0.22	-0.031
4	Assurance	3.03	0.69	2.84	0.75	-0.19	0.19	-0.027
5	Empathy	2.88	0.75	2.69	0.78	-0.19	0.16	-0.022
Overall <i>SERVQUAL</i> Model		2.96	0.61	2.82	0.63	-0.14	1	-0.14

4.5. Testing the Hypotheses

In accordance with the above-mentioned dimensions of the SERVQUAL model, six main hypotheses could be formulated, as shown below, for the purpose of being tested later.

- There are significant differences between beneficiaries' expectations and perception of the *tangibles* dimension at significance level 5%.
- There are significant differences between beneficiaries' expectations and perceptions of the *reliability* dimension at significance level 5%.
- There are significant differences between beneficiaries' expectations and perceptions of the *responsiveness* dimension at significance level 5%.
- There are significant differences between beneficiaries' expectations and perceptions of the *assurance* dimension at significance level 5%.
- There are significant differences between beneficiaries' expectations and perceptions of the *empathy* dimension at significance level 5%.
- There is no significant difference between the expected and perceived service quality due to *demographic* characteristics at significance level 5%.

To decide whether to use parametric or non-parametric statistical tests, normality tests were conducted to check for normality of data of all the categories of gaps scores between expected and perceived scores with respect to demographic variables.

In order to prepare the demographic data for hypothesis testing, and based on the results in Table 4.1, the categories of two demographic variables have been merged. A new common three clusters of governorates have been established as follows:

- Northern governorates cluster including Qalqilya, Jenin, Nablus, Tubas, Salfit and Tulkarem;
- Middle governorates cluster including Jerusalem, Ramallah, and Jericho; and
- The southern governorates cluster including Hebron and Bethlehem, and the Gaza Strip.

Two lower education levels categories have been merged in a new category which consists of those who obtained the general secondary certificate (Tawjihi) or less.

Tables (A1 – A10 in the Appendix E) show the results of Kolmogorov-Smirnov Normality Test for categories of model domains gaps and the total gap (The results are

obtained by the SPSS). Normality testing results reveal that the gaps are not normally distributed, therefore non-parametric test is used to judge the hypotheses. More specifically, Wilcoxon signed-ranks test is used to investigate if there is any significant difference between the respondent's expectations and perceptions for each dimension. Moreover, Mann-Whitney test is used to investigate the difference between beneficiaries' perceptions and expectations based on gender and jobs status. these two tests were used because correlations between dependent and independent variables will be tested, as well as the researcher need to highlight whether the means of several variables are equal or not. On the other hand, Kruskal-Wallis test is used to investigate the difference between beneficiaries based on other demographics variables. Moreover, this test is used for comparing two or more independent samples of equal or different sample sizes. Furthermore , It extends the Mann–Whitney , which is used for comparing only two groups. The parametric equivalent of the Kruskal–Wallis test is the one-way analysis of variance (ANOVA).

The following subsections present the results and analysis of the hypotheses testing.

4.5.1. First Hypothesis: *Tangibles* Dimension

The null (H_0) and the alternative (H_1) hypotheses pertinent to this dimension are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' expectations and perception of the tangibles dimension at significance level 5%.

H_1 : There is a significant difference between beneficiaries' expectations and perception of the tangibles dimension at significance level 5%.

As highlighted in the previous section (4.4), there is a gap between the mean of beneficiaries' expectations and perception, therefore, this hypothesis is formulated. In order to test this hypothesis, the tangibles dimension should be tested in order to accept or reject the hypothesis. Moreover, the non-parametric Wilcoxon signed-rank test was conducted, to check the difference between expected and perceived scores, at significant level $\alpha=0.05$. The results are enlisted inside Table 14.

Table 14: Wilcoxon Signed Ranks Test for the Tangibles Dimension

Dimension	Mean	S. D	Median	Wilcoxon Statistic	N for Test	P- Value
Mean Tang Expected	3.0264	0.6068	3.0000			
Mean Tang Perceived	2.9593	0.5718	3.0000			
Gap Tang	0.0671	0.4668	0.0000	4688.00	(123)	0.027*

The p-value of the tangibles dimension is less than the significant level (p-value = $0.027 < 0.05$), which leads to rejecting the null hypothesis. In other words, there is a significant difference between beneficiaries' expectations and perception of the tangibles dimension.

4.5.2. Second Hypothesis: *Reliability Dimension*

The null (H_0) and the alternative (H_1) hypotheses pertinent to this dimension are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' expectations and perception of the reliability dimension at significance level 5%.

H_1 : There is a significant difference between beneficiaries' expectations and perception of the reliability dimension at significance level 5%.

The non-parametric Wilcoxon signed rank test was implemented to check the difference between expected and perceived scores, at significant level $\alpha=0.05$. The results are enlisted inside Table 15.

Table 15: Wilcoxon Signed Ranks Test for the Reliability Dimension

Dimension	Mean	S. D	Median	Wilcoxon Statistic	N for Test	P-Value
Mean Reliability Expected	2.9057	0.7625	3.0000			
Mean Reliability Perceived	2.8065	0.8028	3.0000			
Gap Reliability	0.0992	0.6965	0.0000	4811.50	129	0.046

The p-value of the reliability dimension is less than the significant level (p-value = $0.046 < 0.05$), which leads to rejecting the null hypothesis. In other words, there is a significant difference between beneficiaries' expectations and perception of the reliability dimension.

4.5.3. Third Hypothesis: *Responsiveness Dimension*

The null (H_0) and the alternative (H_1) hypotheses pertinent to this dimension are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' expectations and perception of the responsiveness dimension at significance level 5%.

H_1 : There is a significant difference between beneficiaries' expectations and perception of the responsiveness dimension at significance level 5%.

The non-parametric Wilcoxon Signed Rank Test was implemented, to check the difference between expected and perceived scores, at significant level $\alpha=0.05$. The results are enlisted inside Table 16.

Table 16: Wilcoxon Signed Ranks Test to Examine the Difference Between the Respondent's Expectations and Perceived for the Responsiveness Dimension

Dimension	Mean	S. D	Median	Wilcoxon Statistic	N for Test	P- Value
Mean Responsiveness Expected	2.9380	0.7350	3.0000			
Mean Responsiveness Perceived	2.8008	0.7801	3.0000			
Gap Responsiveness	0.1372	0.6486	0.0000	5260.00	128	0.007*

The p-value of the responsiveness dimension is less than the significant level (p-value = $0.007 < 0.05$), which leads to reject the null hypothesis. In other words, there is a significant difference between beneficiaries' expectations and perception of the responsiveness dimension.

4.5.4. Fourth Hypothesis: Assurance Dimension

The null (H_0) and the alternative (H_1) hypotheses pertinent to this dimension are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' expectations and perception of the assurance dimension at significance level 5%.

H_1 : There is a significant difference between beneficiaries' expectations and perception of the assurance dimension at significance level 5%.

The non-parametric Wilcoxon Signed Rank Test was implemented to check the difference between expected and perceived scores, at significant level $\alpha=0.05$. The results are enlisted inside Table 17.

Table17: Wilcoxon Signed Ranks Test for the Assurance Dimension

Dimension	Mean	S. D	Median	Wilcoxon Statistic	N for Test	P-Value
Mean Assurance Expected	3.0325	0.6903	3.0000			
Mean Assurance Perceived	2.8404	0.7462	3.0000			
Gap Assurance	0.1921	0.6577	0.000	5387.00	121	0.000*

The p-value of the assurance dimension is less than the significant level (p-value = 0.0000 < 0.05), which leads to reject the null hypothesis. In other words, there is a

significant difference between beneficiaries' expectations and perception of the assurance dimension.

4.5.5. Fifth Hypothesis: *Empathy Dimension*

The null (H_0) and the alternative (H_1) hypotheses pertinent to this dimension are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' expectations and perception of the empathy dimension at significance level 5%.

H_1 : There is a significant difference between beneficiaries' expectations and perception of the empathy dimension at significance level 5%.

The non-parametric Wilcoxon Signed Rank Test was implemented to check the difference between expected and perceived scores, at significant level $\alpha=0.05$. The results are enlisted inside Table 18.

Table 18: Wilcoxon Signed Ranks Test for the Empathy Dimension

Dimension	Mean	S. D	Median	Wilcoxon Statistic	N for Test	P-Value
Mean Empathy Expected	2.8813	0.7454	3.0000			
Mean Empathy Perceived	2.6894	0.7840	3.0000			
Gap Empathy	0.1919	0.7196	0.000	6077.00	133	0.000*

The p-value of the empathy dimension is less than the significant level (p-value = 0.0000 < 0.05), which leads to reject the null hypothesis. In other words, there is a

significant difference between beneficiaries' expectations and perception of the empathy dimension.

4.5.6. Sixth Hypothesis: *Demographic* characteristics

4.5.6.1. First Sub-hypothesis: Testing with respect to Gender

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between gender and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between gender and SERVQUAL dimensions at significance level 5%.

To test this sub-hypothesis, the effect of gender on all the SERVQUAL dimensions (Tangibles, Reliability, Responsiveness, Assurances, and Empathy) was examined. The result determines whether to reject or accept this hypothesis. The non-parametric Mann-Whitney Test was used to check if there was a significant difference between the gender responses on the expected and perceived service quality for all dimensions.

To be more specific, each dimension was checked separately to know if all of them have a significant difference with respect to the gender as shown in Table 4.16.

Table19: Mann-Whitney Test to Compare the Beneficiaries Gaps with Respect to Gender

Dimension	N	Test value	P-value	Result
Tangibles	Male 137 Female 109	16854.00	0.907	Fail to reject H_0
Reliability	Male 137 Female 109	15789.50	0.042*	Reject H_0
Responsiveness	Male 137 Female 109	16986.50	0.905	Fail to reject H_0
Assurance	Male 137 Female 109	16345.00	0.301	Fail to reject H_0
Empathy	Male 137 Female 109	15797.50	0.043*	Reject H_0

* Significant at 0.05 level of significance

The test results in Table 19 shows that there are no significant differences between males and females' responses for three dimensions: tangibles with p-value = $0.907 > 0.05$, responsiveness with p-value = $0.905 > 0.05$, and assurance with p-value = $0.301 > 0.05$. However, reliability and empathy dimensions show a significant difference between gender responses on the expected and perceived service quality, while the p-value = $0.042 < 0.05$ for reliability dimension and p-value = $0.043 < 0.05$ for empathy dimensions. Therefore, the null hypothesis is rejected. Which means, there is an effect between the gender and SERVQUAL dimensions.

