

SERVICE QUALITY FACTORS, SATISFACTION AND PERCEIVED WELFARE AMONG CUSTOMERS OF PUBLIC SERVICES IN THE U.A.E.

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ABSTRACT

The aim of the study is to examine the impact of different quality factors on the satisfaction and perceived welfare of customers who are experiencing the public services offered by the government organizations in the U.A.E. The research framework of this particular study has the five service quality factors (tangible, reliability, responsiveness, assurance, and Empathy) as independent variables that have a direct impact on perceived welfare and indirect impact through satisfaction. Besides, customer satisfaction is a mediator in the relationship between service quality factors and perceived welfare. The study is a scientific study and designed as a quantitative mono-method based on original data collected by the use of a questionnaire and statistical analysis by using PLS-SEM Techniques. The population includes 8 million cases, and the sample size based on Morgan's table is 384. Three cities are chosen based on the population size, as it is the main and most populated city. However, in every city, data collection will take place in main commercial locations, public areas such as parks, malls, etc., or could be collected online. Customer Welfare (C.W.) illustrates a moderate predictive power and a medium predictive relevance (power of 50.3% and relevance of 33.5%). Three antecedent variables have significant relationships, but reliability and tangibility do not have. The ascending rank of the variables based on the path coefficient value is; Empathy (0.228), assurance (0.179), and responsiveness (0.117). Customer Satisfaction (C.S.) illustrates a satisfactory predictive power and a medium predictive relevance (power of 24.2% and relevance of 23.2%). The five antecedent variables have a significant relationship; the ascend path coefficient of the variables are; assurance (0.258), responsiveness (0.204), tangibility (0.136), reliability (0.121), and Empathy (0.115). Reliability and tangibility have a significant indirect effect with the absence of the direct effect; therefore, the mediation is fully for the relationship from reliability and tangibility. On the other hand, the relations from assurance, Empathy, and responsiveness have partly mediating effects because both the direct and indirect effects are significant.

Keywords: Service Quality, Perceived Welfare, Customer Satisfaction, Public Services, U.A.E.

INTRODUCTION

The government-provided in-kind benefits include at least health insurance, food stamps, and child-care, referred to hereafter as the "in-kind benefit package" (Axelsen, 2003). Abbas (2020) directed out that numerous quality controls programs have actually been offered right into the public industry in lots of nations all over the world over the last few years. Many governments, such as U.A.E. and local governments, have understood that embracing recent TQM concepts is the way to reduce the effect of current problems and setbacks they may face and, therefore, to enrich institutional productivity efficiency (Elnaghi et al., 2019).

The U.A.E. government expected that implementing total quality management that leads to organizational productivity will increase the overall outcomes, which subsequently lead to better-enhanced services (Sweis et al., 2019). In other words, the U.A.E. authorities can accomplish advancement in economically as well as achieve their long- and short-term national growth strategy (Salahuddin & Gow, 2019). Along with the intent of obtaining this intention, the U.A.E. government implemented special institutional treatments and organizational reforms (Othman et al., 2019).

According to Muslim, et al., (2020), service quality is one of the most significant factors that affect customer satisfaction and behavior intention. Many researchers have studied the relationship between service quality and customer satisfaction (Hong et al., 2020). However, quality is a broader and more complex issue, which is essential to business strategy but very complicated (Bettis & Blettner, 2020). Quality is a universal issue applicable to all stakeholders, and it arises from a network of diverse sources: service providers to customers or customers to customers (King et al., 2019).

On the other hand, service quality is the promise organization gives to its clients through their communication and what they actually deliver (Al Khoury et al., 2020). Company providers who have constant contact with their customers need to make sure that the employees possess adequate knowledge and expertise for a better understanding and higher ability in delivering services (LOO, 2019). It is also a must for companies to constantly improve upon their management accountabilities, information administration, and item and/or service understanding and analysis (Steiss, 2019).

