

CHAPTER I

INRODUCTION

1.1 Background of the Study

Financial Comptroller General Office (FCGO), an organization under the Ministry of Finance, is the main agency responsible for the Public Financial Management system of Government of Nepal. The treasury operation is the key function of the FCGO. In order to manage the treasury, it carries out the functions mentioned in the Financial Procedure Act, 2055 (B.S.) and Financial Procedure Regulation, 2064 for this office. Actually, these laws for this office have mandated the major functions. As per the said law this office mainly oversees budget implementation, treasury administration, internal audit, budget expenditure implementation, cash and budget management, expenditure and revenue accounting, expenditure and revenue tracking, other receipts management, human resource management, strengthening the accounting system and preparation of consolidated financial statements of the government. There are 81 District Treasury Comptroller Offices (DTCO) in 77 districts under this office. The District Treasury Comptroller Offices release the budget and manage the fund for the expenditure and control the accounts for the offices operating under the line ministries of government of Nepal. Public Financial Management system of government of Nepal can be visualized as the most vital and critical responsibility of civil servants as it is concerned with the management of public finance.

Treasury system in Financial Management of the Government of Nepal has come through many reforms in tune with the development needs and budgetary requirements. It is only after the political change of 1951 AD that public announcement of budget was started and Accountant General Office was established. After the introduction of periodic development plan in 1956 AD there was a pressed need to improve the financial administration of Government of Nepal in order to make it compatible and comparable

with internationally practiced systems of financial management and accounting. Office of the Auditor General was established for independent audit of all government transactions. Double entry system of accounting was introduced instead of Single entry system of accounting and centralized budgetary control system was replaced by decentralized district treasury control system. In the reform process of financial administration, generalized administrative set up of accounting personnel were replaced by specialized group for financial administration by creation of Accounts Group under administrative service to ensure and strengthen financial management. Similarly Accountant General Office was upgraded to Financial Comptroller General Office (FCGO) in 1975 AD. In the process of system improvement modern classification of budget heads and line items were introduced to make the budget compatible with internationally practiced budgetary system. Public Expenditure and Financial Accountability framework of expenditure and Treasury Single Account system has been introduced for effective and efficient cash management. These system improvements are some of the notable and major reform activities carried out in financial administration sector.

Talking about the cash management system of the Government of Nepal, It was more effective and efficient in the period before 1951 AD due to existence of few cash receiving centers and expenditure units. Development activities were almost nil and surplus revenue over administrative expenses was deposited in the personal account of then Rana Prime Ministers. That system had given prime importance to collect more revenue and to make less expenditure so as to deposit as much more surplus money in Prime Minister's personal account as far as possible. Major source of revenue was from Land Administration in the form of land revenue and all the expenditures also were released from Land Administration Offices located mostly in Tarai districts of Nepal. There was no banking system for the collection of government resources and release of fund for expenditures.

After political change of 1951 AD and especially with the introduction of development plan in the year 1956 AD, government resources were diversified under various budget headings including foreign grants and loans resulting to substantial increase in budgetary

figure. Government revenue and expenditure were channeled through budgetary system and government resources came to be the public purse with more concentration to budgetary expenditure. More attention is given to budget execution, accounting for revenue and compiling annual accounts and less attention to cash management and daily oversight of cash flows and balances, optimal use of cash resources by eliminating bank floats and minimizing idle cash resources and cost of debt services.

This observation is more or less seems to be true in case of Nepalese government treasury system as well. With ever increasing figure of the budget, more flow of foreign aid for various development programs, and pressure from international stakeholders to improve financial administration. As its result expenditure side got more priority for reforms than that of cash management. The picture of cash management was felt weak. Realizing the gravity of the weak cash management International Monetary Fund published a working paper laying down the guiding principles governing international treasury management in 1995 AD and started to help low income countries through technical as well as financial support to improve the treasury management. These countries started to improve treasury management on their own or through other multilateral agencies like World Bank and Asian Development Bank.

In Nepal in the FY 1981/82 AD when reform process was initiated in financial administration by decentralizing the functioning of treasury system to district level in order to making the budget execution process more effective and efficient. In this context District Treasury and Comptroller Offices (DTCO) were established in all 77 districts. This has brought a big change in the budget execution and internal audit system. Before the establishment of DTCOs budget was released as an advance amount in the name of the offices or individuals and settled at the end of the financial year. The advance amount was used in various other purposes beyond budget allocated activities as well. The strong commitment of then Financial Comptroller General Office (FCGO) made this reform possible to reduce irregularities in budget expenditures, advance payments and embezzlement of cash.

In the process of reform in treasury management budget release on the basis of monthly expenditure in the form of reimbursement of expenses was started in the FY 1994/95 AD. This process has improved treasury system by releasing the cash on the basis of actual monthly expenditure resulting to effective use of cash. This process of budget release has minimized the chances of keeping idle fund with Spending Units (SU).