4.5.6.2. Second Sub-Hypothesis: Testing with Respect to Age

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' age and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between beneficiaries' age on SERVQUAL dimensions at significance level 5%.

Table 20: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Age

Dimension	Test value	P-value	Result
Tangibles	1.19	0.880	Fail to reject H_0
Reliability	1.38	0.848	Fail to reject H_0
Responsiveness	2.07	0.722	Fail to reject H_0
Assurance	2.52	0.641	Fail to reject H_0
Empathy	2.60	0.627	Fail to reject H_0

. * Significant at 0.05 level of significance

In this hypothesis the researcher tried to find if there is an effect on age, and the SERVQUAL dimensions. The Kruskal Wallis Test was used to check if there was a significant difference at $\alpha = 0.05$ between the different dimensions. The test results listed in Table 20 presented that all dimensions p-value greater than the significant level $\alpha = 0.05$. Therefore, the null hypotheses cannot be rejected for all dimensions. In other words, there is no effect for the age on beneficiaries' gap.

4.5.6.3. Third Sub-Hypothesis: Testing with Respect to Domicile.

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' domicile and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between beneficiaries' domicile and SERVQUAL dimensions at significance level 5%.

Table 21: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Domicile

Dimension	Test value	P-value	Result
Tangibles	0.97	0.808	Fail to reject H_0
Reliability	0.57	0.904	Fail to reject H_0
Responsiveness	3.21	0.361	Fail to reject H_0
Assurance	5.82	0.121	Fail to reject H_0
Empathy	0.92	0.822	Fail to reject H_0

* Significant at 0.05 level of significance

The Kruskal Wallis Test is used to check if there is a significant difference at $\alpha=0.05$ between the different dimensions. The test results, enlisted in Table 21, presents that all dimensions p-value are greater than the significant level $\alpha=0.05$. Therefore, the null hypotheses cannot be rejected. Which means, there is no effect between beneficiaries' domicile and SERVQUAL dimensions.

4.5.6.4. Fourth Sub-Hypothesis: Testing with Respect to Educational Level.

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' educational level and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between beneficiaries' educational level and SERVQUAL dimensions at significance level 5%.

Table 22: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Educational level

Dimension	Test value	P-value	Result
Tangibles	8.36	0.039*	Reject H_0
Reliability	1.36	0.715	Fail to reject H_0
Responsiveness	6.05	0.109	Fail to reject H_0
Assurance	1.32	0.725	Fail to reject H_0
Empathy	4.33	0.228	Fail to reject H_0

* Significant at 0.05 level of significance

The Kruskal Wallis Test is used to check if there was a significant difference at $\alpha = 0.05$ between the different dimensions. The test results, listed in Table 22 presents that (reliability, responsiveness, assurance, and empathy) dimensions p-value are greater than the significant level $\alpha = 0.05$ only the tangibles dimension has a P-value which is less than $= 0.05$ ($0.039 < 0.05$). Therefore, the null hypothesis was rejected. Which means, there is no effect between beneficiaries' educational level and SERVQUAL dimensions.

4.5.6.5. Fifth Sub-Hypothesis: Testing with Respect to Job Status

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' job status and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between beneficiaries' job status and SERVQUAL dimensions at significance level 5%.

Table 23: Mann-Whitney Test to Compare the Beneficiaries Gaps with Respect to Job Status

Dimension	Test value	P-value	Result
Tangibles	24110.00	0.952	Fail to reject H_0
Reliability	24099.50	0.971	Fail to reject H_0
Responsiveness	24046.50	0.937	Fail to reject H_0
Assurance	23490.00	0.191	Fail to reject H_0
Empathy	23987.00	0.834	Fail to reject H_0

* Significant at 0.05 level of significance

The Mann-Whitney test is used to check if there was significant difference at $\alpha=0.05$ between the different dimensions. The researcher checked each dimension separately to know if all of them have a significant difference between the beneficiaries' job status and the SERVQUAL dimension. The test results in Table 23 shows that there is no significant difference between beneficiaries' job status and all the dimensions

which means, there is no effect between beneficiaries' job status and SERVQUAL dimension.

4.5.6.6. Sixth Sub-Hypothesis: Testing Differences Between Beneficiaries Marital Status and SERVQUAL Dimension

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' Marital Status and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between beneficiaries' Marital Status and SERVQUAL dimensions at significance level 5%.

Table 24: Kruskal-Wallis Test to Compare the Beneficiaries Gaps Due to Marital Status

Dimension	Test value	P-value	Result
Tangibles	0.87	0.834	Fail to reject H_0
Reliability	1.71	0.635	Fail to reject H_0
Responsiveness	2.30	0.512	Fail to reject H_0
Assurance	0.99	0.804	Fail to reject H_0
Empathy	4.12	0.248	Fail to reject H_0

* Significant at 0.05 level of significance

The Kruskal Wallis Test is used to check if there is a significant difference at $\alpha=0.05$ between the different dimensions. The test results, listed in Table 24 presents that all dimensions p-value greater than the significant level $\alpha=0.05$. Therefore, the null

hypothesis cannot be rejected. In other words, there is no effect between beneficiaries' Marital Status and SERVQUAL dimensions.

4.5.6.7. Seventh Sub-Hypothesis: Testing with Respect to Number of Family Numbers

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' number of family members and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between beneficiaries' number of family members and SERVQUAL dimensions at significance level 5%.

Table 25: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Number of Family Members

Dimension	Test value	P-value	Result
Tangibles	1.34	0.511	Fail to reject H_0
Reliability	3.92	0.141	Fail to reject H_0
Responsiveness	0.29	0.865	Fail to reject H_0
Assurance	0.36	0.834	Fail to reject H_0
Empathy	0.08	0.959	Fail to reject H_0

. * Significant at 0.05 level of significance

The Kruskal Wallis Test is used to check if there is a significant difference at $\alpha=0.05$ between the different dimensions. The test results, listed in Table 25, presents that

all dimensions p-value greater than the significant level $\alpha = 0.05$. Therefore, the null hypothesis cannot be rejected. In other words, there is no effect between beneficiaries' number of family members and SERVQUAL dimensions.

4.5.6.8. Eightieth Sub-Hypothesis: Testing with Respect to Salary

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' salary and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between beneficiaries' salary and SERVQUAL dimensions at significance level 5%.

Table 26: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Salary

Dimension	Test value	P-value	Result
Tangibles	0.94	0.815	Fail to reject H_0
Reliability	2.31	0.511	Fail to reject H_0
Responsiveness	7.85	0.049*	Reject H_0
Assurance	1.42	0.702	Fail to reject H_0
Empathy	5.23	0.156	Fail to reject H_0

* Significant at 0.05 level of significance

The Kruskal Wallis Test is used. The test results listed in Table 26 presents that all dimensions p-value greater than the significant level $\alpha = 0.05$ except the responsiveness dimension with p- value $0.049 < 0.05$. Therefore, the null hypothesis is

rejected. In other words, there is no effect between beneficiaries' salary and SERVQUAL dimensions.

4.5.6.9. Nineth Sub-Hypothesis: Testing with Respect to NGO's Service Type

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between NGO's Service Type and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between NGO's Service Type and SERVQUAL dimensions at significance level 5%.

Table 27: Kruskal-Wallis Test to Compare the Beneficiaries Gaps
with Respect to NGOs Service Type

Dimension	Test value	P-value	Result
Tangibles	11.20	0.190	Fail to reject H_0
Reliability	11.73	0.163	Fail to reject H_0
Responsiveness	10.30	0.245	Fail to reject H_0
Assurance	11.01	0.201	Fail to reject H_0
Empathy	17.82	0.023*	Reject H_0

. * Significant at 0.05 level of significance

The Kruskal Wallis Test is used. The test results listed in Table 27 presents that all dimensions p-value are greater than the significant level $\alpha = 0.05$ except the empathy

dimension with p- value $0.023 < 0.05$. Therefore, the null hypothesis is rejected. Which means, there is an effect between the NGOs service type and SERVQUAL dimensions.

4.5.6.10. Tenth Sub-Hypothesis: Testing with Respect to Their Knowledge About the NGOs

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' hearing about the NGOs and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between beneficiaries' hearing about the NGOs and SERVQUAL dimensions at significance level 5%.

Table 28: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Their Knowledge About NGO

Dimension	Test value	P-value	Result
Tangibles	9.63	0.381	Fail to reject H_0
Reliability	4.17	0.900	Fail to reject H_0
Responsiveness	6.88	0.650	Fail to reject H_0
Assurance	12.30	0.197	Fail to reject H_0
Empathy	4.35	0.887	Fail to reject H_0

.* Significant at 0.05 level of significance

The Kruskal Wallis Test is used. The test results listed in Table 28 presents that all dimensions p-value greater than the significant level $\alpha = 0.05$. Therefore, the null

hypothesis cannot be rejected. In other words, there is no effect between beneficiaries' hearing about the NGOs and SERVQUAL dimensions.

4.5.6.11. Eleventh Sub-hypothesis: Testing with Respect to the Number of Services Received

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' number of times they have received services and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between beneficiaries' number of times they have received services and SERVQUAL dimensions at significance level 5%.