Customer satisfaction has become a global concern to organizations necessitating a rethinking of customer satisfaction strategy and the use of consumer insight to understand customer needs (Oruko, 2019). Customer satisfaction varies from one customer to another according to different expectations and perceptions they may have with the brand (Hult et al., 2019). An organization that satisfies its customers improves its value as satisfied customers tend to become loyal, thereby creating a competitive advantage (Eldor, 2019). Customer satisfaction has been a subject of great interest to organizations and researchers alike (Garga & Bambale, 2016).

In the view of operations management, it is evident that customers play essential roles in the organizational process (Tuli et al., 2007). This is why prior to implementing any new strategies in the organization, the managers need to consider the client's needs (Nykamp, 2019). Growing and advancing in today's marketplace entails the need to create client relationships besides creating good quality services, and building customer relationship means providing premium quality services/products over competitions to the targeted consumers (Pearson, 2016).

Moreover, the importance of customer satisfaction and service quality has been proven relevant to improve organizations' overall performance (Pakurár et al., 2019). Whether it does or does not offer quality services, any company rely on the clients' comments and opinion on the satisfaction they receive from using the products; and the fact that the higher amounts of quality create more elevated amounts of customer satisfaction (Meesala & Paul, 2018). On the one hand, the kind of service and the emotion of the customer influence their evaluations of the interaction. While on the other hand, assist employees along with valuable details they need to know about their requirements (Delcourt et al., 2013).

The concept of a relationship comes from understanding the importance of communication quality between employees and consumers. It is determined as an "individual interaction in between two entities"; it also has straight effects on essential outcomes, including client satisfaction and loyalty (Gamba, 2015; Delcourt et al., 2013). However, employees vary substantially in their capacity to build relationships with customers and understand their emotional needs (Karimi et al., 2020). Services are essentially intangible, so customers cannot directly measure the quality like with tangible products (Kana, 2019).

The government provision of welfare is of fundamental importance to our understanding of poverty, income inequality, unemployment, and long-term economic growth (Barr, 2020). Those who support welfare expansion believe that welfare services protect individuals from market failures through unemployment, sickness, old age, and maternity

benefits and that health and education services are an investment in human capital (Sipilä, 2019). Those who support welfare retrenchment argue that these welfare services infringe on individual freedoms for accumulating wealth, act as a disincentive for participation in the market and hinder economic growth by interrupting the efficiency of the market (Gilbert, 2019).

Welfare state studies have given much attention to the role of economic factors in determining the degree of welfare intervention; to the power resources of parties and interest groups in determining the welfare effort; to the effect of government institutions and structures on welfare provisions; to the influence of trade openness and capital flows on domestic groups and their demands for market protection; to the increasing age of society and the strain this puts on the welfare state; and to the historical dependency and evolution of welfare state development (Reeskens & Vandecasteele, 2017).

The aim of the study is to examine the impact of different quality factors on the satisfaction and perceived welfare of customers who are experiencing the public services offered by the government organizations in the U.A.E.

LITERATURE REVIEW

Conceptual Framework

The research framework of this particular study has the five service quality factors (tangible, reliability, responsiveness, assurance, and Empathy) as independent variables that have a direct impact on perceived welfare and indirect effects through satisfaction, besides the mediating effect of customer satisfaction in the relationship between service quality factors and perceived welfare (As seen in Figure 1).

