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A Study on the Effect of Service Quality of Social Welfare Institutions on Customer Satisfaction, Reuse Intention, and Word-of-mouth Effect*

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Abstract

Purpose: This study aims to empirically analyze the impact of service quality on customer satisfaction, reuse intention, and word-of-mouth effect in South Korean social welfare institutions. Given the rapid expansion of social welfare services since the 1980s, service quality and user perception have gained importance, but existing studies have primarily focused on customer demand with limited attention to the perception gap between service providers and users. **Research Methodology**: A survey was conducted with 175 users of welfare centers in Jeollanam-do. Service quality was measured across five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. The collected data were analyzed using statistical methods, including correlation and regression analysis, to examine the relationships between service quality and customer satisfaction, reuse intention, and word-of-mouth effect. **Results:** The findings indicate that kindness, convenience, and tangibility have a significant impact on customer satisfaction, reuse intention, and the word-of-mouth effect. These dimensions of service quality were found to be more influential than others in shaping positive customer outcomes. **Conclusion:** This study provides actionable insights for improving service quality in social welfare institutions, demonstrating that enhancing specific aspects of service quality can lead to higher customer satisfaction, increased reuse intentions, and more favorable word-of-mouth.

Keywords : Service Quality, Customer Satisfaction, Reuse Intention, Word-of-Mouth Effect, Social Welfare Institution

JEL Classification Code : I31, I38, L84

1. Introduction

1.1. Research Background and Purpose

Since the 1980s, social welfare services in Korea have expanded rapidly in quantity, and accordingly, improving the quality of services and changing users' perceptions have emerged as important research tasks. Social welfare services are an important field that directly affects the quality of life of users due to their nature and it is difficult to satisfy users' various needs only by simple quantitative expansion. In particular, there is a possibility that there is a difference in perception of service quality between service providers and users, and clearly identifying these differences can play an important role in improving service quality and improving satisfaction. Existing studies have mainly focused on customer demand, but studies that empirically analyze the

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correlation between service quality provided by social welfare institutions, user satisfaction, reuse intention, and word of mouth effect are insufficient. Therefore, this study aims to strengthen the competitiveness of social welfare institutions and seek strategic measures to improve service quality by analyzing the effect of service quality of Korean social welfare institutions on customer satisfaction, reuse intention, and word of mouth effect.

2. Theoretical Background

2.1. SERVQUAL Model

One of the representative theoretical models for measuring and analyzing service quality is the SERVQUAL model presented by Parasuraman et al. (1988).

This model divides service quality into five dimensions: reliability, responsiveness, assurance, empathetic, and tangibles.

Reliability: It is the ability to provide services stably and consistently. In social welfare institutions, the ability to provide promised services accurately and stably is very important. Service users often value the stability and continuity of services, which leads to trust in the institution.

Responsiveness: The ability to respond quickly and appropriately to customer needs and problems. In social welfare institutions, responding quickly to various needs of users is an important factor in increasing user satisfaction. In particular, it plays an important role to respond appropriately to urgent or sensitive situations.

Assurance: refers to the service provider's ability to give expertise, knowledge, and trust. In social welfare services, employee expertise and service reliability provide customers with a sense of psychological stability, which is a major factor in increasing customer satisfaction.

Empathy: It refers to the ability to pay attention to customers individually and to understand and respect their needs and desires. The role of empathy is particularly important for social welfare institutions. Since customers who use welfare services are often in vulnerable situations, the empathic attitude of service providers has an important influence on the positive experience of customers.

Tangibles: It refers to the physical elements of a service, such as the physical environment, equipment, and the external appearance of manpower. In the case of social welfare institutions, a pleasant facility environment and the professional external attitude of service providers also play an important role in the quality of service felt by customers.

2.2. Expectation-Disconfirmation Theory

Oliver (1980)'s expectation-inconsistency theory is one of the core theories explaining customer satisfaction, and it is believed that the difference between the service expected by the customer and the service actually experienced affects the satisfaction. In other words, if the service is better than the customer expected, satisfaction increases, and if it does not meet the expectations, dissatisfaction occurs.