Table 29: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Number of Times Have Received Services

Dimension	Test value	P-value	Result
Tangibles	7.11	0.068	Fail to reject H_0
Reliability	5.61	0.132	Fail to reject H_0
Responsiveness	0.89	0.827	Fail to reject H_0
Assurance	4.62	0.202	Fail to reject H_0
Empathy	5.71	0.127	Fail to reject H_0

* Significant at 0.05 level of significance

The Kruskal Wallis Test is used. The test results listed in Table 29 presents that all dimensions p-value greater than the significant level $\alpha = 0.05$. Therefore, the null

hypothesis cannot be rejected. In other words, there is no effect between beneficiaries' number of times they have received services and SERVQUAL dimensions

4.5.6.12. The Twelfth Sub-hypothesis: Testing with Respect to Type of Services Received

The null (H_0) and the alternative (H_1) hypotheses pertinent to this demographic are formulated as shown below:

H_0 : There is no significant difference between type of services beneficiaries have received and SERVQUAL dimensions at significance level 5%.

H_1 : There is a significant difference between type of services beneficiaries have received and SERVQUAL dimensions at significance level 5%.

Table 30: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Type of Services You Have Received

Dimension	Test value	P-value	Result
Tangibles	3.19	0.785	Fail to reject H_0
Reliability	6.35	0.385	Fail to reject H_0
Responsiveness	6.12	0.410	Fail to reject H_0
Assurance	3.18	0.786	Fail to reject H_0
Empathy	2.00	0.920	Fail to reject H_0

* Significant at 0.05 level of significance

The Kruskal Wallis Test is used. The test results listed in Table 30 presents that all dimensions p-value greater than the significant level $\alpha = 0.05$. Therefore, the null

hypothesis cannot be rejected. Which means, there is no effect between beneficiaries' number of times they have received services and SERVQUAL dimensions.

4.6. Qualitative Data Analysis

In this section, the researcher rationalizes the reasons beyond the gaps in the SERVQUAL model. To do so, ten semi-structured interviews (See Appendix C) have been conducted with senior's officials, and experts in the field of NGOs in Palestine. The interviews were sub-divided into two categories; namely governmental officials who are responsible for supervising the work of NGOs namely; the Director General of PNGOs & Human Rights Unit at the Palestinian Prime Ministry Secretariat and the Director General of the Administration of Non-Governmental Organizations and Public Affairs at the Palestinian Ministry of Interior. In addition to a non-governmental senior officers and experts as the Director-General of NOGs in Palestine and a Senior expert of local and International NGOs; together with a Senior Program Officer at the Palestinian National Institute of NGOs, and with The Director of the Palestinian Peace Coalition – Geneva Initiative, Program officer at Small Enterprise Center ;along with the general Directors of the Teacher Creativity Center and the Agricultural Development Association. Thematic analysis method was used to obtain the results as shown in Table 31.

Table 31: Thematic Analysis Results

Codes	Issue of discussion	Central Theme
Regulations Of the NGOs Procedures time	<ul style="list-style-type: none"> • NGOs facilities are not up-to-date. • NGOs have to fulfilling its promises • Limited offered services • Low budgets <ul style="list-style-type: none"> ▪ Employees benefits ▪ Working hours for the employees ▪ Logistic support ▪ Hiring process 	Improve the overall bylaws and regulations
The working atmosphere the NGOs working in and its values	<ul style="list-style-type: none"> • The relation with the government. • Impact of the activities • Donor driven activities. • The communication between the field and the management in the NGOs. • Dissemination of the activities. • How do they reach beneficiaries? • Evaluation process 	Enhancing the need assessment analysis
Employee's Experience	<ul style="list-style-type: none"> • High employees' turnover. • Number of employees serving The beneficiaries. • Ineffective trainings for the employees. • Employees' experiences. • Employees intimacy towards the organization. • Employees' capability to handle beneficiaries' problems. • NGOs employees provide correct, realistic, and clear information to the beneficiaries. • No rewards and punishment systems. 	Enhancing employee's loyalty

4.6.1. First Theme: Improve the overall bylaws and regulations

This theme sheds the light on the procedures and regulations that NGOs abide by, to explain the gaps that are found by the researcher. The Interviewees' highlighted that there are no clear laws or regulations at the NGOs sector; regarding the general appearance of the institution and their employees or the equipment that they use. Interviewees' stressed the fact that this matter is up to the internal management of each NGO.

On the other hand, interviewees stated that the quality of the services provided by the NGOs is associated with the budgets they get from the donors, the interviewees agreed that the amount of the budget determines the hiring process, dissemination of the activities, outreach for the beneficiaries, the employees' benefits, and even the NGOs ability to fulfill its promises. Moreover, the interviewees agreed that the design of NGOs projects is more donor-driven as the organization follows the donor's regulations.

The interviewees clarified that the level of NGOs employees' commitment to achieve their assigned services; and their empathy with beneficiaries are limited. This is mainly due to the absence of having clear and strict laws or regulations that are into effect. This vague situation made the employees carry out their tasks as they like and according to their pace. Unfortunately, most employees are doing their tasks without considering the community benefit and they rarely meet the beneficiaries needs. Needless to mention that, the employees' services end by the end of the funding of the project.

4.6.2. Second Theme: Enhancing the quality of needs assessment

Interviewees 'stated that the evaluation process consists of multilayer feedback, first layer is from the coordinator or the key person who implements the service, the second layer is called the pre implementation (expected vs. perceived) and the third layer is post evaluation; which is carried out after the end of the project evaluation. The post evaluation focusses not only on achievement but also on the impact and sustainability of the project. Moreover, if something went wrong there are two reasons behind it either it is associated with one of the project components or with the overall design of program. Furthermore, the gaps in the NGOs are divided into two types; firstly, the expected gaps that are related to one of the project components, and secondly the norms that are associated with needs assessment.

Interviewees' agreed that the Palestinian NGOs carry out a needs assessment while designing the project i.e. before getting the grant. However, the Interviewees' confirmed that the needs assessment has to be carried out in a professional manner to avoid serious bottlenecks during project implementation; as it will be negatively affecting the output.

While the NGOs are developing their needs assessment, they have to consider the following factors: values, relations with the government, impact, environment, and the structure. It is also worth noting that many NGOs design their programs without including enough beneficiaries, and without having a professional stakeholder analysis. Moreover, the interviewees pinpointed that some of the NGOs design their programs based on past programs that had a successful impact on the society without including new services.

On the other hand, in the design phase the NGOs have to consider three main factors that affect the output which are: Firstly, the sociocultural factors, for example if an NGO is implementing a training activity to empower women, they cannot recruit a group of women from different background, because this will raise many issues during implementation. Secondly, the economic factors, as in the above-mentioned example, it ought to serve people who have a similar income. Finally, the third and last factor is the political factor; where Interviewees believe that NGOs can overcome 20%- 30% of these circumstances through building capacities.

4.6.3. Third Theme: Enhancing employees' loyalty

The last theme was concentrating on the NGOs employees as they represent a success factor and play a vital role in improving the service quality level. Beneficiaries are looking to be served with benefit in return, and so it is important improve their knowledge, especially for those who have direct contact with beneficiaries as their knowledge boils down the capability of the employees.

On the other hand, interviewees stated that NGOs employees' turnover is very high. And it is a critical issue. Therefore, NGOs have to solve this issue by enhancing employees' loyalty. This is mainly due to the limited fringe benefits, project-based contracts of employees, scarcity of rewards / punishment systems, and the lack of employee's social security. Moreover, in some cases, intimacy and commitment are for the funder at the expense of the local NGO.

Some interviewees stated that beneficiaries do not usually get the information they are looking for due to the high turnover since the staff does not get orientation on most activities they are subcontracted to do. They acquire their competence from trial and error, during the project span.

CHAPTER FIVE: DISCUSSION

5.1. Overview

In this chapter, a discussion of both the qualitative and quantitative results are presented. Moreover, a comparison between the results with previous related studies from literature and this study was conducted. The following sections present the discussion of each dimension's results with respect to previous related literature and thematic analysis results.

5.2. Tangibles Dimension

Tangibles represent both physical and employees' appearance; together with the attractiveness of the advertisements. All of these are important to create a comfortable atmosphere. Moreover, according to Gronroos (2007) this dimension is connected to functional quality. The gap for the tangible dimension is (-0.07). This is the narrowest gap amongst all the SERVQUAL dimensions. Additionally, the hypothesis testing shows significant differences between beneficiaries' expectations and perceptions of the *tangibles* dimension. Furthermore, this result is congruent with the findings of the studies carried out by Puteh and Fadilah. (2014) as their study showed that the tangible dimension has the smallest gap between all the SERVQUAL dimensions. This is also supported by the findings of a study conducted by Ahmed et al. (2009) in Pakistan; where he assessed the performance of the services that are administered by the NGOs. It showed that the tangibles dimension got the lowest gap as the beneficiaries felt that the offices were not equipped well and the technologies are archaic. It is also worth noting that NGOs give more attention to their reputation and vital image to keep an access for

funding as found in the studies carried out by O'Keefe et al. (2008) and Trevor et al. (2014). Also, Shanka (2012) and Okoe et al. (2013) found that NGOs were doing well on tangible dimension as it has the smallest gap.

It is found that the weighted gap for this dimension is (-0.015), which means that this dimension is the least important after the empathy dimension. It also denotes that most of the NGOs do not give this dimension a lot of attention. Yet, Palestinian NGOs have to enhance this dimension elements as suggested by the interviewees and the corresponding results in the thematic analysis shown before in section 4.6. The local NGOs are focusing on accomplishing the results of their projects at the expense of their physical appearance. This is mainly due to donors' policy where they fund activities and not infrastructure that boosts the NGO tangibility. On the contrary, the International NGOs as the GIZ, Care International, IREX, Save the Children, EUCOPPs and others do have a great appearance and highly-equipped offices as they have allocations to support the overall tangible features of their organizations. In general, the International NGOs do care about their tangibility and appearance more than the domestic ones. By the way of an illustration, international NGOs have their own dissemination strategy; where they use unified colors, designs, logos etc. in all their branches of the country. This enables their beneficiaries and stakeholder to see their outputs. The tangibility supports these practices of these NGOs and is reflected on their regulations and policies.