GON has initiated many reform activities in recent years. These reforms activities are focused to make Public Financial Management system more reliable, transparent and efficient. On the recommendation of Public Expenditure and Financial Accountability (PEFA) assessment report 2008 AD, PEFA Secretariat was established to enhance the overall performance and accountability of Public Financial Management by consolidating PFM reform activities.

1.2 Public Investment

Public investment is investment by the government in particular assets, whether through central or local governments or through publicly owned industries or corporations. **Generally, the money that a government spends on public service, such as Education, Health, Drinking Water, Transportation, Electricity etc.** Public investment has arisen historically from the need to provide certain goods, infrastructure, or services that are deemed to be of vital national interest. Public investment has tended to increase as a consequence of industrialization and corresponding demands for new infrastructure to facilities the growth of urban communities.

At the turn of the 21st century, the privatization of state industries and the accompanying deregulation of markets led to the growth of public spending on goods and services provided by the private and not-for-profit sectors, principally through the development of various public-private partnerships.

Public investment tends to be measured quantitatively, on an annual basis, as a percentage of total national income in a given period. It tends to be divided between

physical or tangible investment in infrastructure (for example, transport, telecommunications and buildings); human or intangible investment in education, skills, and knowledge; and current investment in the consumption of goods and services (for example, welfare benefits and pension). Public investment generally constitutes relatively small percentage of overall public spending but is frequently a major component of total national capital investment.

1.3 Statement of Problem

Financial Comptroller General Office (FCGO) is the main government agency responsible for the treasury operation of Government of Nepal. This office is under the Ministry of Finance and is headed by Financial Comptroller General who is a special class officer of Government of Nepal. FCGO is responsible for overseeing all government expenditure against budget, tracking revenue collection and other receipts and preparation of consolidated financial statements of the government. Mainly the study will have observed that preface of FCGO in public investment in educational sector and effectiveness of function that FCGO is performing for making better coordination with its stakeholder.

There are so many question raised by the media, public and other stakeholder about the quality service that delivered by government offices. Mostly government employee and office are oriented to their quality of work of life but not for the public service. FCGO is main government agency who make internal audit in internal control and etc government offices. In this way this study will be aim to answer the following question:

- 1) What is the extent of perceived reliability of service provided by DTCO?
- 2) What is the extent of perceived assurance of service provided by DTCO?
- 3) What is the extent of perceived communication of service provided by DTCO?
- 4) What is the extent of perceived responsiveness of service provided by DTCO?
- 5) What is the extent of perceived technology of service provided by DTCO?
- 6) What is the extent of perceived transparency of service provided by DTCO?

1.4 Objective of Study

The main focus of the study will be extract and analyze the effectiveness of role of the District Treasury Comptroller Office in the sector of public investment on educational sector in Nepal. The researcher tries to examine the relationship of dimensions of quality service such as responsiveness, reliability, assurance, communication, transparency. More of it DTCO is regulating agency for the all government offices in internal audit and control. That's why DTCO must responsible for this operation. The study was conducted in given objective:

- 1) To examine the quality of service delivered by DTCO in terms of reliability.
- 2) To examine the quality of service delivered by DTCO in terms of assurance.
- 3) To examine the quality of service delivered by DTCO in terms of communication.
- 4) To examine the quality of service delivered by DTCO in terms of responsiveness.
- 5) To examine the quality of service delivered by DTCO in terms of technology.
- 6) To examine the quality of service delivered by DTCO in terms of transparency.

1.5 Significance of the Study

The significance of the study is theoretical as well practical or applied some of the significance of the studies are as bellow:

1. This research itself aims to gain knowledge and to add the new literature to the existing field which will help to add information about the role of District Treasury and Comptroller Office.
2. This study focused on effectiveness of role of District Treasury Comptroller Office in public investment in educational sector, so it helps to know about the DTCO is able to provide the better service to their stakeholder or not.
3. There are numerous of emerging issues in the area of managing the public investment in educational sector office. After this study, it helps to formulate and executing the strategical role for FCGO and DTCO.

4. The study will be helpful to those who want to study in further detail and widely in this field. At last, it is expected that the study will add a drop of literature to the field of quality of service in service industry.
5. The study will be important for student, FCGO employee, researcher and other who want to know about the service of FCGO and DTCO.

1.6 Limitation of Study

The researcher may not be able to get information from all offices that related to the area of research. The researcher, however, ensure that the questionnaire may be comprehensibly obtaining information from the public investment in an educational sector. The data collected from specific number of staff of one institution should not be applicable.

1. The overall study only covers effectiveness of role of DTCO on public investment in educational sector.
2. Out of 81 District Treasury and Comptroller office (DTCO) in Nepal, the study was conducted on only three districts (Kathmandu, Lalitpur, Bhaktapur's) DTCO.
3. All data are primary. The questionnaire was converted into Nepali due to the difficulty of understanding English language in government office.
4. Only few articles and text books available in current subject in Nepalese perspective. As such the availability of pertaining data and information are limited.
5. This study only focuses on educational sector, though small sample size should be taken.
6. Due to use of primary data the reliability was depend upon the reliability of respondent's responses.
7. The result may not be generalized in terms of whole Nepali context.

