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Service Quality as a Panacea for Citizen Satisfaction and Trust: A Case of Chinhoyi Municipality in Zimbabwe

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Abstract
Local Authorities are generally mandated with the role of providing essential goods and services to the communities they operate in, thereby promoting economic development. These days, citizens are always demanding high-quality services. The provision of high service quality plays a significant role since the majority of people strive to live in modernised cities. Therefore, this study aims to find out if service quality has an effect on citizen satisfaction and trust. It also examines the relationship between citizen satisfaction and trust. A cross-sectional survey was conducted and convenience sampling was used to sample 383 participants in Chinhoyi town, which has a population of 90800 residents. A structured five-point Likert scale was used to collect data. Reliability and validity were tested using SPSS version 20. Inferential statistics, including structural equation modelling, showed that service quality positively effects citizen satisfaction and citizen trust, and citizen satisfaction positively affects citizen trust. The study revealed that there is a greater need for service delivery improvement at the municipality. The study recommends that Chinhoyi municipality adopt total quality management principles to continuously improve its service delivery to consistently improve client satisfaction. Also, regular monitoring of service quality is essential to ensure that the local government exceeds citizens' expectations and expands its offerings.

Keywords: Citizen Satisfaction, Citizen Trust, Service Quality

1. Introduction

Local Authorities are a government segment that manages local affairs through elected officials and technocrats appointed based on their expertise (Mapuva, 2014). They are at the heart of improving the quality of life in their societies. As expectations continue to rise, efficient and effective services become paramount. They are indeed pivotal in providing fundamental services such as water, healthcare, sanitation and infrastructure. Local authorities should ensure that the quality of services that they offer meet the needs and expectations of their societies. Local governments are expected to provide high-quality services and enhance development because citizens are now calling for improvements in service quality in public institutions (Gamaliel, et al., 2022). The authors further added that globally,

government institutions are gaining spotlight; community members are constantly demanding high service quality.

In many nations, the local government is part of the government that has its own structures, functions and powers. It is also elected democratically, and they should be held responsible by the people. It represents the interests of the local citizens (Marumahoko, 2024). Local governments are also in charge of the provision of various services such as waste management, road repairs and library services. The provision of high-quality services is quite essential.

Quality of life refers to the living conditions of the citizens relative to the deserved infrastructure and facilities provided by a certain nation or city (Afroja et al., 2021). The services provided by the municipal authorities greatly affect the quality of life of the citizens. Provision of high quality services is a critical success factor for an organisation, including today's municipalities (Romero-Carazas, et al., 2023).

Providing better services plays a key role in improving both citizen satisfaction and trust (Beeri, et al., 2019; Bello al., 2017). Service quality has become a topical issue as many citizens are striving to live in modernised cities (Mbassi, et al., 2019). Poor service delivery by local government authorities is a big threat to the fight against poverty and poor standards of living. There has been growing interest in the use of digital technologies to improve service quality in local authorities in Zimbabwe. Citizens in various countries are calling for improved efficiency and service quality from municipal authorities (Nam, et al., 2022). Utilities should be of high quality and should improve the living standards of the citizens (Hamli, et al., 2017). According to et al., Jephias (2020), infrastructure development by local councils plays a key role in accelerating economic growth and attracting investment.

However, in Zimbabwe, local governments are not operating effectively (Marumahoko, 2020). Chilunjika et al., (2021), noted that Zimbabwe's local government system has been plagued by persistent shortcomings in the delivery of essential public services. Local authorities frequently face difficulties in providing quality services, largely due to financial limitations, insufficient infrastructure, and political interference.

Service delivery by local authorities in Zimbabwe has significantly deteriorated (Dube, 2019), primarily due to the country's prolonged economic decline over the past two decades. This deterioration has led to reduced access to essential urban services in many towns and cities, adversely affecting productivity and limiting the government's capacity to improve citizens' living conditions. Basic services such as water supply, public health issues, waste management, and infrastructure have been particularly affected, posing serious risks to public health and overall well-being.