This above finding ties-in-well with Trevor et al. (2014)'s study that shows the tangible dimension is the narrowest gap. However, their study showed that the most important element under this dimension is the alignment of physical facilities. Therefore, it is important to provide modern facilities to have better impact on stakeholders and beneficiaries. However, the problem with this element is the budget or

the funding availability and this is in line with the financial status of Palestinian local NGOs. This is mainly due to the fact that having modern facilities is not only associated with the budgeting itself, but also with procurement of the new facilities that takes long time of supply. Needles to mention that this requires bidding and going through long process of procurement. Finally, NGOs need to justify the need of such facilities and equipment and address that in their project requests.

Subsequently, it is found that beneficiaries gave the statement “well dressed and good-looking employees slightly higher than the “appearance of the NGOs publications related to its services looks neat and attractive”. As this is supported by the results of the study entitled with where s/he stated that when the clients arrive to any agency, the first thing they recognize is the appearance of the employees as this gives them a first impression (moment of truth) in a relation to the agency.

5.3. Reliability Dimension

Another dimension of the SERVQUAL model is reliability. This means that the NGOs have to achieve the promised services dependently and accurately. As stated by Gronroos (2007), reliability is associated with performance.

The reliability dimension gap was (-0.10), and it comes as the second smallest difference after the tangibles dimension. Additionally, the weighted gap for this dimension is calculated, and it is (-0.045), which means that this dimension is the most important dimension. Also, the hypothesis testing showed significant differences between beneficiaries' expectations and perception of the *reliability* dimension.

However, the following studies by (Trevor et al. 2014; Alam et al.2018; 2012; Bongo et al.2017) found that the reliability dimension has the most significant gap.

The results of the quantitative analysis; with respect to the beneficiaries' dependency on the NGOs are negative as shown in results of the thematic analysis shown before in section 4.6. As the interviews results show that there is a lack of reporting between the managerial managers at the offices and the executive employees in the field as the staff needs to give a transparent reporting and dissemination about the activities they employed in the field. They are also responsible for raising issues they face in the implementation, in order to enable the managers to give the right discussion at the right time. Bongo et al. (2017) stated that the service quality is harmed in the NGOs due to the lack of coordination among the organizations as they do not have regular communication.

The results also show that the service time is detrimental. In light of the semi-structured interviews, this is mainly due to the durability of work since the sustainability of the project is limited in time. Therefore, employees do not have reliable database that can contribute to offer the services in timely and quality manners. It is also worth noting that, neither the NGOs nor their staff can offer services due to mobility and dissemination issues. Needless to mention the impact of Israeli occupation; where NGOs require its employees to serve a wide range of beneficiaries from different areas; which is not always easy to mobilize from one area to another as this is associated with the occupation.

Meanwhile, the hindrances that encounter NGOs that operate in several milieus have led to elimination of few NGOs and prevented other ones from functioning and

being reliable and active. This de facto has become a threat that urged NGOs to upgrade and develop themselves either by consolidating their bylaws /regulations and organizational structures or by building their capacities through strengthening their readiness for being transparent and accountable.

While Samour et al. (2012) found that it is essential to do monitoring for the NGOs performance and the improved beneficiary value through adopting strategic management techniques as it shows high impacts on the NGOs overall performance with considering its effects on both overall performance, service quality, and archiving goals. Moreover, with respect to the ability of the NGOs employees to “offer the needed services in appropriate and professional manner from the first time,” it is connected with proper planning for the services or the activities the NGO provides for its beneficiaries as if the plan is done well with right budget amount, equipment, human resources, and facilities. This is to lead to successful output from the first time. For example, if one of the services provided by the NGO is to convene training courses for a specific group of society, then what guarantees providing a quality service is proper and prior planning, such as attracting the desired category, making sure that the human resources are able to give such training an appropriate estimate of the cost of training where all these factors make the process of rendering the service timely with great quality. The study of Birner et al., (2010) ties-in-well with this result, as it is found that Palestinian NGOs hold their training without genuine planning, which led to poor quality services. These services are lacking the needs assessment for the beneficiaries, and subsequently it offers a training that does not meet the need of students.

To conclude with, the NGOs ‘give care about the records of its beneficiaries are free of mistakes’ as this component is seen by the beneficiaries as an internal regulation

and do not care about or even give it special consideration unless it affects the service they get as mentioned in the thematic analysis shown before in section 4.6.

5.4. Responsiveness Dimension

Responsiveness dimension represents a prompt assistant to beneficiaries, which means helping NGOs beneficiaries and afford them a direct attentiveness, not only in emergencies, but in every request. This dimension is connected to NGOs performance (Gronroos 2007). It is found that there is negative gap (-0.14) between beneficiaries' expectations and perceptions. Having tested the respective hypothesis, it is found that there are significant differences between beneficiaries' expectations and perceptions of the *responsiveness* dimension. Moreover, this result ties-in-well with findings of other related previous studies (Trevor et al. 2014; Alam et al.2018; 2012; Bongo et al.2017).

On the other hand, Carrillat et al (2014) showed that the responsiveness is the only dimension that was connected to customers' satisfaction. However, this result did not confirm with Abari (2011) results who found that, among all of SERVQUAL dimensions, the responsiveness dimension is placed first of causing dissatisfaction. However, the researcher found that the weighted gap for this dimension is (-0.031), places it in the second important dimension after the reliability dimension.

It is found in the results that the highest gap between all the sub-dimensions of responsiveness is "Employees are not preoccupied with their internal work in responding promptly to beneficiaries' requests". This is attributed to the fact that the employees of NGOs are overloaded of their daily work activities; the matter that hampers them to offer prompt assistance to the beneficiaries. On the other hand, NGOs

employees give priority to round up their internal work at the expense of giving attention to their customers as mentioned in the thematic analysis shown before in section 4.6. Bongo et al. (2017) found that the reasons behind the employees not responding promptly to their clients are owing to the fact that the number of employees is limited if compared with the number of beneficiaries. However, in a study conducted by PNGO, (2016) it was found that 74% of the NGOs declared the sufficiency of the human cadre size that has to operate the organizations efficiently.

Additionally, it is found similar gaps in the two sub-dimensions under responsiveness “The employees are ready and motivated to provide services immediately”, and “The employees are willing to provide assistance to beneficiaries” as mentioned in the thematic analysis shown before in section 4.6. as found in the interviews, NGO employees give priority to round up their internal work at the expense of responding to their beneficiaries’ needs. Moreover, some NGOs work with public money, so there are no strict laws related to these aspects e.g. how to deal with beneficiaries and give them the priority on top of anything. What results in employees “lack of interest in providing the service, so that results in the fact that the employee’s main role is to fulfill their job requirements, instead of providing affiliation in favor and service of the community? Alam et al. (2018) found, that the lack of the SQ, in this regard, is mainly due to the hiring process of the employees and to the lack of the logistic support.

To conclude with, it is found that the least gap in the sub-dimension of responsiveness is “The employees are ready and motivated to provide services immediately”. The employees of the NGOs are slightly motivated to offer instant services due to the inconvenient work conditions. Parallel to this, the NGO employees

are mostly willing to offer assistance to their beneficiaries but they hindered by internal bureaucracy administrative procedures as supported in the thematic analysis shown before in section 4.6.

5.5. Assurance Dimension

Assurance dimension is associated to features that diffuse beneficiaries' confidence. Therefore, NGOs beneficiaries must feel that NGOs employees/the staff are the experts of their services. Gronroos (2007) showed that assurance dimension is connected to functional quality.

Assurance dimension gap was calculated for this dimension and it was (-0.19) the highest gap of all SERVQUAL dimension. Also, the hypothesis testing showed significant differences between beneficiaries' expectations and perception of the *Assurance* dimension., this result is supported by Ilyas et al. (2013). Furthermore, the results of Enquig et al. (2017) study showed that the assurance dimension at banks has the broadest gap of all dimensions. However, the researcher found that the weighted gap for this dimension is calculated to be (-0.027), which makes it the third important dimension after the responsiveness dimension.

It is found that the employees trust, safety, knowledge, and employees being respectful dealing with the beneficiaries all have equal weights with slight differences as mentioned in the thematic analysis shown before in section 4.6. This is mainly due to the high turnover, limited fringe benefits, project-based contracts for employees. Moreover, in some cases, intimacy and commitment is mostly for the funder at the expense of the local NGO.

As only a few local NGOs enjoy having clear policies, strategies and set of values, the staff loses their commitment and assurance of the NGOs. It is found that the staff criticizes his /her NGOs, as most Palestinian NGOs rely on external funding which is project-based and not substantial and the recruitment of staff usually does not include orientation of the new employees to their new work environment. This was supported by Trevor et al. (2014) who found that in the NGOs there is not a reward and/or a punishment system. Accountability to the client is almost zero. Lengthy and time-consuming recruitment procedure, especially in public extension organizations influences service quality. NGOs do not want to recruit sufficient employees for saving money, hence employees are overloaded with works, which affect service quality.

This of course will negatively impact the level of assurance of the team towards their NGO. It also explains their lack of competence to the necessary information for their institution. Therefore, beneficiaries do not usually get the information they are looking for due to the high turnover since the staff does not get orientation on most activities they are subcontracted to do. They acquire their competence from trial and error, during the project duration. This manifests their lack of competence to handle clients with tact and courtesy. The study that was conducted by Challand, (2010), it showed that 60% of beneficiaries trust the services provided by the NGOs. It is also found that the citizens level of trust in NGOs is not less, when it is compared with the trust of the Palestinian National Authority in terms of providing services. Moreover, the study declared that the political horizon and the security in the region, as well as the poor performance of the different forms of NGOs along with the absence of their social agenda has led to changing the collective values versus personal values and gains and to bouncing from collective salvation to individual salvation.

5.6. Empathy Dimension

Another SERVQUAL dimension is the empathy dimension. It is connected with available personal traits provided from the NGOs who help beneficiaries and take care of them, in addition to understand the beneficiaries' needs in properly manner. Moreover, Gronroos (2007), stated that this dimension is associated to the functional quality of the organization, which is described by the way employees offer services to the beneficiaries.

On the top of that, the results show that empathy dimension has the largest gap i.e. (-0.19) amongst all SERVQUAL dimensions. The hypothesis testing shows significant differences between beneficiaries' expectations and perceptions of the *Empathy* dimension. This result is in line with the findings of other related researches as (Ananth el al., 2011; Ilyas et al., 2013). Furthermore, the weighted gap for this dimension is calculated i.e. (-0.022), which places it in the fourth place of importance after the assurance dimension.