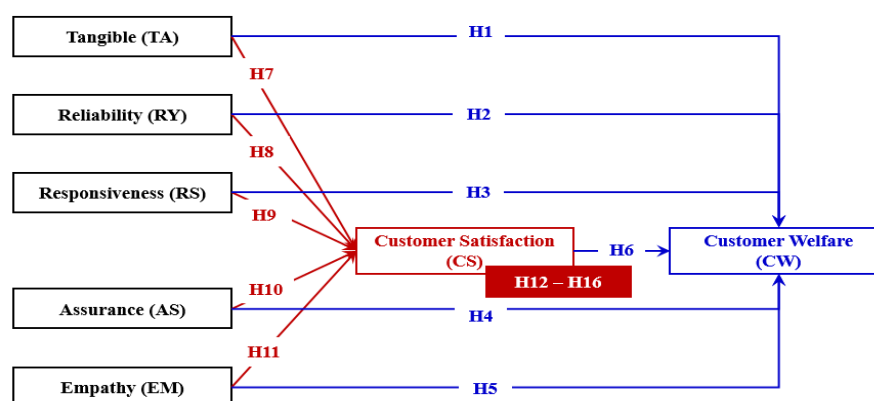


FIGURE 1
RESEARCH FRAMEWORK

Tangible of Service and Perceived Welfare

The term visualization in services indicates the customer receives an idea of what the services are provided. At the same time, the term tangibility in the field of services means the appeal of physical facilities, tools, people, and interaction materials (Zeithaml et al., 2009). The service provider can use all these elements to help create a positive perspective inside customers' minds towards the given service, as suggested by Zeithaml, et al., (2009). Concurrently, customers may study these elements and use them as a way to assess the received service quality.

Tangibles are the appearance of physical facilities, equipment, personnel, and communication materials. According to Kotler & Keller (2006), tangible factors consist of exterior elements of a company such as good quality and informative materials such as brochures, and well-trained and well-presented employees. The physical environment is

actually one of the main influential elements that affect the client's understanding of service quality, thus improving clients' degree of satisfaction (Parasuraman, 1998). As the environment of service relates to the style and appeal of the physical settings and various other compositions of empirical complied with customers during the course of service delivery (Shanker, 2002; Maklan, 2012).

Service organizations need to manage their services cape properly since it has a significant influence over consumers' opinions of the service, specifically during their first visit or encounter with the service (Kranias & Bourlessa, 2013). Depending on Sohn & Tadisina (2008), customers' impressions will be determined due to the current infrastructure and groundbreaking modern technology provided by the company to affect their perspective towards the product/service.

According to Le Goc, et al., (2016), tangibles are seen as perceptible by touch or a visible existence. These tangibles are actually administered in several means by the service companies and are perceived and experienced on different degrees by the end-users (Ding & Keh, 2017). Tangibles are specifically crucial to service delivery agencies as they are vital variables to creating strong, favorable, and impressive client organization and experience through its exclusive properties (Johnson et al., 2018).

Reliability of Service and Perceived Welfare

Among all the dimensions, reliability is considered the most important and influential. It indicates the capacity to conduct and deliver a service reliably and effectively. According to Zeithaml, et al., (2009), customers keep in mind all the promises that a company gave before completing the purchase of a service; promises related to delivery, service stipulation, solution for problems, and costs (Zeithaml et al., 2009).

Reliability describes the potential of the firm to complete the assured service reliably and effectively (Mezger et al., 2020). Reliability is considered one of the most significant determinants of client impressions of service quality (Goyal & Kar, 2020). It indicates the provider meets its own promises concerning service provision, concern, and rate settlement (Tuli, 2019).

Reliability is the company's capacity to constantly obtain the exact promised service (Parasuraman et al., 1988). Reliability can also be considered the company's reputation, which is very important and earned through customers' previous experience with the service provider (Kircova & Esen, 2018; Ndubisi & Natarajan, 2018). Reliability in service means confirmation and confidence towards essential aspects of a service, such as good quality (Van Oort & Van Leusden, 2012). Moreover, it is costly to some degree to maintain the reliability and stability of a service/product in service industries (Isa et al., 2019).

Higher service reliability means very high efficiency regarding the service provided, such as delivering the service in a perfect condition and at the exact time that is expected (Galetzka, Verhoeven & Pruyn, 2006). Depending Ayo, et al., (2016) uncovered that reliability is actually the key aspect to review the efficiency of the services. The performance of the provided service is based on the customer's opinion after receiving the service (Zakaria et al., 2018).

The process in which the service provider remains faithful in rendering services to its customers can be considered as the reliability dimension of service quality (Jun & Palacios, 2016). Reliability guarantees the consumer of the company's ability to give a perceived and high quality of service continually. Moreover, reliability influences the total impression left on the customer after receiving and using the service/product (Saleem et cetera, 2017). The rate of the reliability of service quality is critical and perceived through the individual component of service quality (Ali et al., 2016).