Mumvuma (2016) identifies several contributing factors to this decline, including inadequate financial and human resources, lack of technical expertise, corruption, political interference, mismanagement, weak participatory governance structures, rapid urban population growth, and poor economic performance. These challenges have led to widespread dissatisfaction with service quality across local authorities in Zimbabwe (Marumahoko, 2023).

The delivery of basic services remains poor, hindered by financial constraints, inefficient administration, and governance challenges. Persistent failures in service provision are a significant barrier to efforts aimed at reducing poverty and promoting social justice. Effective and responsive service delivery is crucial for meeting community needs, building public trust, and enhancing local government credibility.

In response, there has been increasing interest in leveraging digital technologies to improve service delivery in local governance. However, most local authorities in Zimbabwe, including Chinhoyi city

council still face generic systemic challenges, such as out dated water and sewerage treatment infrastructure, unapproved land developments, limited road maintenance, and failure to meet statutory obligations.

2. Literature Review

2.1 Service Quality

Service quality has attracted considerable scholarly attention in recent years (Dam, et al., 2021). This growing interest stems from its strong association with cost efficiency, financial performance, customer satisfaction, and retention. Despite the significant socio-economic implications, there is a dearth of research focusing on citizen satisfaction with the service quality delivered by local governments.

According to Mbassi, et al., (2019), service quality refers to an organization's ability to meet or surpass customer expectations. Dam, et al., (2021) further explain it as the result of a customer's overall evaluation of service, based on a comparison between expected and actual performance. One of the key dimensions of service quality include knowledge, professionalism, and courtesy of personnel of local authorities, which can either build customer trust or raise doubts about the organisation's credibility.

Service quality is commonly recognised as a vital driver of competitiveness and a proxy for value for money. Within the context of local authorities, it reveals how well the services provided align with the expectations and necessities of the public. In Zimbabwe, there has been an increasing demand for improved service delivery by local authorities, highlighting how important service quality is in promoting citizen satisfaction and community well-being.

2.2 The SERVQUAL MODEL

The SERVQUAL model, which was developed by Parasuraman, et al., (1988), has become a common practice in urban municipalities (Zivkovic, et al., 2019). According to Parasuraman et al. (1988), there are five dimensions of service quality, namely tangibility, reliability, responsiveness, assurance and empathy.

2.3 Tangibles

Tangibles are materials or things described in physical form (Naini, et al., 2022). These authors further added that tangibles are regarded as physical evidence by customers, and it is very important since it gives a positive impression. Ali, et al., (2021) further added that tangibles refer to the appearance of physical equipment, working personnel and the appearance of buildings and other infrastructure.

2.4 Reliability

Reliability is the service provider's ability to fulfil all the promises made to the recipients (Gamaliel et al., 2022). Reliability is also defined as the service provider's ability to deliver services constantly, reliably, promptly and accurately (Naini et al., 2021; Ali et al., 2021).

2.5 Assurance

Assurance is defined as the service providers' ability to create hope and expectation. It relates to the understanding and courteousness of personnel and their skill to generate confidence and assurance. This can be assessed by employees' behaviour towards the customers. Employees should show knowledge and inspire trust and confidence in the customers (Ali et al., 2021).

2.6 Empathy

Empathy is a key driver to achieve a high-quality customer experience in service settings (Parasumaran et al., 1994). It refers to the compassionate, individualised kindness provided to clients by service providers. It is the ability of an organisation to understand what its customers want and need.

2.7 Citizen's Satisfaction

Van de Walle (2018) describes satisfaction as a multifaceted concept influenced by expectations, personal experiences, and pre-existing attitudes. Citizen satisfaction is assessed by comparing the expected performance to the actual performance. If the actual performance exceeds the citizen's expectation, the citizen is satisfied but when the performance fails to meet the expected standards, the citizen is dissatisfied (Singh et al., 20230). Citizen satisfaction is defined as the citizen's perspective on the various services provided by the local authorities. Government institutions like municipalities provide services to citizens, and these service users have the right to obtain satisfaction from the services provided. Customer satisfaction is explained in detail using the expectancy-disconfirmation theory below.