In social welfare services, customer expectations are closely related to service quality perception. When services that meet or exceed customer expectations are provided, they feel greater satisfaction, which is likely to lead to reuse intention and positive word of mouth effect.

This theory provides an important theoretical framework for explaining how service quality affects customer satisfaction and is particularly applicable in areas where expectations are related to individual quality of life, such as welfare services.

2.3. Technical and Functional Quality

Grönroos (1984) explains service quality in two ways: technical quality and functional quality. Technical quality is about the outcome of a service, and functional quality refers to the experience in the process of being provided. This distinction is useful for evaluating services by social welfare institutions. Technical quality: This refers to the physical outcome of the service, and in social welfare institutions, physical facilities, equipment, and specific service results correspond to this. Since welfare services include outcomes that directly benefit users, technical quality is very important. For example, the cleanliness of facilities, physical accessibility, safety, etc. act as important factors of technical quality. Functional quality: It refers to the experience felt by customers in the process of providing services. Employee attitudes, kindness, empathy, and interactions with customers correspond to functional quality. In social welfare services, functional quality is more important because welfare services are provided through interactions between people, and in particular, kindness and empathy directly affect the evaluation of customer service quality. These technical and functional qualities may act as independent factors, respectively, but when both factors are properly met at the same time, customers will evaluate the quality of service more positively. In the case of social welfare institutions, functional quality plays a very important role in building customer psychological stability and trust.

2.4. Importance of Quality of Social Welfare Services

Social welfare services go beyond simply providing physical services and aim to improve the quality of life of individuals. Therefore, service quality plays a key role in the success of social welfare institutions. In particular, in the

case of welfare services, service users often and repeatedly use the institution, so high service quality acts as an important factor in reinforcing the customer's reuse intention and word of mouth effect. In order to improve service quality in social welfare institutions, it is necessary to meet customer expectations and continuously manage various factors such as reliability, responsiveness, and empathy.

3. Research Method

3.1. Research Model and Research Question

3.1.1. Research Model

In addition, based on previous studies, service quality was divided into five dimensions, and a research model was designed and a research hypothesis was presented (see Figure 1).

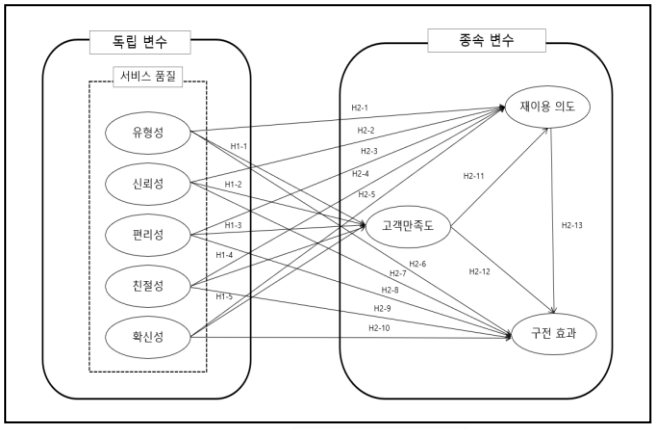

Figure 1 : Research Model

3.1.2. Research Question

In this study, two research questions were set up and verified as follows.

1. Does the service quality of social welfare institutions affect customer satisfaction?

2. Does the service quality of a social welfare institution affect the customer's intention to reuse and word of mouth effect?

3.2. Research Subjects and Data Collection

From March 1 to April 30, 2021, a total of 300 copies were distributed to the disabled, elderly, and female welfare center users in Mokpo, Yeosu, Suncheon, Naju, Muan, Yeongam, Hampyeong, Gangjin in Jeollanam-do, and 175 copies were sampled, excluding 11 unfaithful questionnaires due to duplication and omission.