Responsiveness of Service and Perceived Welfare

The openness to help clients and to offer the required services is called responsiveness. It is about responding to clients' needs and if there are any problems to solve

them as quickly and efficiently as possible (Omar et al., 2016). Companies that are based on providing services should always be able to respond to customers rapidly; as the more interaction there is between customers and business, the simpler it is to deal with consumers' demands, problems, complications, and questions (Chatfield & Reddick, 2018). Also, responsiveness is measured by the time it takes for a company to respond to its clients (Nambisan et al., 2016). When it comes to the company that provides the services, they need to mainly focus on the customers' requests and needs (Laothamatas, 2019).

The responsiveness dimension of service quality is perceived *via* the people aspect of service quality. It is the concept of service provider quick reaction and response to address customer complication in a positive manner and within an acceptable time (Chatfield & Reddick, 2018). Modern technology methods such as e-mails and websites will boost the responsiveness of service provider companies (Hamari et al., 2017).

The welfare democratic countries are more responsive to public or electoral pressure because the representatives are held accountable for their policy decisions through the electoral process, and accordingly, these representatives are more likely to increase social spending and consumption in an attempt to increase social equality and improve their chances of political survival (Speer, 2012).

Assurance of Service and Perceived Welfare

We can define assurance as the employee's capability to build trust and confidence in the clients towards the company's service (Fonia & Srivastava, 2017; Al-Hawary et al., 2016). moreover, Aydinli & Senyurek (2016). Assurance is just one of the essential measurements coming from the clients' perspective, and to build trust and confidence between the company and its customers; it depends on company expertise and ability to deliver their services efficiently (Santos-Vijande et al., 2016). Services need to have the assurance to customers to motivate and increase the level of trust (Baker & Dellaert, 2017). establishing trust is part of companies as well as consumers (Walsh, 2018).

Affirmation was specified by Parasuraman et cetera (1988) as the promise of understanding and politeness of employees and their capacity to attract trust and self-confidence. It also means the level of efficiency in communicating with the consumer. In the general sense, the employee has the client's best interest in mind (Zalatar, 2012). For example, while the client communicating with the company's employee, he/she should feel safe and understood (de Waal & Heijden, 2016).

Therefore, sharing details and information regarding the product is an essential component of traditional marketing and relationship marketing, a mutual understanding resource (Ndubisi, 2006; Lymperopoulos et al., 2006). The assurance of quality is achieved through implementing measures to provide good quality of the services and product that will have the required specifications and fulfill intended quality. According to Keçetep & Özkan (2014), in their research study, they described quality control as the entire decisive and orderly activities that are implemented to increase the clients' trust-confidence in the service and ultimately offer a higher quality of products/services (Lawrence et al., 2017).

Deming (1998) explains that the process of fulfilling and achieving the customers' requirements is a continuous process, and companies need always to have this process to achieve the success they desire (Tan, 2014). Assurance in quality increasingly becomes significant because it is an instrument to ensure that premium performance depends on both trust and confidence (Huda et al., 2018). Furthermore, examination of employees is one more means to ensure that they possess the knowledge required to inspire trust, bring assurance to their clients, and ensure that they are open-minded and can handle criticism, adjustments, and new growths (Westerheijden et al., 2007).

Khan & Fasih (2014) states that the process of acquired knowledge being showcased by staff in executing their term of preferences during service delivery can be highly assuring to customers (Johnson et al., 2018). This provides customers the assurance that the company representative who is going to deliver the service will definitely be able to answer the customer's concerns in an expert and moral way. Naidoo (2020) claims that indeed, not all

consumers possess the expertise to understand the quality of service and values they acquired, and because of this, they may need effective communication or even private explanations to understand (Ostrom et cetera, 2019). This service quality aspect is achieved using the asset of people of service quality (Pakurár et al., 2019).

Empathy of Service and Perceived Welfare

Empathy means that the company is able to offer services to employees with the modifications and personalization they need (Wang et al., 2017). The company needs to understand customers' demands and choices and at the same time create personal relation, for example knowing clients by name provide consumers with unique emotion (Pearson, 2016). Consequently, the company that offers services will fully understand their client's demands and are capable of modifying the service to the customer preference (Kiseleva et al., 2016). Moreover, from a service provider perspective, personalization is necessary to satisfy other aspects of quality (Hamari et al., 2017).