In the empathy dimension, it is found that the highest gap between the sub-dimension is for "Staff understand the specific needs of the beneficiaries" as mentioned in the thematic analysis shown before in section 4.6. The reason is attributed to the weak design of programs, the categories that are targeted, and the inefficient outreach. As these organizations depend on providing the same services without doing 3 needs analysis. This is confirmed by Abu Zaher, (2013) research who found that there is still a room for more efficient decisions in the decision-making process. The NGOs also have to create an organized work through learning from their experiences to support activities. Moreover, NGOs shall initiate more pressure to ensure both reinforcement

and sustainability in their works. Furthermore, there should be more involvement of targeted groups in the process of defining needs and in the planning phase and while implementing the activities.

It is found that the remaining sub-dimensions under this dimension have slight differences as mentioned in the thematic analysis shown before in section 4.6. Strangely enough, it was found that the NGOs do not empathize with their beneficiaries. This is mainly attributed to the fact that most of the NGOs are working on projects that are donor-driven not demand-driven. In other words, the project is not built to satisfy the beneficiaries needs rather than meeting the donor's requirements; without considering the real peoples' needs. It is really rare that you find an NGO that carried out a genuine needs' assessment. Even if the NGO carries out an assessment of its clients, it is seldom translating the needs into actions. On the other hand, this is mainly due to lack of social security, contracts and absence of job security that the employees encounter. This result is backed by Odwan, (2013) which showed that 75% of the NGOs see that the socio-economic factors hinder the work of the NGOs.

5.7. Independent Variables

It is found that the study demographics i.e. age, beneficiaries' domicile, Marital status, job status, number of family members, number of the beneficiaries' knowledge about the NGO, number of times services received, types of services received, showed that there are no significant differences between them and the SERVQUAL dimensions. This means that all of these demographics are satisfactory to the beneficiaries.

Furthermore, a gender test is carried out to examine this dimension of service quality, and the results shows through checking the average rank that there is a significant difference between females and males in favor the female group. The results also show that gender does not reflect any effect of the NGOs on tangibles, assurance, and responsiveness dimensions; while it has an effect only on empathy and reliability dimensions. The researcher owes this result to the nature of females, as found by Quyet et al. (2015), where it was assured that women are known of their better understanding of people's perspectives; which confirms that women are more empathetic than men. Moreover, Quyet et al. (2015) stated in his research that females are always looking for the highest level of SQ as their standards in the SQ are higher than males. Similarly, the beneficiaries' educational level did not show any effect on all SERVQUAL dimensions except for the tangible dimension. This is mainly due that educated beneficiaries have mingled with other cultures and acquired high level of standards that combines the quality of appearance with the content.

It was also found that the beneficiaries' salary range has an effect only on the responsiveness dimension. According to the interviews, the reason can be attributed to the social class of the beneficiaries; where the people with limited income are in more need to quickly get the services than the ones with higher level of income. This is normal response as beneficiaries who have higher income can wait more for getting the service as their need for it could be less.

Finally, the results of the NGOs service type show that there is a significant difference in the SQ, due to the type of the service. Fisher's test (see Appendix E) pinpointed the types that had the effect; namely youth, education, women rights and agricultural programs. Based on (PCBS, 2017) Palestinian community is a very young

community; where the youth's class constitutes a high percentage of society i.e. 57%, while the elderly group constitutes only 5% of the society; which means that most of services goes to the youth.

On the other hand, it is found that the service sector contributes 63.1% of the GDP; whereas the industrial sector contributes only up to 13.1% and agriculture only provides 3.9% of GDP (Fanack, 2016). Knowing that the only tradable sector is agriculture and industry, Palestinian exports cover one-quarter of the imports, which means that the agricultural sector has a lot of support as one of the economic sources. In the light of the interviews carried out by the researcher, it is also found that the NGOs that deal with Women Rights have high effect of the Service Quality; as most of the services are offered to women more than men.

CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS

6.1. Overview

This chapter presents the conclusions, recommendations, along with suggestions for future research in order to enhance the SQ amongst the Palestinian NGOs.

6.2. Conclusions

This research principally assessed SQ in the Palestinian NGOs, using SERVQUAL model by calculating the gap of the expected and perceived service quality. The research also examined the effect of the following twelve independent variables on the perceived and expected service quality, namely, beneficiaries' gender, age, beneficiaries' domicile, social status, job status, number of family members, beneficiaries' hearing about the NGO, educational level, beneficiaries' salary, number of times they have received services, and the types of services the beneficiaries received. Moreover, semi-structures interviews to support the quantitative results by qualitative ones were conducted and thematic analysis was done on the obtained data. Hence the obtained results will assist the policy makers and the managers in the NGOs to consider new dimensions in their improvement projects as this study provides a clear assessment of the level of quality in these operating NGOs.

Having collected and analyzed the results of the study, the following conclusions could be induced:

1. The overall perceived level of the SERVQUAL dimensions are less than the beneficiaries' expectations. While they perceived quality as a very good service, they were expecting an excellent service quality.
2. NGOs staff do not address and meet the specific needs of the beneficiaries.
3. NGOs employees are kind and respectful, when dealing with the beneficiaries of services.
4. NGOs employees are not promptly responding to beneficiaries' requests.
5. The demographics analysis showed that there are no significant effects of demographic values on the SERVQUAL dimensions. These demographics are beneficiaries' age, domicile, social status, job status, number of family members, beneficiaries hearing about the NGO, number of times they have received services, and the types of services the beneficiaries' received.
6. Beneficiaries' gender has an effect only on empathy and reliability dimensions.
7. Beneficiaries' educational level has an effect on the tangible dimension.
8. Beneficiaries' salary range has an effect only on the responsiveness dimension.
9. Service quality is affected by the NGOs service type.

6.3. Recommendations

In accordance with the above-mentioned conclusion, the following recommendations could be formulated:

- 1- NGOs need to activate the role of the competent authorities / ministries responsible for following up the outputs of the NGOs through prior reporting. By the way of an illustration, NGOs that provide services related to the

agriculture sector, and the jurisdiction of which they are affiliated is the Ministry of Agriculture.

- 2- NGOs need to give more attention to beneficiaries' feedback in order to find out their needs, and satisfy them in a better way.
- 3- NGOs should enhance the needs assessment to be able to meet the needs of their targeted audiences.
- 4- NGOs need to harmonize the work amongst themselves and avoid redundant activities / projects so as to stay away from repeated outputs.
- 5- To ensure reinforcement, quality and sustainability in the work of NGOs, the targeted community groups should be more involved not only in the process of assessing needs but also in both planning and implementation of activities.
- 6- The NGOs have to pay special attention to their regulations and policies that deal with their overall appearance; including the facilities, equipment...etc.
- 7- NGOs employees should encourage and increase their clients and stakeholders to benefit from the NGOs services.
- 8- NGOs need to ensure that their employees, who are working on projects i.e. for short time, are committed to their institution and offering services with intimacy.
- 9- The NGOs are recommended to provide trainings to their employees in field of communication in how they have to deal with their beneficiaries e.g. if they are children, and elder people. Moreover, trainings that enrich their knowledge to be able to answers all the beneficiary's questions.
- 10- NGOs need to enhance the employee's values and loyalty to build the community and improve it.

11- NGOs need to ensure having a dissemination and outreach strategy; together with a quality plan.

12- NGOs need to work more on enhancing the visibility of the effect of NGOs programs through using tools such as social media, websites...etc.

6.4. Limitation of the Study

The first limitation was the difficulties associated with reaching the beneficiaries of the Palestinian NGOs as this needed a database of their contacts which is not available. On the contrary, the researcher faced a difficulty in convincing the respondents to give the questionnaire some of their time to complete it. Moreover, there is a scarcity of previous studies tackling the service quality using the SERVQUAL model.

6.5. Literature Contribution and Future Research Directions

These findings of this study have a remarkable contribution to the research literature as it is the first study of its type, that diagnosed the gaps of SQ by utilizing the five dimensions of the SERVQUAL model in the Palestinian context. These findings are direly needed not only to the NGOs but also to the policy makers in Palestine. Moreover, the study enlightens decision makers about the existing gaps in this sector and ought to subsequently assist them in carrying out interventions to bridge these gaps that have been clearly identified. The literature in this field is really lacking and is going to be enriched both by knowing the gaps in the Palestinian NGO sector, and by providing the areas that need interventions; particularly in the two dimensions of Empathy and Assurance where, it was found for the first time that the gaps are wide

between the expected SQ and the perceived one. This constitute significant contribution to the NGOs policy makers; as the focus of work ought to be directed towards enhancing those two dimensions.

The researcher is also urging researchers to carry out further studies in other related areas; as conducting a comparative study amongst the different types of the Palestinian NGOs in order to figure out satisfaction levels between these different types; and another study on adapting the SERVQUAL model by considering additional variables that better affect the service quality. Moreover, the researcher proposes to conduct an evaluation of the SQ in each sector alone, for example carrying out assessment of the SQ of the main NGOs sector particularly in Education, Women, Youth and Agriculture. Furthermore, the researcher proposes a study on the relationship between service quality and customer satisfaction. Also, another study on the integration of SERVQUAL tool into continuous improvement process.