3.3. Measurement Tools

Table 1: The composition of Questionnaires

Sortation	Contents	N
General Characteristics	Gender, Marital Status, Occupation, Education, Average Monthly Household Income, Number of Households Living	7
Form of Use	Classification of Social Welfare Institutions Used, Route of Recognition of Social Welfare Institutions Used, Period of Use of Facilities, Means of Transportation Used by Social Welfare Institutions, Reasons for Using Social Welfare Institutions, Reasons for moving from Previous Welfare Institutions, Ranking of Welfare Facilities Considered	7
Quality of Service	Tangibility, Reliability, Convenience, Kindness, Confidence	25
Satisfaction	Customer Satisfaction of Social Welfare Institutions	3
Intention of Reuse	Intention of Reuse of Social Welfare Institutions	3
Word of Mouth Effect	Word of Mouth Effect of Social Welfare Institutions	3
Sum		48

Data was collected and analyzed using the Likert scale defined for each dimension to evaluate the effect of service quality on customer satisfaction, reuse intention, and word of mouth effect. The questionnaire consisted of a total of 48 questions. Measurement questions were composed for each variable, including general matters of the survey subjects and five service quality factors: tangible, reliability, convenience, kindness, certainty, customer satisfaction, reuse intention, and word of mouth effect, and responses were made using the 5-point Likert scale based on the criteria of '1: Not at all, 2: No, 3: Usually, 4: Yes, 5: Very Yes'. (see Table 1).

3.4. Analysis Method

Correlation analysis and regression analysis were performed through statistical programs SPSS and AMOS. In

addition, the indirect impact path and the effect of each path were measured through structural equation modeling (SEM) and intervention effect analysis.

4. Empirical Analysis and Results

4.1. Sociodemographic Characteristics

Looking at the demographic and sociological characteristics of the respondents, 59 (33.5%) were male and 117 (66.5%) were female, 60 (34.1%) were unmarried and 116 (65.9%) were married, 56 (31.8%) were in their 70s, 39 (22.2%) were in their 30s, 30 (17.0%), 25 (14.2%) were in their 50s, 16 (9.1%) in their 20s, and 10 (5.7%) in their 60s, followed by those in their 30s and 40s. The highest number of respondents was 79 (44.9%), followed by 40 office workers (22.7%), 23 part-time workers (13.1%), 19 full-time housewives (10.8%), 8 self-employed (4.5%), 6 college students (3.4%), and 1 other (0.6%).

The respondents' academic background was 63 (35.7%), 57 (32.4%), 20 (11.4%), 20 (11.4%), 20 (11.4%), and 16 (9.1%) who graduated from high school or higher. In addition, 58 respondents (33.0%) said they had no income, followed by 39 (22.2%) for less than 1 million won, 31 (17.6%) for more than 2 million won, 29 (16.5%) for more than 2 million won, and 19 (10.7%) for more than 3 million won, and 55.2% of respondents used social welfare centers as they felt difficulty living with less than 1 million won. The number of households living in the respondents was the highest with 70 (40.1%), 49 (27.8%) for 1.5 generations (me and my spouse, single children), 36 (20.5%) for the first generation (me and my spouse (parent) and 20 (11.4) for the second generation (me and my spouse, married children).

The social welfare centers that respondents use now are used by 63 women's welfare centers (35.8%), 62 disabled welfare centers (35.2%), and 51 elderly welfare centers (29.0%). Respondents used social welfare centers in the order of 49 people (27.8%), 43 people (24.4%), 38 people (21.6%), 30 buses (17.0%), 15 others (8.5%), and 1 taxi (0.6%). Respondents used social welfare centers for more than one year and less than three years, with 79 people (44.9%), 48 people (27.3%), 26 people (14.8%) for more than three years and less than five years, and 23 people (13.1%) for more than five years(see Table 2).