According to Vryoni, et al., (2017) pointed out that Empathy is the provision of caring, individualized attention to customers. The essence of empathy Empathy is defined as attention that has been focused individually given to customers and has an enthusiasm to help the customers solve their problem in a timely manner (Chun et al., 2016). Additionally, approachability, thoughtfulness, and attempt to understand the customer's needs are one more aspect in the empathy dimension (Snipes, 2019). Employees of an organization ought to regularly try to recognize or understand their clients' needs and requirements (Ocasio et al., 2020). The employees need to be able to know the clients that regularly come so they can offer them the attention each one needs (Robson et al., 2016).

According to Nguyen, et al., (2019), state that Empathy is the ability for service delivery firms to pay attention to individual customer problems and demands and then address these issues effectively. Moreover, Tucker (2016) also argues that Empathy can be shown through the way the company takes care of their consumers' troubles on an individual or even team degree. This service quality dimension is perceived through the people aspect of service quality (Hamari et al., 2017).

Perceived Service Quality and Perceived Welfare

A paramount concern surrounds the question of why some countries possess a higher level of welfare for the consumer than others (Stensöta & Bendz, 2019). A country's welfare system can be determined by income distribution (Meuleman, 2019). suppose the general believe in a society that the poor people are poor because of how unlucky they are. In that case, the country will have to spend more on welfare because people are the connecting level of income, to be lucky rather than the person's efforts (Eubanks, 2018).

Welfare is highly dependent on the presumption that mass preferences in a country determine the authorities' decisions. An example of this is if the public thinks that income is not distributed fairly, then they will demand that the federal government redistribute income (Calsamiglia & Flamand, 2019). Suppose, nonetheless, a government does not react to public choices after that. In that case, it is less prodding to create the affiliation in between social opinions on income circulation and the measurements of investing in welfare (Busemeyer et al., 2019). There would be a decrease in the expenses of welfare only when the government respects the public requests while making the welfare policies (Dagan & Cnaan, 2020).

The government provision of welfare is of fundamental importance to our understanding of poverty, income inequality, unemployment, and long-term economic growth (Engbersen, 2019; Williams, 2019). The support welfare expansion believes that welfare services protect individuals from market failures through unemployment, sickness, old age, and maternity benefits and that health and education services are an investment in human capital (Dugarova, 2019). Those who support welfare retrenchment argue that these welfare services infringe on individual freedoms for accumulating wealth, act as a disincentive for

participation in the market and hinder economic growth by interrupting the efficiency of the market (Gilbert, 2019).

The welfare state studies have given much attention to the role of economic factors in determining the degree of welfare intervention; to the power resources of parties and interest groups in determining the welfare effort; to the effect of government institutions and structures on welfare provisions; to the influence of trade openness and capital flows on domestic groups and their demands for market protection; to the increasing age of society and the strain this puts on the welfare state; and to the historical dependency and evolution of welfare state development (Titmuss, 2018).

Russell & Edgar (2002) argue that in the broadest sense, the anthropology of welfare can be defined as being focused on the process of normalizing or optimizing the well-being of dependent individuals, organizations and societies. Some participants agreed on the statement of decreasing welfare privileges under specific rules; nonetheless, other participants believed that governments have the responsibility to make sure the essential needs of citizens are met (Flint, 2019).

Perceived Service Quality and Perceived Satisfaction

Customer satisfaction is defined as the result of a cognitive and affective evaluation, where some comparison standard is compared to the actual perceived performance (Vera-Martinez & Ornelas, 2019). Moreover, if a customer receives service with a level of efficiency less than expected, they will be unhappy (Stauss & Seidel, 2019). However, if the received service's efficiency is more than they expected, they will definitely be satisfied and happy (Bi et al., 2020). Generally, satisfaction is considered a temporary emotional condition that arises from the idea of comparing the expected quality of service to the actual quality received (Van de Sand et al., 2020).