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Appendix A: Thesis Survey



الجامعة العربية الأمريكية
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من خلال (NGOs) استبيان لتقييم جودة الخدمات في قطاع المنظمات الفلسطينية غير الحكومية
SERVQUAL تطبيق أداة

اسمحوا لي في البداية أن أقدم نفسي. اسمي شيرين الجبوسي وأنا طالبة ماجستير برنامج إدارة الجودة في كلية الدراسات العليا جامعة العربية الأمريكية. كجزء من أطروحتي، يجب أن أقوم بإجراء مسح ميداني لتقييم جودة الخدمات في قطاع المنظمات الفلسطينية الغير حكومية من خلال استخدام أداة SERVQUAL. وسأكون ممتنا للغاية إذا امكنكم مساعدتي من خلال استكمال الاستبيان ادناه. حيث سيتم استخدام كافة البيانات لأغراض البحث العلمي فقط.
الوقت المقدر لإكمال هذا الاستبيان حوالي خمس دقائق

شيرين نضال الجبوسي

طالبة إدارة جودة

رام الله فلسطين

E-mail: shireen.jayousi@gmail.com

00972598504624

أولاً: البيانات الديموغرافية

يرجى الإجابة عن الأسئلة التالية بوضع إشارة (X) في المكان المناسب

1- الجنس: () ذكر () أنثى

2- العمر :

() 30-18 () 40-30 () 50-40 () 60-50 () 60 أو ا

3-مكان السكن:

() رام الله () الخليل () قلقيلية () جنين () القدس () بيت لحم () نابلس
() سلفيت () طوباس () طولكرم () قطاع غزة () غير ذلك مع التحديد

4-المستوى التعليمي:

() ما دون الثانوية العامة (التوجيهي) () شهادة الثانوية العامة () درجة البكالوريوس
() درجة الماجستير () درجة الدكتوراه

5-الحالة الوظيفية: () أعمل ، () بلا عمل

6-الحالة الاجتماعية: () اعزب () متزوج () ارملة/ارملة () غير ذلك

7- عدد افراد الاسرة الذين تعيلهم: () 0-2 () 3-5 () 6-9 () اكثر من 10

8- معدل الدخل شهري (بالشيكل):

() 1450 او اقل () 1451-3000 () 3001-6000

() اكثر من 6001

9- نوع المنظمة غير الحكومية (NGOs) التي تلقت/اتلقى دعم /او خدمات منها:

() برامج دعم الشباب () حقوق المرأة () خدمات إعادة تأهيل الأشخاص ذوي الاحتياجات الخاصة ()
() النهوض بالديمقراطية () التعليم () الزراعة () الحكم الرشيد () الصحة () خدمات
البيئة

() غير ذلك يرجى التحديد

10-كيف علمت عن وجود المنظمة غير الحكومية وعن خدماتها المقدمة للمستفيدين؟

() اعلانات من خلال راديو () منشورات تخص المنظمة () اصدقاء () اعلانات التلفاز ()
() الجريدة () مواقع التواصل الاجتماعي () وزارات حكومية () غير ذلك مع تحديد

11- عدد المرات التي تعاملت معها او تلقت من خلالها خدمات من منظمات غير حكومية تعمل في فلسطين خلال عام 2017-2019؟

() 1-3 () 4-6 () 7-9 () 10 فأكثر

									ما، فان موظفو المنظمة يبدوا اهتماما صادقا بحلها.
									7-يقوم موظفو المنظمة بتقديم الخدمات بالشكل الصحيح و المطلوب من المرّة الأولى .
									8-يقوم موظفو المنظمة بتقديم الخدمات بالمواعيد المتفق عليها.
									9-تحرص إدارة المنظمة على ان تكون سجلات المستفيدين من خدماتها خالية من الأخطاء.

رابعاً: الاستعداد لمساعدة المستفيدين وتقديم الخدمة السريعة

المستوى الفعلي (الحقيقي) لجودة الخدمات المقدمة					المستوى الذي كنت تتوقعه لجودة الخدمات المقدمة					الفقرة
اعارض بشدة	اعارض	لا اعلم	وافق	وافق بشدة	اعارض بشدة	اعارض	لا اعلم	وافق	وافق بشدة	
										10- يقوم موظفو المنظمة بإبلاغ المستفيدين من خدماتها بشكل محدد عن الوقت المطلوب لإنجاز خدمة معينة .
										11-موظفو المنظمة مستعدون ومتحفزون لتقديم الخدمات بصورة فورية.
										12- موظفو المنظمة مستعدون وراغبون في تقديم المساعدة للمستفيدين .
										13-لا يمنع انشغال الموظفين بأعمالهم

										الداخلية في الاستجابة الفورية لطلبات المستفيدين .
--	--	--	--	--	--	--	--	--	--	---

خامسا: المعرفة والمجاملة الموظفين وقدرتهم على نقل الثقة

المستوى الفعلي (الحقيقي) لجودة الخدمات المقدمة					المستوى الذي كنت تتوقعه لجودة الخدمات المقدمة					الفقرة
اعارض بشدة	اعارض	لا اعلم	اوافق	اوافق بشدة	اعارض بشدة	اعارض	لا اعلم	اوافق	اوافق بشدة	
										14- ان سلوك الموظفين يعطي انطباع بالثقة لدى المستفيدين من خدمات المنظمة.
										15- يشعر المستفيدون بالأمان في تعاملاتهم مع المنظمة.
										16- يتمتع الموظفون باللباقة والمجاملة عند تعاملهم مع المستفيدين من خدمات المنظمة
										17- يمتلك الموظفون المعرفة التامة للإجابة على أسئلة واستفسارات المستفيدين.

سادسا: توفير الرعاية والاهتمام الفردي للمستفيدين

المستوى الذي كنت تتوقعه لجودة الخدمات المقدمة					المستوى الفعلي (الحقيقي) لجودة الخدمات المقدمة					الفقرة
اوفاق بشدة	اوفاق	لا اعلم	اعارض بشدة	اعارض	اوفاق بشدة	اوفاق	لا اعلم	اعارض بشدة	اعارض	
										18-تولي المنظمة الاهتمام الشخصي للمستفيدين.
										19-ان ساعات عمل المنظمة ملائمة لجميع الفئات من المستفيدين.
										20-يولي الموظفون في المنظمة اهتماما شخسيا بالمستفيدين من الخدمات.
										21-تضع المنظمة مصلحة المستفيدين من خدماتها في مقدمة اهتماماتها.
										22- يتفهم الموظفون الاحتياجات المحددة للمستفيدين.

اية ملاحظات اخرى تودون اضافتها:

مع فائق الشكر



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Quality Management Master Program

Questionnaire about Quality Assessment of Non-Governmental
Organizations Operating in Palestine using SERVQUAL Model

Dear Respondent,

The following questionnaire has been developed to collect the necessary information about Quality Assessment of Non-Governmental Organizations Operating in Palestine using SERVQUAL Model. This questionnaire is to be administered in fulfillment for the requirements of the master's degree in quality management, College of Postgraduate Studies at Arab American University-Palestine. The collected data will strictly be kept confidential for academic research purposes.

The estimated time to complete this questionnaire is about five minutes.

Thank you.

Shireen Nedal Jayousi

Quality Management student

Ramallah-Palestine

E-mail: shireen.jayousi@gmail.com

00972598504624

Part one: Demographic and General Information:

- Gender :
(1) Male (2) Female
- Age
() 18-30 () 31-40 () 41-50 () 51-60 () 61 or more

- **Place of Living**

Ramallah ()
 Hebron ()
 Qalqilya ()
 Jenin ()
 Jerusalem ()
 Bethlehem ()
 Nablus ()
 Salfit ()
 Tubas ()
 Tulkarem ()
 Gaza strip ()

- **Education Level:**

Below general secondary certificate (Tawjehe) ()
 Tawjehe certificate ()
 Bachelor degree ()
 Master degree ()
 Ph.D. ()

- **Employment Status:**

employed ()
 unemployed ()

- **Social Status:**

Single ()
 Married ()
 Widowed ()
 Divorced ()

- **Number of the family members:**

1-3 ()
 4-6 ()
 7-9 ()
 More than 10 ()

- **Average Salary per Month (in NIS)**

Less than 1450 ()
 1451-3000 ()
 3001-6000 ()
 More than 6001 ()

- Type of the NGO you received a support or service from (you can chose more than one answer :
 - Youth programs ()
 - Women rights ()
 - Agriculture ()
 - Health care services ()
 - Tourism ()
 - Human rights ()
 - Social development ()
 - Education ()
 - Youth program and education ()
 - Youth and social development ()

- How did you know about the services that the NGOs provide for the beneficiaries?
 - From the Radio ()
 - Leaflets ()
 - From Friends ()
 - TV commercials ()
 - Newspaper ()
 - Social media ()
 - Governmental ministries ()
 - Other ()

- Number of times you received services from the NGOs working in Palestine?
 - 1-3 ()
 - 4-6 ()
 - 7-9 ()
 - More than 10 ()

- What is the type of support you received from the NGOs? (you can choose more than one answer)
 - Skills development ()
 - Financial support ()
 - Trainings ()
 - Equipment and tools ()
 - Health services ()

[illegible]

[illegible]

Fourth: Responsiveness

[illegible]

Five : Assurance

[illegible]

Six : Empathy

[illegible]

Appendix B: Interviews Questions

1. What are the common factors that prevent meeting beneficiaries needs?
2. What are the main factors that impact beneficiary's perception of the service quality?
3. Why the beneficiaries see the appearance of the NGOs physical facilities, equipment personnel lower than their expectation?
4. Why the customers see the bank's ability to perform the promised service dependably and accurately below their expectation?
5. Why the beneficiaries see the NGOs willingness to help them and provide prompt service below their expectation?
6. Why beneficiaries feel that the employee's ability to convey trust and confidence below their expectation?
7. Why beneficiaries feel that the NGOs caring about them is lower than their expectations?
8. What are the necessary actions should be taken by the NGOs to improve the SQ?

Appendix C: Experts from the NGO Sector

Name	Position
Abed Alnasser Ahmad Sairafi	Director General of the Administration of Non-Governmental Organizations and Public Affairs at the Palestinian Ministry of Interior. He represents the official body that is responsible on the NGO sector in Palestine.
Oday Qabaja	Program officer
Rifat Sabah	General Director of the Teacher Creativity Center
Dr.. Maan Farhat	Director General of NGOs and Human Rights in the General Secretariat of the Council of Ministers
Munjad Abu Jash	General Director of the Agricultural Development Association
Hesan Al-Hrob	Director Sheraa Entrepreneurship center
Dua'a Qurie	Executive Director at Palestinian NGO consortia representing the biggest NGO consortia in Palestine
Nidal Fuqha	Director of the Palestinian Peace Coalition – Geneva Initiative
Dr.Nidal Jayousi	Senior Program Officer at the Palestinian National Institute of NGOs
Badra Shaer	Senior Program Officer at the Palestinian National Institute for NGOs (PNIN).