2.8 Expectation-Disconfirmation theory

Expectancy theory is the most commonly recognised theory regarding customer satisfaction practices. It is a cognitive theory which seeks to explain post-purchase or post-adoption satisfaction as a function of expectation, perceived performance and disconfirmation beliefs (Akram, et al., 2022). The major constructs of the theory are anticipations, perceived performance, disconfirmation of views and contentment. The theory holds that satisfaction or displeasure results from the assessment of performance with predetermined standards of performance.

Customers have expectations of a product before experiencing it. The actual performance or service is evaluated. The difference between expectations and real performance is assessed. Three probable outcomes of the assessment are possible.

- Positive disconfirmation occurs when performance is alleged to be better than the predetermined anticipations. In this case, the customer is pleased.
- Zero disconfirmation takes place when performance is supposed to be precisely the same as the expectations. In this case, customers are pleased or are ambivalent.
- Lastly, negative disconfirmation occurs when performance is poorer than anticipations and customers get disappointed.

The theory proposes that customer satisfaction is influenced by the gap between expectancy and experience. Understanding and managing customer expectations can help local authorities improve customer satisfaction and loyalty

The Expectancy- Disconfirmation is an effective tool that local authorities can implement when assessing citizen satisfaction. The theory produced important perceptions and should continuously be used to assess customer satisfaction.

2.9 Citizen's Trust

Citizens' trust in urban councils is an important component of effective governance. Understanding the antecedents of trust is essential for fostering trust and improving council performance. Citizen trust is gaining much attention as many researchers are putting more effort in trying to find out the public expectations and government reactions to the citizen's expectations (Ahmed et al., 2021).

Trust refers to the perceptions of citizens on the government's ability to provide the services that meet their expectations (Beeri et al., 2018). Citizen trust is also defined as the trust that citizens have on service providers that they are able to provide quality services and that they will always try to meet the needs of the community in the long run (Termizi, et al., 2022). The authors further argued that previous service delivery has a greater effect on citizen trust, if citizens are not happy with the previous service delivery they lose trust in the service providers. Lack of trust leads to citizens who do not pay their taxes

and this severely affects the development of infrastructure (Salim, et al., 2017). Citizens rely on government institutions to fulfil their responsibilities; they also expect them to be open and honest. If their expectations are not met, it ends up in distrust (Termizi, et al., 2022). The authors further added that public trust determines the government's competitiveness, and it enhances public confidence in the government. Trust is an important tool in business transactions; it is built, established and taken care of and tested over time (Uzir, et al., 2021).

2.10 Service Quality and Citizen Satisfaction

Service quality has a positive impact on citizen satisfaction (Akram et al., 2022). The authors further mentioned that citizens are more satisfied if they receive high-quality services. Service quality contributes highly to customer satisfaction and organisational success. Citizens measure the levels of satisfaction through the service quality provided (Mbassi et al., 2019). Customer satisfaction depends more on the levels of service quality (Mbassi et al., 2019; Akram et al., 2022). According to Nam et al., (2022), service quality is considered an important criterion for assessing citizen satisfaction. Service quality is vital for Municipal authorities as it directly impacts on citizen satisfaction and society's well-being. Municipal rates and taxpayers' satisfaction is important in assessing the success of service delivery (Masitenyane, et al., 2023; Rizal, et al., 2023).

2.10 Citizens' satisfaction and Trust

The more satisfied the citizens are with the service delivery, the more they trust the local government (Beeri et al., 2018). Citizens' trust is influenced greatly by the levels of citizen satisfaction (Salim, et al., (2017). Failure to meet citizen's expectations contributes to a breakdown of citizen trust (Termizi, et al., 2022). Citizens who trust their government are satisfied with their local government' performance (Ahmed et al., 2021). Uzir et al., (2021) also agree that trust has a significant effect on customer satisfaction. The authors further added that trust is an important principle in every business transaction because both parties rely on each other when carrying out a business transaction.

2.11 Service Quality and Citizen Trust

Service quality has a positive impact on citizen trust (Nam et al., 2022). According to Anggardini, et al., (2022) there is a positive relationship between service quality and trust. When customers are provided with quality services, they have a tendency to trust the service providers and they pay their bills on time.