Generally, there are two generalizations of satisfaction: transaction-specific satisfaction and cumulative satisfaction (Xu, 2020). Transaction-specific satisfaction is a customer's evaluation of his or her experience and reactions to a particular service encounter (Stamolampros et al., 2020), and cumulative satisfaction refers to the customer's overall evaluation of the consumption experience to date (Li et al., 2020). In other words, multiple satisfaction evaluations contribute to a comprehensive quality evaluation (Muskat et al., 2019).

Quality of service is actually an initiative to accomplish clients' demands and desires and resolution to provide and achieve higher expectations of clients (Budianto, 2019). Clients are satisfied with the received quality if their services go beyond their desires (Julius et al., 2019; Quan et al., 2020). Service quality and customer satisfaction are critical factors in the campaign of winning back customers and creating new relationships (Yasin et al., 2020). Customer satisfaction is the outcome of customer perception of the value received in a transaction or relationship, where value equals perceived service quality, as compared to the value expected from transactions or relationships with competing vendors (Siqueira et al., 2020).

Sometimes, it is mentioned that quality and satisfaction are the same terms (Martela et al., 2018). And despite both of them having common elements, service quality is considered a part of the components of customer satisfaction (Ali et al., 2017; Ranaweera et al., 2003).

Complete satisfaction is a broader idea, whereas service quality has defined aspects of service (Tian-Cole et al., 2003). The variable that determines a customer's future satisfaction or frustration is considered the client's initial impression (behavior, emotional states, reaction, experience) (Lim et al., 2017). It relies on just how the client is evaluated (employee's expertise, friendliness), on the quality of the service offered, on such variables as the physical environment and price/quality proportion of the service (Ertekin et al., 2019). However, the most common consensus regarding service quality and customer satisfaction is that these are distinct constructs (Ngo et al., 2016).

A lot of previous researches have analyzed the relationship between service quality and consumer satisfaction (Ali et al., 2017). Within the field of providing info services,

information service quality positively determines customer satisfaction (Lien et al., 2017). both measurements are connected as consumer contentment is measured when the product/service and customer expectations are met or exceeded (Ndubisi et al., 2018). Customers are usually drawn towards companies that offer services that are perceived as excellent service quality; the following are two significant elements of client values (Namin, 2017).

On the contrary, customers also review the expense of transactions like financial cost, time, and power; in the end, the clients compare all these elements before creating the service's final opinion (Aydin et al., 2006). The crucial factor is actually the relationship between the satisfied customers and quality service are straight and clear; as an enhanced service quality indicates customers satisfaction at the end and vice versa (Siqueira et al., 2020). Moreover, enhancing the quality of service is not a guarantee of having an effect on customer satisfaction (Bi et al., 2020).

METHODOLOGY

The study assumed that the perceived welfare, satisfaction, and service quality factors could be measured in numbers, and prediction can be acquired from the analysis. Therefore, the study belongs to the positivism philosophy, deduction approach, quantitative methodology, empirical survey passed study, used cross-sectional data, and original data.

The population of this particular study is all the adults (eligible to fill up the survey) who live in any state within the U.A.E. Based on the U.N. statistics and worldmeters.info (2020); the total population of U.A.E. residents are 9,833,529; adults above 18 years old are approximately 81% (App. eight million). This population includes U.A.E. citizens and all residents who get benefits from the services offered by the local, government, and public agencies in any of the seven states of U.A.E. (Abu Dhabi, Dubai, Sharjah, Umm al-Qaiwain, Fujairah, Ajman, and Ra's al-Khaimah). The population includes 8 million cases, and the sample size based on the Morgan table is 384. Three cities are chosen based on the population size, as it is the leading and most populated city. However, in every town, data collection will take place in central commercial locations, public areas such as parks, malls, etc., or could be collected online.

The survey instrumentation was adapted from previous studies to measure individual's perceptions of perceived satisfaction and perceived welfare, besides measuring service quality characteristics or factors. The items have been collected, integrated then adapted from many related previous rigid academic articles. The survey was organized to ask a question in Likert-5 format. Likert 5 questionnaire style has been used in social science studies for a long time and proved to be a suitable style for measuring human perceptions. Structural Equation Modeling (S.E.M.) techniques are used for statistical data analysis *via* the SmartPLS software package, which is used in management and social science studies such as (Salem & Alanadoly, 2020; Salem & Salem, 2018).