Table 2: Matters to be considered in social welfare institution facilities

Sortation	Contents	N	(%)
Gender	Male	59	33.5
	Female	117	66.5
Marital Status	Single	60	34.1
	Married	116	65.9
Age	Under 20s	16	9.1
	30s to 39s	39	22.2
	40s to 49s	30	17.0
	50~59s	25	14.2
	60~69s	10	5.7
	70s or Older	56	31.8
Job	University Student	6	3.4
	Not Employed	79	44.9
	Part-Time Job	23	13.1
	Self-Employment	8	4.5
	Office Worker	40	22.7
	Housewife	19	10.8
	Etc	1	0.6
Scholarship	Unschooled	16	9.1
	Graduation from Elementary School	20	11.4
	Graduation from Middle School	20	11.4
	High School Graduation	57	32.4
	College Graduation	63	35.7
Family's Average Monthly Income	None.	58	33.0
	Less than 1 million Won	39	22.2
	More than 1Million Won and less Than 2 million Won	31	17.6
	More than 2 million Won and Less than 3 million Won	29	16.5
	More than 3 million Won	19	10.7

4.2. Reliability and Validity Analysis

4.2.1. Exploratory factor analysis

The sample fit (MSA) is 0.930, so this data can be said to be suitable for factor analysis. In addition, as a result of Bartlett's sphericity test, X^2=4832.468 ρ = 0.000, the correlation between the variables of the 'satisfaction scale' was recognized based on the significance level of 0.05, so it can be said that factor analysis is possible overall. Accordingly, five sub-factors were extracted, and the cumulative explanatory power was investigated as 77.76%(see Table 3).

Table 3 : Exploratory Factor Analysis on Service Quality - Independent Variables

Sortation	Common	2	2	3	4	5	6	7	8
Conven5	0.813	0.846							
Conven2	0.794	0.839							
Conven1	0.786	0.836							
Conven4	0.774	0.810							
Conven3	0.782	0.808							
Trust4	0.872		0.886						
Trust5	0.872		0.868						
Trust2	0.728		0.806						
Trust3	0.730		0.773						
Trust1	0.681		0.766						
Kind5	0.754			0.758					
Kind4	0.785			0.756					
Kind1	0.766			0.754					
Kind2	0.813			0.750					
Kind3	0.804			0.738					
Certain1	0.769				0.786				
Certain2	0.784				0.767				
Certain5	0.823				0.698				
Certain4	0.755				0.657				
Certain3	0.769				0.495				
Type4	0.743					0.743			
Type5	0.812					0.736			
Type2	0.735					0.713			
Type1	0.693					0.674			
Type3	0.638					0.604			
Reuse3	0.817						0.834		
Reuse1	0.822						0.780		
Reuse2	0.729						0.732		
Satis1	0.846							0.762	
Satis2	0.791							0.751	
Satis3	0.742							0.737	
Word3	0.824								0.769
Word2	0.764								0.711
Word1	0.828								0.636

Factor	Reliability	Convenience	Kindness	Tangibility	Confidence	Word-of-Mouth Effect	Reuse Intention	Customer Satisfaction
Eigenvalue	14.100	4.086	2.312	1.773	1.252	1.210	0.941	0.766
Ratio of Variance	41.471	12.017	6.800	5.215	3.682	3.560	2.767	2.254
Accumulated Variance Ratio	41.471	53.488	60.288	65.503	69.186	72.746	75.513	77.767

4.2.2. Reliability Analysis

The reliability analysis results are presented in Table 19. According to this, Cronbach's α value appears from 0.861 to 0.925, and the reliability of the measurement tool was verified to be relatively high (see Table 4).

Table 4: Reliability Analysis of Measurement Items

Sortation	Question	Adjusted R^2	Cronbach's α
Tangibility	Type1	0.730	0.892
	Type2	0.756	
	Type3	0.685	
	Type4	0.716	
	Type5	0.800	
Reliability	Trust1	0.718	0.916
	Trust2	0.728	
	Trust3	0.756	
	Trust4	0.878	
	Trust5	0.879	
Convenience	Conven1	0.807	0.925
	Conven2	0.807	
	Conven3	0.789	
	Conven4	0.799	
	Conven5	0.826	
kindness	Kind1	0.783	0.924
	Kind2	0.837	
	Kind3	0.821	
	Kind4	0.805	
	Kind5	0.778	
Confidence	Certain1	0.765	0.923
	Certain2	0.783	
	Certain3	0.817	
	Certain4	0.786	
	Certain5	0.856	
Customer Satisfaction	Satis1	0.797	0.861
	Satis2	0.735	
	Satis3	0.684	
Word-of-Mouth Effect	Reuse1	0.795	0.863
	Reuse2	0.721	
	Reuse3	0.743	
Reuse Intention	Word1	0.776	0.862
	Word2	0.699	
	Word3	0.744	