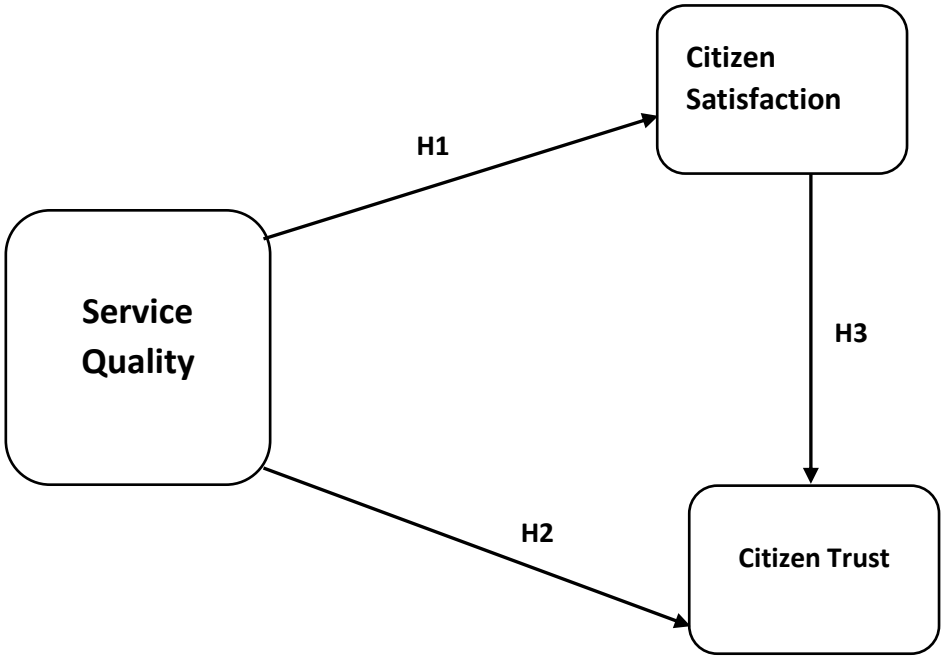
3. Aims and Hypothesis

This study aims to find out the relationship between service quality and citizen satisfaction and citizen trust in the municipality of Chinhoyi, Zimbabwe.

3.1 Research Hypothesis

H1: Service quality positively affects citizen satisfaction in the urban councils of Zimbabwe.
H2: Service quality has a positive impact on citizens' trust in the urban councils of Zimbabwe.
H3: Citizen Satisfaction positively affects citizen trust in the urban councils of Zimbabwe.

Figure 1: Conceptual Framework



4. Research Methodology

Quantitative research was used to examine the association between the research variables and hypotheses. A cross-sectional survey was adopted. The target population comprised Chinhoyi town residents. The town has a total population of 90800 people (Stats 2025). A Rao-Soft calculator, with a confidence level of 95% and a margin of error of 5% was used to determine a sample size of 383 participants. Convenience sampling technique was used and adults who are 18 years of age were used as research participants in this study. The respondents were intercepted at Municipalities when they were paying their municipality bills and they were first requested to sign consent form in writing confirming voluntary participation in the study. The researchers were granted ethical clearance by the Chinhoyi University of Technology Research Ethics Committee.

4.1 Research Instruments

A structured questionnaire on a five point likert scale was used to collect data. The questionnaire has four-sections. Section A covers demographic data, Section B focuses on service quality, Section C covers questions on citizen satisfaction and Section D focuses citizen trust.

4.2 Data analysis and Presentation

4.2.1 Reliability

Service quality has 13 items and produced an alpha value of 0.9, citizen satisfaction has 12 items and an alpha value of 0.8 and citizen trust has 13 items and produced an alpha value of 0.9. These values show that the research instrument is reliable because values are above 0.7. This shows that there is internal consistency (Cresswell, 2023).