Chapter-II

Review of Literature

2.1 Review of Major Literature

Among the various objective of the organization, to provide the quality service to their customer or stakeholder is one of them. Quality is a comparison of perceived expectations of a [service](#) with perceived performance. It is an assessment of how well a delivered service confirms to the client's expectation. Organizations assess the quality of service provided to their customers in order to improve their service, to quickly identify problems, and to better assess client satisfaction. If management is successful in doing so there will be positive impact in the organization.

A number of major empirical studies relating to the broader perspective of retail service quality are presented below:

Balboni (2013) in their article demonstrated the vital role of retail service quality as a solution activator in the creation of consumer loyalty to the store; the final is understood in a cognitive and achievement sense. Applying a customized version of the RSQS scale, a model is tested by administering questionnaire customers in an under-investigated retail setting, i.e. supermarkets, within the Italian circumstance. Structural equation modeling was employed. The outcomes prove that clientele consider retail service quality as a second-order dimension and identify the main contribution of physical aspects and reliability first-order dimensions. The present study is the first to apply a specific RSQS scale to the Italian national context. Moreover, it provides useful information on the association between service quality and loyalty in retailing.

Ryding (2013) recommended the relative significance of service quality across two grocery store formats. Study to date, indicates that within the grocery sector, customers anticipate value for money in provisions of product quality, dietetic value and service quality. If these attributes are met in relation to the customers' perceived risk, it is more likely that customer satisfaction and maintenance will occur. In difficult competitive,

social and economic circumstances, some sources specify that there will be a trading down in customer shopping habits, with more customers expecting superior levels of service stipulation across a wider range of store formats, including the discounters. This study examines the relative significance of service quality for a quality-led retailer, compared to a discounter. Quantitative research was carried out to obtain both a demand and supply-side perception. Research findings reveal that despite the fact that consumer expectations are raising in relation to the overall shopping experience, distinctions in relation to customers' expectations between the levels of service provided across quality-led stores, compared to discounters, is still apparent.

Simon (2012) in this study they analyzed the Service Quality of the Organized Retail Stores that contributes to the purchaser satisfaction in Coimbatore City, Tamil nadu. Retail Service quality can be deliberate with standard of the quality provided and offered by a retail store in the important areas like Physical aspect, Reliability, Personal Interaction, Problem Solving and Policy aspects, were they analyzed through feedback from the samples of the dynamic retail shoppers. The objective of the research was to identify the influencing retail service quality factor on customer satisfaction and to recognize the value of influence with admiration to customer satisfaction. The research was successfully accomplished and the factors influencing the consumer satisfaction were analyzed. This shows that, the retail stores are in development stage and they are struggling hard to satisfy the customer wants and requirements. This barely depends on how well the retailers look into the influencing factors and take action strategic plan to complete them so as to satisfy the customers' wants and demands.

Thenmozhi (2011) suggested that Multinational and indigenous organized retailers have entered into the unorganized retail industry in the rising economies like India. When it is tapering down to grocery shoppers, customers are faced with decisions to make a selection between various types of retail formats. At this moment, finding out whether the unorganized retail industry meets the consumer needs and expectations is critical. This study identifies the Retail service quality factors and explores the impact of Retail Service Quality on Customer satisfaction and loyalty in unorganized retail outlets. A

sample of customers at selected kirana stores of Tamilnadu in India were selected for the study on the basis of convenience sampling. The study reveals six retail service quality factors namely Store Merchandise, Access, Personal Interaction, Problem solving, Policy and Physical aspects. The findings of the study also confirm that Retail Service Quality factors have a significant impact on customer satisfaction and customer loyalty in unorganized retail outlets.

Islam (2011) in this study investigated the dimensions and their levels of service quality that have major effect on shoppers satisfaction in Fashion house. The results showed that the various dimensions of service quality such as tangible, competence, credibility, accessibility, reliability, responsiveness and customer knowledge were absolutely correlated to consumer satisfaction in Fashion house or brand shop. Though, by using Statistic software SPSS only four factors, namely, reliability, customer knowledge, credibility and tangible have significant effect on customer satisfaction that shows that there is a need to improvement in one of the dimension in order to make customer fully satisfied. Hence, the administration of fashion house organization should spotlight on reliability, customer knowledge, credibility and tangible a head of its challengers. Ultimately customers would remain loyal to an organization and this brings sustained profitability and success in future.

Karatepe (2011) investigated customer satisfaction as a intermediary of the effects of service situations, communication quality, empathy, and reliability on loyalty. It aims to inspect gender as a moderator in the relationship between the abovementioned service quality dimensions and buyer satisfaction. The required data were collected from the customers of retail in Northern Cyprus. The data was analyzed by multiple regression analysis and the results reveal that customer satisfaction mediates the impacts of service situation, communication quality, empathy, and reliability on loyalty. The results also reveal that gender moderates the effects of empathy and reliability on customer satisfaction.