Appendix D: Experts reviewed the questionnaire

Name	Position
Dr. Ashraf Almimi	Head of the Administration and Financial Sciences Department
Dr.Khalid Rabyaa	Associate Prof. at the Arab American University.

Appendix E: Kolmogorov-Smirnov Normality Test

A1

	Gender	Kolmogorov-Smirnov Normality Test		
		Statistic	Df	Sig.
Gap Tang	Female	.219	109	.000
	Male	.309	137	.000
Gap Reliability	Female	.278	109	.000
	Male	.287	137	.000
Gap Responsive	Female	.281	109	.000
	Male	.278	137	.000
Gap Assurance	Female	.305	109	.000
	Male	.299	137	.000
Gap Empathy	Female	.272	109	.000
	Male	.266	137	.000
Gap Total	Female	.207	109	.000
	Male	.284	137	.000

A2

	Age	Kolmogorov-Smirnov Normality Test		
		Statistic	df	Sig.
Gap Tang	18 - 30	.220	65	.000
	31 - 40	.262	76	.000
	41 -50	.297	70	.000
	51 - 60	.327	31	.000
	61 or above	.329	4	.
Gap Reliability	18 - 30	.271	65	.000
	31 - 40	.264	76	.000
	41 -50	.279	70	.000
	51 - 60	.417	31	.000
	61 or above	.192	4	.
Gap Responsive	18 - 30	.259	65	.000
	31 - 40	.256	76	.000
	41 -50	.270	70	.000
	51 - 60	.427	31	.000
	61 or above	.275	4	.
Gap Assurance	18 - 30	.256	65	.000
	31 - 40	.324	76	.000
	41 -50	.301	70	.000
	51 - 60	.383	31	.000
	61 or above	.305	4	.
Gap Empathy	18 - 30	.245	65	.000
	31 - 40	.287	76	.000
	41 -50	.285	70	.000
	51 - 60	.379	31	.000
	61 or above	.305	4	.
Gap Total	18 - 30	.268	65	.000
	31 - 40	.229	76	.000
	41 -50	.247	70	.000
	51 - 60	.325	31	.000
	61 or above	.302	4	.

	Job status	Kolmogorov-Smirnov Normality Test		
		Statistic	df	Sig.
Gap Tang	Employed	.279	195	.000
	Unemployed	.227	51	.000
Gap Reliability	Employed	.303	195	.000
	Unemployed	.232	51	.000
Gap Responsive	Employed	.285	195	.000
	Unemployed	.257	51	.000
Gap Assurance	Employed	.303	195	.000
	Unemployed	.289	51	.000
Gap Empathy	Employed	.267	195	.000
	Unemployed	.289	51	.000
Gap Total	Employed	.258	195	.000
	Unemployed	.261	51	.000

	social status	Kolmogorov-Smirnov Normality Test		
		Statistic	df	Sig.
Gap Tang	Divorced	.419	7	.000
	Married	.270	176	.000
	Single	.237	60	.000
	Widowed	.385	3	.
Gap Reliability	Divorced	.408	7	.001
	Married	.279	176	.000
	Single	.269	60	.000
	Widowed	.385	3	.
Gap Responsive	Divorced	.344	7	.012
	Married	.273	176	.000
	Single	.286	60	.000
	Widowed	.385	3	.
Gap Assurance	Divorced	.354	7	.008
	Married	.292	176	.000
	Single	.323	60	.000
	Widowed	.385	3	.
Gap Empathy	Divorced	.266	7	.144
	Married	.284	176	.000
	Single	.248	60	.000
	Widowed	.314	3	.
Gap Total	Divorced	.280	7	.105
	Married	.226	176	.000
	Single	.296	60	.000
	Widowed	.362	3	.

	N.o of family members	Kolmogorov-Smirnov Normality Test		
		Statistic	df	Sig.
Gap Tang	1-3	.247	100	.000
	4-6	.294	117	.000
	7-9	.260	29	.000
Gap Reliability	1-3	.276	100	.000
	4-6	.289	117	.000
	7-9	.300	29	.000
Gap Responsive	1-3	.264	100	.000
	4-6	.294	117	.000
	7-9	.261	29	.000
Gap Assurance	1-3	.243	100	.000
	4-6	.339	117	.000
	7-9	.374	29	.000
Gap Empathy	1-3	.242	100	.000
	4-6	.291	117	.000
	7-9	.302	29	.000
Gap Total	1-3	.232	100	.000
	4-6	.260	117	.000
	7-9	.257	29	.000

	Salary /month	Kolmogorov-Smirnov Normality Test		
		Statistic	df	Sig.
Gap Tang	1451-3000 NIS	.267	69	.000
	3001-6000 NIS	.328	71	.000
	Less than 1450 NIS	.168	42	.004
	More than 6001 NIS	.279	64	.000
Gap Reliability	1451-3000 NIS	.302	69	.000
	3001-6000 NIS	.246	71	.000
	Less than 1450 NIS	.311	42	.000
	More than 6001 NIS	.299	64	.000
Gap Responsive	1451-3000 NIS	.275	69	.000
	3001-6000 NIS	.247	71	.000
	Less than 1450 NIS	.289	42	.000
	More than 6001 NIS	.302	64	.000
Gap Assurance	1451-3000 NIS	.325	69	.000
	3001-6000 NIS	.246	71	.000
	Less than 1450 NIS	.350	42	.000
	More than 6001 NIS	.315	64	.000
Gap Empathy	1451-3000 NIS	.306	69	.000
	3001-6000 NIS	.210	71	.000
	Less than 1450 NIS	.304	42	.000
	More than 6001 NIS	.319	64	.000
Gap Total	1451-3000 NIS	.270	69	.000
	3001-6000 NIS	.218	71	.000
	Less than 1450 NIS	.236	42	.000
	More than 6001 NIS	.285	64	.000

	NGO service Type	Kolmogorov-Smirnov Normality Test		
		Statistic	df	Sig.
Gap Tang	Agriculture	.291	18	.000
	Education	.252	88	.000
	Health care services	.325	28	.000
	Human rights	.268	19	.001
	Social development	.355	17	.000
	Women rights	.286	11	.012
	Youth and social development	.230	15	.032
	Youth program and education	.271	50	.000
Gap Reliability	Agriculture	.281	18	.001
	Education	.351	88	.000
	Health care services	.208	28	.003
	Human rights	.294	19	.000
	Social development	.298	17	.000
	Women rights	.130	11	.200*
	Youth and social development	.197	15	.120
	Youth program and education	.281	50	.000
Gap Responsive	Agriculture	.251	18	.004
	Education	.284	88	.000
	Health care services	.251	28	.000
	Human rights	.288	19	.000
	Social development	.223	17	.025
	Women rights	.257	11	.041
	Youth and social development	.247	15	.014
	Youth program and education	.311	50	.000
Gap Assurance	Agriculture	.284	18	.000
	Education	.340	88	.000
	Health care services	.284	28	.000
	Human rights	.253	19	.002
	Social development	.346	17	.000
	Women rights	.181	11	.200*
	Youth and social development	.187	15	.167
	Youth program and education	.358	50	.000
Gap Empathy	Agriculture	.211	18	.032
	Education	.290	88	.000
	Health care services	.206	28	.004
	Human rights	.272	19	.001
	Social development	.352	17	.000
	Women rights	.208	11	.200*
	Youth and social development	.278	15	.003

	Youth program and education	.369	50	.000
Gap Total	Agriculture	.292	18	.000
	Education	.260	88	.000
	Health care services	.164	28	.051
	Human rights	.246	19	.004
	Social development	.218	17	.031
	Women rights	.224	11	.128
	Youth and social development	.289	15	.002
	Youth program and education	.299	50	.000

	How did you hear about the NGOs	Kolmogorov-Smirnov Normality Test		
		Statistic	df	Sig.
Gap Tang	From Friends	.296	68	.000
	From the Radio	.300	5	.161
	Governmental ministries	.377	33	.000
	Leaflets	.276	17	.001
	Newspaper	.441	4	.
	Other	.237	21	.003
	Social media	.232	96	.000
	TV commercials	.260	2	.
Gap Reliability	From Friends	.295	68	.000
	From the Radio	.363	5	.030
	Governmental ministries	.348	33	.000
	Leaflets	.320	17	.000
	Newspaper	.441	4	.
	Other	.230	21	.005
	Social media	.257	96	.000
	TV commercials	.260	2	.
Gap Responsive	From Friends	.342	68	.000
	From the Radio	.372	5	.022
	Governmental ministries	.348	33	.000
	Leaflets	.408	17	.000
	Newspaper	.333	4	.
	Other	.242	21	.002
	Social media	.200	96	.000
	TV commercials	.260	2	.
Gap Assurance	From Friends	.347	68	.000
	From the Radio	.473	5	.001
	Governmental ministries	.402	33	.000
	Leaflets	.221	17	.027
	Newspaper	.394	4	.
	Other	.167	21	.131
	Social media	.257	96	.000
	TV commercials	.260	2	.
Gap Empathy	From Friends	.323	68	.000
	From the Radio	.355	5	.038

	Governmental ministries	.344	33	.000
	Leaflets	.274	17	.001
	Newspaper	.441	4	.
	Other	.192	21	.043
	Social media	.250	96	.000
	TV commercials	.260	2	.
Gap Total	From Friends	.285	68	.000
	From the Radio	.346	5	.050
	Governmental ministries	.277	33	.000
	Leaflets	.234	17	.014
	Newspaper	.410	4	.
	Other	.226	21	.006
	Social media	.239	96	.000
	TV commercials	.260	2	.