4.2.3. Confirmatory Factor Analysis

Confirmation factor analysis was performed to verify the validity of the exploratory extracted service quality factors (See Figure 2).

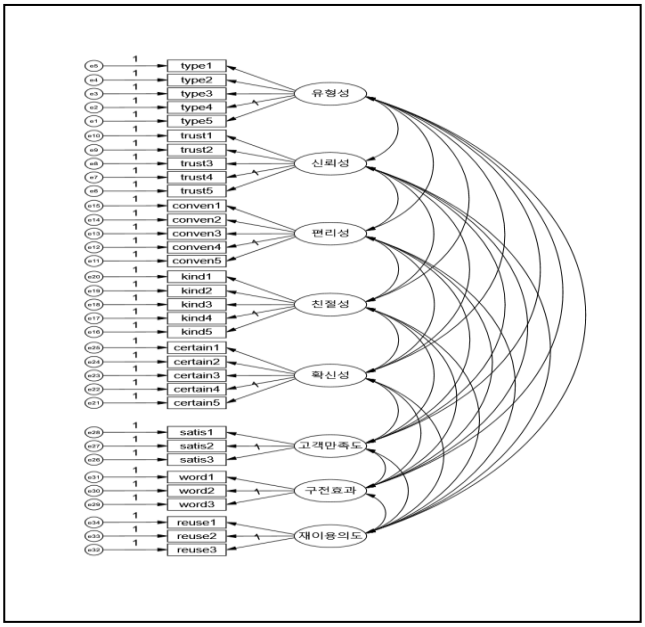

Figure 2 : CFA Model

The sample of this research model is large enough, it has a theoretical background, the Q value is 1.229, and the other goodness-of-fit indices show NFI and CFI as 0.882 and 0.975, respectively, so this model is interpreted as suitable. In addition, in the case of RMSEA, 0.036 RMSEA is good if it is less than 0.05, 0.08 is good if it is less than 0.08, and 0.1 is normal Watching Kim, G. S. (2008). The suitability of the model is judged to be good (See Table 5).

Table 5: Model Fit Summary

CMIN					
Model	**NPAR**	**CMIN**	**DF**	**P**	**CMIN/DF**
Default Model	96	604.478	499	0.001	1.211
Saturated Model	595	0	0		
Independence Model	34	5191.411	561	0	9.254
Baseline Comparisons					
Model	**NFI**	**RFI**	**IFI**	**TLI**	**CFI**
	Delta1	**rho1**	**Delta2**	**rho2**	
Default Model	0.884	0.869	0.978	0.974	0.977
Saturated Model	1		1		1
Independence Model	0	0	0	0	0
RMSEA					
Model	**RMSEA**	**LO 90**	**HI 90**	**PCLOSE**	
Default Model	0.035	0.023	0.044	0.997	
Independence Model	0.217	0.212	0.223	0	

4.3. Hypothesis verification

4.3.1. Summary of Research Hypothesis Verification Results

The suitability and hypothesis verification results of the structural equation research model of this study (See Table 6).