Daniella (2011) identifies the relative significance of service quality between two grocery store formats. Investigation to date shows that within the grocery sector, consumers

anticipate value for money in terms of quality, nutritional value and service quality. If these factors are met in relation to the customers' perceived risk, it is more likely that purchaser satisfaction and retention will happen. In difficult circumstances such as competitive, social and economic situation, some sources point out that there will be a less trading in customer shopping habits, with more clients expecting superior levels of service stipulation across a wider variety of store formats, with the discounters. This study examined the significance of service quality for a quality-led retailer. Quantitative and qualitative research has been used to attain both a demand and supply-side outlook. Research result exhibit that in spite of the fact that consumer expectations are increasing in relation to the overall shopping practices, distinctions in relation to consumers expectations among the levels of service offered across quality-led stores, compared to discounters.

Tami (2011) evaluates the associations between customer satisfaction, service quality and perceived value. These variables are gradually recognized as being sources of competitive advantage. Though, slight empirical research has been conducted to observe these variables concurrently and their associations with post-purchase behavior. The present study was hence planned to develop an thoughtful of the associations among these variables and their influence on post purchase behavior. A model was developed and experimented by means of data obtained from consumers in the retail industry. The outcomes disclosed that consumer satisfaction and perceived value have positive significant influence on post-purchase behavior.

Chow (2011) Suggests that Current measures of service quality of retail grocery in the international market are inadequate. A Retail Service Quality instrument is taken in order to evaluate the service quality of a Japanese supermarket in Hong Kong and its impact on purchaser satisfaction and future purchase behavior. Five service dimensions were considered in this study. They are namely, Personal Interaction, Trustworthiness, Physical Aspect, Policy and Reliability. The data was analyzed and the output determined that out of five dimension only Personal Interaction and Physical Aspect are shown to be

the most important elements in determining customer satisfaction and future purchase behavior.

Taylor (2011) examined the conceptualization and evaluation of service quality and the associations between service quality, customer satisfaction, and purchase intentions. The literature review recommended that the existing operationalization of service quality confounds satisfaction and attitude. Therefore, the authors test an substitute method of operationalizing perceived service quality and the implication of the associations between service quality, customer satisfaction, and purchase intentions. The results suggests that performance-based measure of service quality may be an superior means of calculating the service quality construct, service quality is an precursor of consumer satisfaction, consumer satisfaction has a positive effect on purchase intentions, and service quality has a lesser amount of effect on purchase intentions than does consumer satisfaction.

Lee (2011) has dealt with three aspects in the area of perceived service quality. First, the researcher tries to compares the gap model with the performance model. Second, he investigates the way of causality between service quality and satisfaction. Finally, he examines whether the influences of a few dimensions of service quality differ across service industry types. Three service firms were elected and samples were interviewed. As hypothesized, the performance model appeared to be better than the gap model. The result shows that perceived service quality is a precursor of satisfaction, rather than vice versa. Lastly tangibles appeared to be a more important factor in the facility industries, whereas responsiveness is a more significant factor in the people-based industries.

Kushwaha (2011) revealed that the quality of the retail services offered by the retailer influence the customer's decision about the retailer so retailer should pay extraordinary attention to the retail services provided to the consumers. The retailer offers the a variety of services to the consumers like wise convenience of location, convenience of timing, preference of products, information about the products, credit facilities, home delivery, parking facility, grievance redressal, special facility to senior citizen etc. The Indian retail industry is thriving like anything and it is at the 4th place in the Global retail development index. So, to continue the growth of Indian retail industry, the purchaser

should be satisfied with the services offered to them by the retailer. So, the investigator has intended to analyze the preference of the consumers about the variety of services dimensions offered by the Indian organized retailers and identifying the customers' satisfaction from those services. Investigator also tried to determine the various services dimension on which retailers of the organized sector need to work to afford the best services up to the anticipation of the consumers.

Thakur (2010) measured the impact of service quality on customer satisfaction and loyalty in the circumstance of retail outlets in DB City shopping mall Bhopal, Five dimension of service quality has been taken in this research. Information has been obtained from 125 consumers who has purchased the service straight from retail outlets in DB City shopping mall, outcomes explain that barely two variable of service quality specifically tangibility and empathy has significant impact on loyalty, and rest of the four dimension of service quality that is reliability, empathy, tangibility and assurance has positive impact on customer satisfaction, outcome also point out that there are optimistic significant relationship among customer satisfaction and loyalty, the outcome imply that marketing executive and managers should give additional focus on service quality to be successful in satisfying the customers in order to generate loyal customer base.