4.2.2 Validity

4.2.3 Discriminant Validity

Discriminant validity shows the degree at which constructs are different from each other. It ensures that each construct remains unique and independent. Discriminant validity is achieved by comparing the average variance extracted (AVE) and squared inter-construct correlations (SICs). Discriminant validity

is reached when AVEs square root is higher than SIC (2017, p. 125). The results in Table 1, show that all the AVEs were bigger than the SICs, and in this study the conditions for discriminant validity were met (Arkkelin, 2014). Satisfaction of this condition confirms that this study has no discriminant validity problems.

Table1: Average Variance Extracted and Squared Inter-Construct Correlations

Construct	SQ	CS	CT
Service quality (1)	0.725		
Citizen satisfaction (2)	0.422	0.707	
Citizen trust (3)	0.567	0.553	0.819

Note: *Diagonal elements in bold represent AVE, numbers below diagonal elements represent SICs, numbers above diagonal elements represent correlations.

4.2.4 Convergent Validity

Measurement model fit indices, namely χ2 /degrees of freedom (DF), goodness-of-fit index (GFI), RMR comparative fit index (CFI) and root mean square error of approximation, Incremental fit index (IF), Root Mean Square Residual (RMR), Root mean square error of approximation (RMSEA) were taken into consideration in this study. Tucker lewis (TL) As presented in Table 2, the model successfully attained good fit X2/df 2.1; GFI .900; RMR .05; RMSEA .05; CFI .950; TLI .948;). To accept the model, the value of χ /df should not be above 3, the values of GFI, AGFI, NFI, TLI and CFI must be near 1 and RMSEA must range from .05 to .10 (Hair et al., 2017).

Table 2: Measurement Model Fit Indices

Fit Indices	Measurement	Recommended
X^2/df	2.1	≤3.000
GFI	0.876	>0.900
RMR	0.05	< 0.08
RMSEA	0.07	<0.080
CFI	0.950	>0.900
TLI	0.948	>0.900
IFI	0.956	>0.900

4.2.5 Factor Loadings

Table 3 shows standardised factor loadings. Factor loadings are very important and they are used to identify underlying relationships between variables. Factor loadings quantify relationships between a factor and an observed variable. Higher factor loadings show stronger relationships, signifying that the variables are closely related with the underlying factor. According Hair et al., (2017), the lowest cut off point for factor loadings should be .5 The factor loadings in Table 3 are above the cut-off point (λ = 0.5) and are therefore regarded as significant (Hair et al., 2017).

Table 3: Standardised Factor loadings, Cronbach alpha and Composite Reliability

Construct		Cronbach's alpha		Composite reliability
Q12	SQUALITY	.696	0.9	0.907
Q10	SQUALITY	.867		
Q9	SQUALITY	.613		
Q8	SQUALITY	.642		
Q6	SQUALITY	.597		
Q5	SQUALITY	.798		
Q4	SQUALITY	.874		
Q3	SQUALITY	.629		
Q2	SQUALITY	.742		
CS1	CSAT	.696	0.861	0.856
CS2	CSAT	.779		
CS3	CSAT	.754		
CS4	CSAT	.642		
CS5	CSAT	.684		
CS6	CSAT	.669		
TRU1	TRUST	.730	0.945	0.948
TRU2	TRUST	.796		
TRU3	TRUST	.830		
TRU4	TRUST	.837		
TRU5	TRUST	.911		
TRU6	TRUS	.933		
TRU7	TRUST	.862		
TRU8	TRUST	.847		
TRU9	TRUST	.566		

4.2.6 Descriptive Statistics

The average mean for service quality is 2.4, as shown in Table 4 shows a mean which is below 3, and this therefore that implies that Chinhoyi local authorities are providing poor service quality, the roads are poor, the street lights are not functioning well, no constant clean water, poor garbage collection, etc. Table 4 also shows an average of 2.4, also suggesting that there is poor citizen satisfaction. The residents are not pleased with the services being provided by the local authorities. Citizen Trust has an average of 2.7, also showing that they do not trust their service providers.

Table 4: Descriptive statistics

Item	Average Mean
Service quality	2.4
Citizen Satisfaction	2.4
Citizen Trust	2.7

5. Results

Table 5 summarises the hypothesis test results. According to Hair, et al., (2019), P-values should be equal to or less than 0.01 ($p < 0.01$) for the hypothesis to be accepted.