Table 6: Research Hypothesis Summary

Path			Results
Tangibility	→	Customer Satisfaction	Adoption
Reliability	→	Customer Satisfaction	Dismissal
Convenience	→	Customer Satisfaction	Adoption
Kindness	→	Customer Satisfaction	Adoption
Confidence	→	Customer Satisfaction	Dismissal
Tangibility	→	Reuse intention	Dismissal
Reliability	→	Reuse intention	Dismissal
Convenience	→	Reuse intention	Adoption
Kindness	→	Reuse intention	Adoption
Confidence	→	Reuse intention	Dismissal
Tangibility	→	word-of-mouth effect	Dismissal
Reliability	→	word-of-mouth effect	Dismissal
Convenience	→	word-of-mouth effect	Adoption
Kindness	→	word-of-mouth effect	Adoption
Confidence	→	word-of-mouth effect	Dismissal
Customer Satisfaction	→	Reuse intention	Adoption
Customer Satisfaction	→	word-of-mouth effect	Adoption
Reuse intention	→	word-of-mouth effect	Adoption

4.3.2. Indirect Effect Analysis Results

This paper used the bootstrapping technique to verify the significance of the mediating effects.

The results showed that the overall effect between kindness and reuse intention was 0.334, the direct effect was 0.278, and the indirect effect was 0.056, confirming that customer satisfaction partially mediated the relationship at P<.05.

For convenience and reuse intention, the overall effect was 0.251, direct effect 0.179, and indirect effect 0.072, also showing partial mediation by customer satisfaction, significant at P<.05.

Between kindness and word-of-mouth, the overall effect was 0.381, direct effect 0.247, and indirect effect 0.134, with customer satisfaction and reuse intention partially mediating at P<.01.

Similarly, for convenience and word-of-mouth, the overall effect was 0.411, direct effect 0.285, and indirect effect 0.126, with partial mediation by customer satisfaction and reuse intention, significant at P<.05.

Table 7: Analysis of the overall effect of dependent variables

			Confidence	Kindness	Convenience	Tangibility	Reliability	Customer satisfaction	Reuse intention	Word-of-Mouth Effect
Customer Satisfactio	Overall Effect	B	-0.282	0.265*	0.312*	0.699*	-0.109	0	0	0
		S.E	0.209	0.143	0.069	0.209	0.158	0	0	0
		Beta	-0.284	0.23	0.296	0.674	-0.074	0	0	0
	Direct Effect	B	-0.282	0.265*	0.312*	0.699*	-0.109	0	0	0
		S.E	0.209	0.143	0.069	0.209	0.158	0	0	0
		Beta	-0.284	0.23	0.296	0.674	-0.074	0	0	0
	Indirect Effect	B	0	0	0	0	0	0	0	0
		S.E	0	0	0	0	0	0	0	0
		Beta	0	0	0	0	0	0	0	0
Reuse intention	Overall Effect	B	-0.01	0.412*	0.283**	0.347*	-0.268	0.259	0	0
		S.E	0.174	0.131	0.104	0.172	0.158	0.146	0	0
		Beta	-0.009	0.334	0.251	0.313	-0.168	0.242	0	0
	Direct Effect	B	0.063	0.344*	0.202	0.166	-0.24	0.259	0	0
		S.E	0.175	0.137	0.12	0.217	0.166	0.146	0	0
		Beta	0.059	0.278	0.179	0.15	-0.151	0.242	0	0
	Indirect Effect	B	-0.073	0.069*	0.081*	0.181*	-0.028	0	0	0
		S.E	0.07	0.051	0.047	0.132	0.045	0	0	0
		Beta	-0.069	0.056	0.072	0.163	-0.018	0	0	0
Word-of-Mouth Effect	Overall Effect	B	-0.038	0.466*	0.459**	0.279	-0.176	0.284	0.258**	0
		S.E	0.177	0.131	0.099	0.177	0.137	0.146	0.083	0
		Beta	-0.036	0.381	0.411	0.254	-0.112	0.268	0.261	0
	Direct Effect	B	0.026	0.302*	0.318**	0.038	-0.083	0.217	0.258**	0
		S.E	0.202	0.128	0.11	0.238	0.135	0.138	0.083	0
		Beta	0.025	0.247	0.285	0.034	-0.053	0.205	0.261	0
	Indirect Effect	B	-0.064	0.164**	0.141*	0.241*	-0.093*	0.067*	0	0
		S.E	0.105	0.059	0.054	0.151	0.063	0.043	0	0
		Beta	-0.061	0.134	0.126	0.22	-0.059	0.063	0	0