Prabhu (2010) observed that service Quality in retail sector is essential for satisfying customers, creating loyalty and retaining customers. This research article aims at recognizing elements and determinants of retail service quality in Bangalore Supermarkets. A required information has been collected from 250 shoppers in different supermarkets in Bangalore and has resulted that service quality of superstore composes of four factors that is Service Personnel, Physical Aspects, Policy as well as Reliability. Among all these factors, Service personnel have positive significant impact and Physical Aspects has the weakest one, whereas the role of Reliability is not established by the data. As of these result, managerial as well as hypothetical implications have been discussed. Result of this experimental research repeat the point of view that Service Quality dimensions are critical for customer satisfaction in retailing.

Martinelli (2009) demonstrates the vital role of retail service quality as an important factor in the development of consumer loyalty to the store. Implementing the customized version of the RSQS scale, a model is experimented by administering a survey to 450 consumers in an under-investigated retail background, supermarkets, within the Italian circumstance. The outcome shows that customers believe retail service quality as a second-order dimension and distinguish the major contribution of physical aspects and reliability as first-order dimensions. Results confirm the key role played by perceived service quality in addition to the mediating function of consumer satisfaction and conative loyalty within the association among service quality and loyalty.

Lin (2009) combines the seller's characteristics and the consumers' personal characteristics in measuring the person to person and person to firm influence of faith on trustworthiness in the department store. A multidimensional model of the behavioural elements of loyalty is used to observe their disparity effects on purchaser trust. The outcome discloses that the effects of behavioral elements of trustworthiness on faith in salespersons and faith in department stores are diverse. Faith in sales contributes to the trust in the department stores. Additionally, even though both belief in department stores and faith in salespersons are predictable to improve customer loyalty, person to person conviction has stronger effect on loyalty than does person to firm faith. The result also proposes that customers' personal characteristics must be well thought-out in assessing the task of trust in business relationships.

Orsingher (2009) describes a scale known as SERVQUAL, which measures Service Quality. First, the scale's theoretical framework and the steps of its growth are described. Subsequent, criticisms arising from a number of duplication studies of SERVQUAL are reviewed. The final part is concerned with the dimensionality of the scale. Carry out the 22 items of the SERVQUAL scale evidently suggest, in the customers' mind, the Service Quality dimensions defined by Parasuraman. This practical study shows that one dimension, Tangibles is obviously professed followed by empathy. The other three dimensions, reliability, insurance and responsiveness are conjoined in the customers' mind.

Anselmsson (2009) observed that Service has conventionally been a forceful competitive instrument in grocery retailing. Lately discount stores have confirmed to be a winning concept in North European grocery retailing and this has evoked a rehabilitated interest in service quality and grocery retailing. The objective of this study is to improve the understanding of customer perceived service quality within grocery retailing, by testing a formerly published service quality model for Spanish supermarkets in a Swedish supermarket and discount store context. The study is based on Swedish customer personal interviews. The result shows that the traditional grocery store performs better on all service attributes, specifically on assortment issues. Also, the findings call for more study on how to compute service quality in north European grocery retailing.

Jayasankara (2008) observed that shopping condition is a specific act of buying behavior happening at a specific point in space and time. The objective of this research paper is to observe the effect of situational factors namely task explanation, perceived risk, physical and social surroundings and temporal aspects on retail arrangement choice decisions concerning to supermarkets, hypermarkets, kirana stores and convenience stores in the rapidly developing food and grocery retailing sector in India. This study is merely based on primary data which has been collected from 1040 retail consumers through simple sample random method using prepared and non-disguised questionnaire from sixty food and grocery stores from Secunderabad and Hyderabad in India. The multiple discriminant analysis has been used to analyze the data the outcomes reveals that physical surroundings, temporal aspects, and social interactions, task definition, perceived risk and experiences have positive impact on supermarket and hypermarket store selection decisions. while, task definition, perceived risk and suitable timing hours have important effect on kirana and convenience store formats. The findings of the article help the retailers to again better understand of the effect of situational variables on customers retail format selection behavior in food and grocery and to take on more effective retail marketing strategies. This study is applicable to retail marketers in stipulations of format improvement and orientation of marketing strategies

Chen (2008) explored the idea of creating and administration store ambiance of chain store supermarket from consumers view point. The result from the research indicate that consumer perceived factors of store ambiance of supermarket comprises 6 factors in 3 categories, namely, design factors, ambient factors and social factors secondly Store atmospheric factors have positive correlation with design factors. Store atmospheric factors will influence not merely on customer emotions but also consumer cognitive valuations of merchandise and services.) Customers with different characteristics have important differences in consumer perceptions and behaviors in general. Lastly, this research proposes correct suggestions and procedures of how to generate a enjoyable store atmosphere in chain store supermarket according to outcome of empirical analyses. Rafiq (2008) witnessed that retail service quality as the key factor to satisfy the customer and hence make a distinction between the various retail outlets. The best way to explain retail is to think of it as a range with products goods at one part and services goods at the other end. Service quality is vital in each part of the business and it helps in designing a positive image for the retailer. As a result, customer service is the main focus of a successful retail business and it leads to loyal customers.