FINDINGS

Validity and Reliability of Constructs

Several measures have been conducted like composite reliability, outer loading, convergent validity, and discriminant validity to guarantee the measurement model's reliability and validity (Hair Jr et al., 2016; Sekaran & Bougie, 2016). Some items were actually removed based upon the guideline for outer loading and cross-loading; therefore, one item was deleted. Outer loading for all various other items is above 0.708 without any cross-loading from the international item; for that reason, sign reliability is obtained. As displayed in Table 1, composite reliability is assessed through Cronbach's Alpha, and all market values tower the cut-off worth of 0.70. For that reason, the reliability of the dimension model is also attained. The average Variance Extracted (AVE) market values tower 0.5; for that reason, convergent validity is actually attained. Table 2 shows the source of the Fornell-Larcker

criterion, which indicates that no discriminate validity concerns are. Figure 1 shows the proposed model structure.

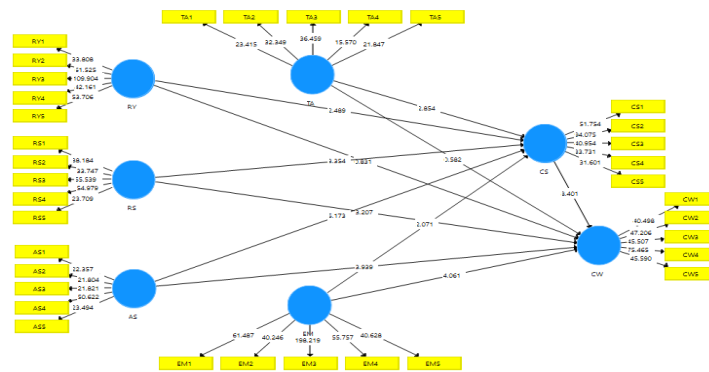


FIGURE 2
STRUCTURAL MODEL OUTER LOADING ESTIMATES

Construct	Cronbach's Alpha	AVE
AS	0.849	0.625
Customer Satisfaction (CS)	0.911	0.739
Customer Welfare (CW)	0.868	0.609
Empathy (EM)	0.924	0.769
Responsiveness (RS)	0.884	0.681
Reliability (RY)	0.927	0.774
Tangibility (TA)	0.860	0.641

	AS	CS	CW	EM	RS	RY	TA
AS	0.79						
CS	0.348	0.86					
CW	0.401	0.626	0.824				
EM	0.158	0.245	0.402	0.877			
RS	0.157	0.304	0.336	0.188	0.826		
RY	0.105	0.213	0.213	0.201	0.104	0.88	
TA	0.193	0.263	0.25	0.19	0.183	0.148	0.8

Relationships Examinations and Discussions

Table 3 shows the predictive power of the proposed model. For the purpose of assessing the power of the model construct in predicting the outcome variables, predictive power R^2 and predictive relevance were used (Hair Jr et al., 2016). The Outcomes of Consumer Welfare (C.W.), the main dependent variable, explain an intermediate and an average predictive relevance. The relevant R square worth is 0.503 (a relevance of 50.3%) and the relevant Q square is actually 0.335 (a relevance of 33.5%). The mediating variable, Client Contentment (C.S.), shows a satisfactory predictive relevance and a channel predictive relevance. A similar R square value is 0.242 (a relevance of 24.2%), and a similar Q square is actually 0.232 (importance of 23.2%).

	Predictive Power		Predictive Relevance	
	R Square	Status	Q Square	Status
Customer Welfare	0.503	Moderate	0.335	Medium
Customer Satisfaction	0.242	Satisfactory	0.232	Medium

Table 4 shows the findings of the relationships between the variables. The rule of thumb to accept or reject the relationship is either the p-value less than 0,05 or the t statistics is more than 1.98 (Hair Jr et al., 2015). The relationship between C.S. and C.W. is significant, with a path coefficient of 0.458. Three antecedent variables have significant relationships for the predictors of customer welfare, but R.Y. and T.A. do not have. The ascending rank of the variables based on the path coefficient value is EM (0.228), AS (0.179), and R.S. (0.117). For the predictors of customer satisfaction, the five antecedent variables have a significant relationship; the ascend path coefficient of the variables are AS (0.258), R.S. (0.204), TA (0.136), R.Y. (0.121), and EM (0.115).