Table 5: Hypothesis Test Results

Relationship	Estimate	T-statistic	P-Value
SQUALITY → CSAT	0.460	8.452	0.001
SQUALITY → CTRUST	0.514	9.238	0.001
CSAT → CTRUST	0.582	11.365	0.000

(H1), Hypothesis test results for service quality and citizen satisfaction show a p value of 0.001 this means there is a positive association between service quality and citizen satisfaction. This means that as service quality improves citizen satisfaction and we therefore accept the hypothesis. Results also showed that there is a significant relationship between service quality and citizen satisfaction. This means that when citizens are provided with high service quality they become satisfied. When citizens are satisfied with high quality services there is consistent payment of rates at the municipality. When citizens are satisfied, they can pay their rates, which in turn helps the municipalities to have high incomes and revenues which can be used for further developments. The results are similar to the findings of Carvalho, et al., (2025), Romero-Carazas, et al., (2023). Nogueira, et al., (2024), who found that service quality, has a positive impact on citizen satisfaction.

(H2) Hypothesis test results for service quality and citizen trust show a p-value of 0.001. This means service quality positively impacts on citizen satisfaction. The results are similar to the findings of Alghfeli , et al., (2021) & Firmansyah, et al., (2023) who also found that service quality has a positive effect on trust. When residents are provided with high quality services they have a tendency of trusting the service providers. When there is trust residents pay for the services provided.

(H3) Citizen satisfaction and citizen trust have a p-value of 0.000. This also means that there is a positive connection between citizen satisfaction and citizen trust. The results are also similar to the findings of Akram, et al., (2022), Naraidoo et al., (2021), who also found that there is a positive relationship between customer satisfaction and trust. When citizens are pleased with the service delivery, they tend to trust the service provider. Satisfaction has a significant impact on trust; there is a strong relationship between trust and happiness (Verma, et al., 2021; Akram et al., 2022; Vaniara, et al., 2022). Firmansyah et al. (2023) also found that satisfaction positively influences trust. Senachai, et al., (2024) & Hidayat, et al., (2023) also discovered that satisfaction positively impacts trust.

6. Conclusion and Recommendations

The study aimed to examine the effect of service quality on citizen satisfaction and trust. Results showed there is a significant relationship between service quality and citizen satisfaction. The results also revealed that there is a strong connection between service quality and citizen trust. It has also been concluded that citizen satisfaction has a significant impact on citizen trust. Therefore, is need for a service quality team in local authorities that manages and implements service quality standards. Local authorities should implement some measures to improve services being provided. Local Authorities should use the SERVQUAL model to measure and improve service quality on tangibles like the roads,

waste management and infrastructure development, reliable services, responsiveness assurance (competence and credibility) and empathy which is understanding customer needs).

Local authorities should introduce a participatory budget system and also involve citizens in decision making so that they can share their needs, interests and expectations. To improve service delivery local authorities should implement flexible systems for handling complaints and feedback. Local council authorities should also train and equip their staff with the relevant skills and knowledge so that they can do their work effectively and improve service delivery. To improve service delivery management should also ensure sound financial management, proper service allocation and implement strong anti-corruption measures to improve reliability. Additionally, local authorities should also use digital tools to create open and more responsive communication between local authorities and the citizens. Local authorities should also ensure that the residents get value for money. Chinhoyi municipality should also regularly conduct user satisfaction surveys which allow them to know their citizen experiences, perceptions and expectations. They should recognise the needs and problems of citizens and respond immediately with solutions. Consistent monitoring of service quality is essential to make sure that a local government surpasses citizens' expectations and develop its offerings which in turn lead to citizen satisfaction and trust.

6.1 Implications for future studies

The study may present some future limitations; therefore, it is advised to conduct research in the future on the factors that are contributing to poor service quality. Future research should also focus on how corporate governance issues in local authorities are affecting service delivery. This research used quantitative research methods and positivism research philosophy. In the future research it is advisable to adopt the mixed methods research methods to allow for the collection of both qualitative and quantitative data and for data triangulation to be done.

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