Nadene (2008) concluded that in spite of a plenty of research on customer service, service quality, and customer satisfaction, inadequate empirical facts exists concerning context specific situations, for instance, satisfaction by means of the customer service of supermarkets in view of how situations in diverse countries and cultural situations might decide consumers' expectations, knowledge, and conceptualizing of customer service. The objective of the research was to recognize exact rudiments of customer satisfaction that independently as well jointly influence consumers' assessment of satisfaction with customer satisfaction in supermarkets and the resultant contribution towards repeat buying actions in a South African circumstance. Noteworthy is the inconsistent condition that arises in the sense that attributes of a complicated first world as well as the realism of a growing third world country have to be recognized. Factor analysis recognized three components of customer satisfaction that were considered vital in provisions of

consumers' satisfaction with customer service and these were offered in a model to point out their association in requisites of customer service, service quality, and store loyalty.

Urban (2008) observed those service quality dimensions are typically focused on consumer perception. Presently there is a lack of technique, combining organizational quality and superiority with perceived customer quality. This research article proposes a dimension concept focusing uniformly on both of the aforementioned factors. For validating this approach, new measurements were conducted in five service organizations. The obtained feedback permitted the receiving of the anticipated concept. This is not a sternly distinct method, but a measurement system which is supplemented by a known measurement techniques. The suggestion constitutes extending the incorporated measurement of service quality, which facilitates a deeper understanding of associations between process and consumer perceptions.

Di (2008) compared customer's perceptions among retail stores superstores as well as family-run stores in Bangkok. The superstores which were used to contrast with family-run stores in this research are Big C, Carrefour and Tesco-Lotus. This study was empirical study using questionnaires to gather information from 400 shoppers in Bangkok. Statistical techniques were used to examine data variables and test hypotheses. The outcome from this investigation establishes that the rivalry between superstores and family-run stores resulted in additional benefits to consumers. The consumers were conscious that many family-run stores clogged down because of superstores, but they favored free and fair opposition. The outcome also establish that the consumers required the Thai government to inflict limitations on superstore growth and support family-run stores, although they still settled that superstores are necessary for customers and family-run stores are not well owed for customers in Bangkok. Customers were fulfilled more with promotional factors including product quality, variety, and prices of superstores. They also favored the store atmosphere and environment of superstores than by means of those of family-run stores. customers also thought that superstores benefited the financial system and country than family-run stores.

Sellappan (2008) suggested that the performance of the retail sector from the past few years is exceptional and witnesses a enormous revamping exercise, considerably contributed by the expansion of the organized retailing. Speedy urbanization, contact to large number of foreign brands and varying standard of living and preferences has contributed to the development of retailing in India. The service quality that has been professed by the customers irrespective of the brand is what eventually results in a consumer visiting the stores again and again. This article provides insights into the service quality widespread in the retail stores as professed by the consumers and how some of the factors are associated with that of the social and economic factor. In this study a sample of 170 were chosen on the basis of convenience sampling method at important retail stores in Chennai. A questionnaire was designed on five point scale rating and designed to collect the required information by way of personal interview. the data was analysed by using statistical tools used are percentage analysis, Factor analysis, Cronbach Alpha, ANOVA and regression. The six factors namely, reliability, tangibles and quality of staff were recognized with the use of factor Analysis. Depending on the gender of the customer male or female the way in which the consumer is handled, matching customer needs and products, consumer handling, consumer convenience and the quality of service varies. The higher customer's perception on service quality at retail stores will outcome in higher customer loyalty.

Feinberg (2008) explains the potential of the significant incident practices as a technique for establishing consumer-defined service quality in global retailing. Outcome illustrate that substantial differences arises among the three countries in which the study has been conducted. An outstanding quality management insinuation is the option for customizing retail service by obtaining a thorough imminent into cross-culturally resolute conceptions of quality.

Gupta (2008) observed that the changes taking place in the semi urban markets are diverse as that of urban markets as well as metropolises. Whereas the larger population, growing disposable income and urban lifestyle in semi urban markets presents gifted opportunity to organized retailers, the ever-present attendance of small retailers poses a

frightening challenge. Based on a restraint- and commitment based model, this research article examines consumer switching to organized retail in Indian semi urban markets. The outcome illustrate that the existing association among consumers and small retailers is a frightening challenge for organized retailers. Organized retailers can draw consumers based on convenience and quality.

Asubonteng (2008) observed that as competition becomes more concentrated and ecological factors become more antagonistic, the anxiety for service quality grows. If service quality is to turn out to be the foundation stone of marketing strategy, the seller must have the means to assess it. The most admired measure of service quality is SERVQUAL, it was developed by Parasuraman. Not only have studies on this instrument been extensively cited in the marketing literature.