	Path Coefficient	Standard Deviation	T Statistics	P-Value (one-tailed)	Status
CS -> CW	0.458	0.055	8.401	0.000	Significant
AS -> CW	0.179	0.045	3.939	0.000	Significant
EM -> CW	0.228	0.056	4.061	0.000	Significant
RS -> CW	0.117	0.037	3.207	0.001	Significant
RY -> CW	0.035	0.042	0.831	0.203	Not Significant
TA -> CW	0.025	0.043	0.582	0.280	Not Significant
AS -> CS	0.258	0.050	5.173	0.000	Significant
EM -> CS	0.115	0.056	2.071	0.019	Significant
RS -> CS	0.204	0.061	3.354	0.000	Significant
RY -> CS	0.121	0.048	2.489	0.007	Significant
TA -> CS	0.136	0.048	2.854	0.002	Significant

Table 5 shows the path coefficient assessment for the mediating effects. Customer satisfaction has a significant mediation effect in the five relationships in the model. However, R.Y. and T.A. have a significant indirect impact with the absence of the direct effects. Therefore the mediation is entirely for the relationship from reliability and tangibility. On the other hand, the relations from assurance, Empathy, and responsiveness have a partial mediating effect because both the direct and indirect effects are significant.

	Path Coefficient	Standard Deviation	T Statistics	P-Value (one-tailed)	Status
AS -> CS -> CW	0.118	0.030	3.971	0.000	Partly Mediation
EM -> CS -> CW	0.053	0.024	2.163	0.016	Partly Mediation
RS -> CS -> CW	0.094	0.029	3.274	0.001	Partly Mediation

RY -> CS -> CW	0.055	0.023	2.406	0.008	Fully Mediation
TA -> CS -> CW	0.062	0.022	2.787	0.003	Fully Mediation

Customer Welfare (C.W.) illustrates a moderate predictive power and a medium predictive relevance (power of 50.3% and relevance of 33.5%). Three antecedent variables have significant relationships, but reliability and tangibility do not have. The ascending rank of the variables based on the path coefficient value is; Empathy (0.228), assurance (0.179), and responsiveness (0.117). Customer Satisfaction (C.S.) illustrates a good predictive power and a medium predictive relevance (power of 24.2% and relevance of 23.2%). The five antecedent variables have a significant relationship; the ascend path coefficient of the variables are; assurance (0.258), responsiveness (0.204), tangibility (0.136), reliability (0.121), and Empathy (0.115). Reliability and tangibility have a significant indirect effect with the absence of the direct result; therefore, the mediation is fully for the relationship from reliability and tangibility. On the other hand, the relations from assurance, Empathy, and responsiveness have a partial mediating effect because both the direct and indirect effects are significant.

CONTRIBUTIONS AND RECOMMENDATIONS

The study contributes to the knowledge of customer welfare, satisfaction, and service quality factors in the U.A.E. public services that are offered for citizens. The proposed combination of variables, especially the emphasis on service quality factors as dependent variables and customer welfare, is another theoretical contribution, especially when applied to citizens and public services. The study also adds knowledge about perceived welfare and its relationship with service quality factors in the U.A.E. context

This study is limited to the empirical examination of U.A.E. public services; however, replicating the same design with the same data collection tools but in different industries and environments will provide extra knowledge to generalize the proposed relations. Two dimensions, tangibility are reliability, found to have no relationship to the perceived welfare does not mean the ignorance of those two. However, these results motivate the research in explaining the reason for this non-significance result. The model can also explain up to 50.3% of the customer welfare variance and 24% of the customer's satisfaction; scholars are welcome to investigate more antecedents to increase the model power and provide a robust explanation model.

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