5. Conclusion

5.1. Summary of Analysis Results

The theoretically established causal model between 'social welfare institution service quality → customer satisfaction → reuse intention → word-of-mouth effect' was verified as having an appropriate fitness index. Among the social welfare service quality dimensions, tangibility, convenience, and kindness were found to have relatively more influence on customer satisfaction than other variables. Word-of-mouth effect to inform others was found to be word-of-mouth according to convenience, such as ease of access, convenience of using facilities and services, active response by employees, service provision, and individual interest given to them.

6. Discussion and Suggestions

This study empirically analyzed the effect of service quality of social welfare institutions on customer satisfaction, reuse intention, and word-of-mouth effect, and through this, it presents important implications for providing social welfare services. As a result of the study, it was found that among the five service quality dimensions, physical environment, convenience, and kindness had a relatively greater influence on customer satisfaction. Based on this, this study drew some important discussions and suggestions.

First, the importance of physical environment is emphasized. As revealed in the results of the study, the facilities, equipment, and physical environment of social welfare institutions play an important role in enhancing customer satisfaction. This suggests that it is necessary to provide a comfortable and safe environment while customers use the service, not just to maintain the facilities. Therefore, social welfare institutions should invest in continuous facility improvement and up-to-date facility maintenance, and it is important to provide an environment that guarantees cleanliness and safety.

Second, convenience was also found to be a factor that had an important influence on customer satisfaction. This means that it is necessary to increase accessibility and simplify the reservation system so that customers can use social welfare services more easily. Social welfare institutions should seek ways to maximize customer convenience by introducing an online reservation system or selecting a location that considers accessibility to public transportation.

Third, kindness plays an important role in direct interaction with customers. The kind and caring attitude of employees plays an important role in increasing customer satisfaction. Therefore, social welfare institutions should provide kind and professional services through regular education and training so that employees can show empathy and consideration well in their interactions with customers.

Although this study focused on analyzing the effect of service quality of social welfare institutions on customer satisfaction and reuse intention, some limitations and future research directions can be suggested. First, since the study was conducted on social welfare institutions in a specific area, there may be limitations in generalizing the research results. In future research, it is necessary to expand the diversity of samples including various regions and institutional types and to increase the generality of results. Second, since this study analyzed only short-term effects, it is necessary to examine the long-term effect of service quality on customer satisfaction. Follow-up research on this should be conducted. Third, in this study, only five service quality dimensions were analyzed, but it is necessary to further study the effect of other dimensions or factors on customer satisfaction. Fourth, since this study mainly relied on quantitative analysis, in future studies, it is necessary to introduce qualitative research to explore the in-depth service experience and satisfaction of customers. Finally, the effect of digital technology development on the way social welfare institutions provide services can also be an important research topic. Research is needed to analyze the impact of digital services on customer satisfaction. The study highlights three key factors that social welfare institutions must consider to improve service quality: physical environment, convenience, and kindness. Through this, it is possible to suggest strategies that increase customer satisfaction and increase customer reuse intention and word of mouth effect. Social welfare institutions can strengthen their competitiveness through continuous facility improvement, increased accessibility, and friendly and professional service provision.

This study empirically analyzed the effect of social welfare service quality on customer satisfaction and reuse intention, and made a new academic contribution by presenting specific dimensions not covered in previous studies. In addition, by examining the relationship between various dimensions of service quality, future studies provide basic data to deal with service quality from a deeper perspective in the field of social welfare.

In conclusion, this study empirically proved that the quality of service provided by social welfare institutions has an important influence on customer satisfaction, reuse intention, and word of mouth effect, and social welfare institutions provide practical suggestions for providing customer-centered services. These research results will be important basic data for social welfare institutions to increase customer satisfaction and secure long-term competitiveness in the future. We hope that various research

and practical efforts will continue to further improve the quality of social welfare services in the future.

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