Matsuura (2008) estimated the customer benefits of stiff competition in the retail industry. In this analysis, the researcher incorporated the service quality of retail outlets as outcome. The study was conducted in Japan, in the process of the deregulation of entrance restriction on important retail stores; specialty supermarkets have enlarged their market share with a low price strategy. At the same time the convenience stores have increased their market share. The researchers revealed the changes in market share of each retail format are explained the changes in each formats and individual service quality.

Khare (2008) recommended that the service quality matters are very important to improve customer service connections and loyalty among consumers. This study employs the retail service quality scale to study service quality aspects of retail stores of Northern India. It is considered that the role of member of staff is vital in construction associations with customers. The conventional quality dimensions for assessing the service quality have to be customized to determine the customers' service wants needs and satisfaction in the retail sector. The service quality expectations and satisfaction of consumers would be reliant on service employees' relations with customers. In retailing customer satisfaction would be reliant on the associations retailers construct with their customers through communications. The communications were determined by means of the

traditional SERVQUAL scale and mechanizing it in retail. The outcome revealed that a positive correlation existed between different service quality dimensions, and that consumer assessment of service quality was same across various age groups.

Subhash C. Mehta and Ashok K. Lalwani (2008) reveals that existing measures of service quality do not efficiently detain customers' perceptions of service quality meant for diverse types of retail stores. Explores the utility of SERVPERF, the perceptions elements of SERVQUAL and a retail service quality scale in evaluating the service quality of diverse merchandise service retail environments. Particularly, investigates the comparative recital of two scales evaluating the service quality of retailers where commodities procuring is the most important focus, beside another where both commodities and services are evenly important. Outcome showed that the scale was better within the background of a "more goods and less services" situation, that is a supermarket, while SERVPERF was enhanced for a retailing circumstance where the service component becomes more vital, such as an electronic goods retailer.

Yuan-Ho Chen (2007) focused on shopping malls; therefore this article selects two towering market share rate businesses from a puddle for appraisal according to the SERVQUAL, in order to investigate the large scale incorporated retail service quality values, the prototype of recital differences among the service types. The outcome of this study reveals that service quality have gap, which is among service standard and consumer's expectation. Secondly security facility is most frightened and have chief service gap. Lastly shopping mall not simply for shopping functions, other than also has leisure time function.

Shahin (2007) observed that high service quality is vital and significant for competitiveness of service sector. In order to offer a good deal quality service, a deeper research on service quality models is essential. There are a lot of service quality models which facilitate managers to recognize quality problems and enhance the competence and profitability of overall performance. One of the mainly influential models in the service quality literature is the model of service quality gaps. In this research article, the model of service quality gaps has been significantly reviewed and developed in order to create it

further comprehensive. The developed replica has been established based on the using a survey of 16 experts. Compared to the usual models, the future model involves five additional elements and eight extra gaps.

Dimensions of Service Quality

All organisations proprietor desires to get trustworthy consumers which put in to repeating purchases as well as cause in increasing their highest revenue. Other than they need to know regarding the 5 Service Quality dimensions. Each of the 5 Service Quality Dimensions makes an further addition to the level and superiority of service which the corporation provides to their consumers. It also makes the service far more distinct and satisfying.

Berry (1985) prepared the new model of service quality measurement. They tried to envelop the weak point of Nordic model by offering a new means for measuring service quality. In SERVQUAL model, they recommend to use the gap or dissimilarity among expected level of service and delivered level of service for evaluating service quality perception with five dimensions: Reliability, Responsiveness, Assurances, Empathy, and Tangibility

Dimension 1 - Tangibles

The tangible Service Quality Dimension refers to the appearance of the physical surroundings and amenities, equipment, employees and the way of communication. In other words, the tangible dimension is regarding creating first hand impressions. A corporation should desire all their consumers to obtain a exclusive positive and never forgetting first hand impression, this would build them more probable to return in the future.

Dimension 2 - Reliability

The reliability Service Quality Dimension refers to how the business are carrying out and finishing their promised service, quality and accurateness within the known set requirements among the corporation and the customer. Reliability is just as significant as a good first hand impression, since all customers desire to know if their supplier is reliable and fulfill the set requirements with satisfaction.

Dimension 3 - Responsiveness

The responsiveness Service Quality Dimension refers to the readiness of the corporation to assist its consumers in offering them with a superior, quality and fast service. This is also a very vital dimension, since each purchaser feels more respected if they obtain the most excellent possible quality in the service.

Dimension 4 - Assurance;

The assurance Service Quality Dimension refers to the company's workforce. Are the personnel skilful employees who are talented to gain the faith and confidence of the consumers? If the consumers are not comfortable with the employees, there are a quite large chance that the customers will not come back to do additional business with the company.

Dimension 5 - Empathy;

The empathy Service Quality Dimension refers to how the corporation cares and gives individualized concentration to their clients, to create the clients feeling further values. The fifth dimensions are in fact combining the second, third and fourth dimension to a superior level, although the it cannot be compared as individuals. If the consumers feel they get individualized and quality concentration there is a very big possibility that they will return to the company and do business again.