	Number of times you have recvie	Kolmogorov-Smirnov Normality Test		
		Statistic	df	Sig.
Gap Tang	1-3	.285	160	.000
	10 or more	.223	39	.000
	4-6	.252	34	.000
	7-9	.291	13	.004
Gap Reliability	1-3	.317	160	.000
	10 or more	.230	39	.000
	4-6	.276	34	.000
	7-9	.412	13	.000
Gap Responsive	1-3	.292	160	.000
	10 or more	.236	39	.000
	4-6	.217	34	.000
	7-9	.387	13	.000
Gap Assurance	1-3	.311	160	.000
	10 or more	.245	39	.000
	4-6	.287	34	.000
	7-9	.368	13	.000
Gap Empathy	1-3	.258	160	.000
	10 or more	.287	39	.000
	4-6	.323	34	.000
	7-9	.286	13	.005
Gap Total	1-3	.251	160	.000
	10 or more	.216	39	.000
	4-6	.258	34	.000
	7-9	.338	13	.000

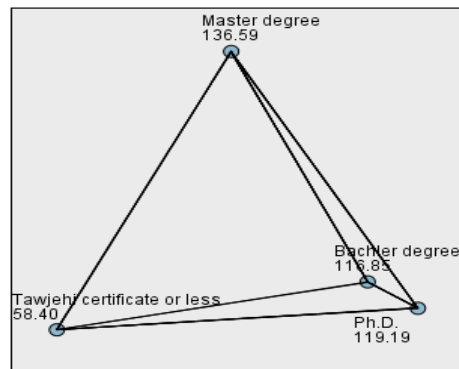
	Type of services you have recv	Kolmogorov-Smirnov Normality Test		
		Statistic	df	Sig.
Gap Tang	Equipment and tools	.291	11	.010
	Financial support	.203	32	.002
	Health services	.275	11	.020
	Skills development	.294	146	.000
	Training	.283	46	.000
Gap Reliability	Equipment and tools	.279	11	.017
	Financial support	.195	32	.003
	Health services	.300	11	.007
	Skills development	.285	146	.000
	Training	.330	46	.000
Gap Responsive	Equipment and tools	.156	11	.200*
	Financial support	.206	32	.001
	Health services	.344	11	.001
	Skills development	.289	146	.000
	Training	.324	46	.000
Gap Assurance	Equipment and tools	.232	11	.099
	Financial support	.190	32	.005
	Health services	.380	11	.000
	Skills development	.312	146	.000
	Training	.342	46	.000
Gap Empathy	Equipment and tools	.154	11	.200*
	Financial support	.223	32	.000
	Health services	.318	11	.003
	Skills development	.294	146	.000
	Training	.311	46	.000
Gap Total	Equipment and tools	.130	11	.200*
	Financial support	.197	32	.003
	Health services	.248	11	.057
	Skills development	.278	146	.000
	Training	.294	46	.000

Appendix E: Fishers test

Education Level and the NGOs Service Type

Hypothesis Test Summary				
	Null Hypothesis	Test	Sig.	Decision
1	The distribution of Gap Tang is the same across categories of Recoded Education level.	Independent-Samples Kruskal-Wallis Test	.022	Reject the null hypothesis.
Asymptotic significances are displayed. The significance level is .05.				

Pairwise Comparisons of Recoded Education level



Each node shows the sample average rank of Recoded Education level.

Sample1-Sample2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj.Sig.
Tawjehi certificate or less-Bachler degree	58.447	30.410	1.922	.055	.328
Tawjehi certificate or less-Ph.D.	60.788	31.192	1.949	.051	.308
Tawjehi certificate or less-Master degree	78.192	30.480	2.565	.010	.062
Bachler degree-Ph.D.	-2.341	11.637	-.201	.841	1.000
Bachler degree-Master degree	-19.746	9.566	-2.064	.039	.234
Ph.D.-Master degree	17.405	11.818	1.473	.141	.845

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Asymptotic significances (2-sided tests) are displayed. The significance level is .05.

Each node shows the sample average rank of NGO service Type.

Sample1-Sample2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj.Sig.
Youth program and education-Agriculture	6.106	23.615	.259	.796	1.000
Youth program and education-Social development	29.104	23.929	1.216	.224	1.000
Youth program and education-Youth programs	-31.490	20.846	-1.511	.131	1.000
Youth program and education-Education	34.809	18.869	1.845	.065	1.000
Youth program and education-Health care services	44.812	21.614	2.073	.038	1.000
Youth program and education-Human rights	48.239	23.331	2.068	.039	1.000
Youth program and education-Youth and social development	59.167	24.665	2.399	.016	.592
Youth program and education-Women rights	96.361	26.814	3.594	.000	.012
Agriculture-Social development	-22.998	22.845	-1.007	.314	1.000
Agriculture-Youth programs	-25.385	19.592	-1.296	.195	1.000
Agriculture-Education	-28.704	17.474	-1.643	.100	1.000
Agriculture-Health care services	-38.706	20.407	-1.897	.058	1.000
Agriculture- Human rights	42.133	22.218	1.896	.058	1.000
Agriculture-Youth and social development	-53.061	23.615	-2.247	.025	.887
Agriculture-Women rights	-90.255	25.851	-3.491	.000	.017
Social development-Youth programs	-2.387	19.969	-.120	.905	1.000
Social development-Education	5.706	17.896	.319	.750	1.000
Social development-Health care services	15.708	20.769	.756	.449	1.000
Social development- Human rights	19.135	22.551	.849	.396	1.000
Social development-Youth and social development	-30.063	23.929	-1.256	.209	1.000
Social development-Women rights	-67.257	26.138	-2.573	.010	.363
Youth programs-Education	3.319	13.499	.246	.806	1.000
Youth programs-Health care services	13.321	17.127	.778	.437	1.000
Youth programs- Human rights	16.748	19.249	.870	.384	1.000
Youth programs-Youth and social development	27.676	20.846	1.328	.184	1.000
Youth programs-Women rights	64.870	23.349	2.778	.005	.197
Education-Health care services	-10.002	14.656	-.682	.495	1.000
Education- Human rights	13.429	17.088	.786	.432	1.000
Education-Youth and social development	-24.357	18.869	-1.291	.197	1.000
Education-Women rights	-61.551	21.602	-2.849	.004	.158
Health care services- Human rights	3.427	20.078	.171	.864	1.000
Health care services-Youth and social development	-14.355	21.614	-.664	.507	1.000
Health care services-Women rights	-51.549	24.037	-2.145	.032	1.000
Human rights-Youth and social development	-10.928	23.331	-.468	.640	1.000
Human rights-Women rights	-48.122	25.592	-1.880	.060	1.000
Youth and social development-Women rights	37.194	26.814	1.387	.165	1.000

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Asymptotic significances (2-sided tests) are displayed. The significance level is .05.

الملخص

يعتبر قطاع المنظمات الغير الحكومية احد اهم القطاعات المؤثرة في الأقتصاد الفلسطيني . ولكن هذا القطاع يفتقر الى جودة الخدمة المقدمة الى المستفيدين. لذلك تهدف هذه الدراسة الى تقييم جودة الخدمات المقدمة لهم من قبل المنظمات الغير حكومية في فلسطين. كما يسعى هذا البحث إلى فهم كيفية تنفيذ جودة الخدمة في قطاع المنظمات الأهلية في فلسطين وما يترتب على ذلك من آثار على السوق المحلي. و يعتبر هذا البحث من أوائل البحوث التي تقيم مستوى جودة الخدمات في هذا القطاع.

قام الباحث باستخدام منهجية مختلطة لجمع البيانات بالطرق الكمية والنوعية وتم استخدام نموذج SERVQUAL لإنشاء استبيان وذلك ليتم استخدامه كأداة لجمع البيانات الكمية. وعليه قام الباحث بتوزيع 348 استبيان، و تم استلام 246 استبيان معبأ بشكل كامل، و تم تحليل هذه الاستبيانات باستخدام برنامجين حاسوبي متخصص Minitab & SPSS. كما قام الباحث باستخدام طرق الاحصاء مثل: مان وتني، و وليكسون للحصول على نتائج دقيقة، وذلك لأن البيانات كانت موزعة توزيع غير طبيعي. و من ناحية اخرى قام الباحث بدعم وتفسير نتائج تحليل البيانات الكمية باستخدام الطرق النوعية، حيث تم عمل مقابلات شبه منظمه و تحليلها باستخدام طرق تحليل الموضوعات.

و من ثم قام الباحث بفحص الابعاد الخمس الخاصة بنموذج SERVQUAL ، و اظهرت النتائج ان المستفيدين يعتقدون ان المنظمات الغير حكومية تواجه ضعف عام في مستوى جودة الخدمة، كما تبين ان اكبر ضعف كان في مجال التعاطف و الثقة ، وذلك بسبب كبر الفجوة بين تصورات المستفيدين و توقعاتهم بالنسبة للخدمات المقدمة من قبل المنظمات الغير حكومية و يتبعه مجال الاعتمادية و من ثم الاستجابة اما اصغر فجوة

فكانت في مجال العناصر الملموسة. علاوة على ذلك ، اختبر الباحث تأثير متغيرات الديموغرافية على أبعاد SERVQUAL. أظهرت النتائج أن جنس المستفيدين يؤثر على أبعاد التعاطف والموثوقية. وبالمثل ، لم يظهر المستوى التعليمي للمستفيدين أي تأثير على جميع أبعاد SERVQUAL باستثناء البعد الملموس. وقد وجد أيضاً أن نطاق رواتب المستفيدين له تأثير فقط على بُعد الاستجابة.

وأخيراً ، تظهر نتائج نوع خدمة المنظمات غير الحكومية أن هناك اختلافاً كبيراً في جودة الخدمة ، بسبب نوع الخدمة. حدد اختبار فيشر الأنواع التي كان لها تأثير على ذلك ، الشباب والتعليم وحقوق المرأة والبرامج الزراعية. في حين أن بقية التركيبة السكانية مثل العمر ، ومكان إقامة المستفيدين ، والحالة الاجتماعية ، والحالة الوظيفية ، وعدد أفراد الأسرة ، وعدد المستفيدين من المنظمة غير الحكومية ، وعدد مرات تلقي الخدمات ، وأنواع الخدمات المستلمة ، تظهر أنه لا توجد اختلافات كبيرة بينهما وأبعاد SERVQUAL.