Gap Analysis Model

The Gap Analysis Model which has been developed by Parasuraman, Zeithaml and Berry in 1985 which acts as a structure for service organizations trying to develop quality service. The theoretical model identifies five gaps. It recommends that the dimension of service quality revolves around the gap linking consumer expectations and perceptions and relies on four other gaps connected by means of the delivery of service.

Gap 1: Customer' expectations versus management perceptions.

Gap 2: Management perceptions versus service quality specifications.

Gap 3: Service quality specifications versus service delivery.

Gap 4: Service delivery versus external communications.

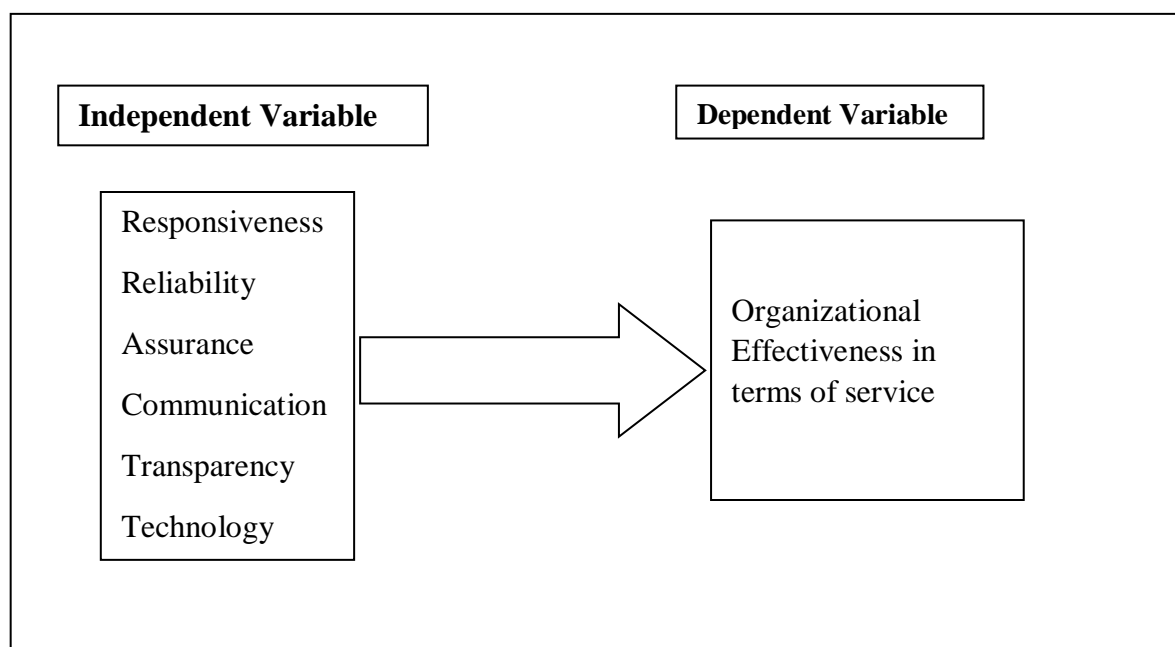
Gap 5: The discrepancy between customer expectations and their perceptions on service delivery.

This gap relies on the size and direction of the four gaps associated with the delivery of service quality on the marketer's side.

2.2 Conceptual Framework

The theoretical framework is the structure that can hold or support a theory of a research study. The theoretical framework introduces and describes the theory which explains why the research problem under study exists. It is logically developed and elaborated network of associations among the variables that have identified through processes such as interviews, observations and literature survey. It refers to how the researcher or writer of the report not only questions, but ponders and develops thoughts or theories on what the possible answers could be, then this thoughts and theories are grouped together into themes that frame the subject. It is the process of identifying a core set of connectors within a topic and showing how they fit together. This research study is guided by the following theoretical framework in the context effectiveness of role of District Treasury Comptroller General office in public investment in educational sectors. The chief purpose of the research is to examine the relationship between quality of service and dimensions of service quality. Here organizational effectiveness in terms of service is dependent variable and dimension of service quality are independent variables.

Figure No. 2.1: Conceptual Framework



CHAPTER-III

RESEARCH METHODOLOGY

The aim of this chapter is to provide an overview of the methodology approaches and produce adopted in achieving the aim of objective of the study.

3.1 Research Design

The study has employed descriptive research design to deal with fundamental issue associated with quality of service that delivered by District Treasury Comptroller Office (DTCO) to their stakeholder in public investment in educational sector in Kathmandu, Lalitpur and Bhaktapur. The descriptive research design has been adopted for fact finding and search adequate information about quality service that delivered by DTCO. The questionnaire has been designed to assess the opinions of staff of service organization. The questionnaire also deals with employee's perception towards the service of DTCO. The design has been adopted to ascertain and understand the direction, magnitudes and forms of observed relationship between DTCO roles and quality service.

3.2 Research Approach

The section focuses on main use of the study. The selection of appropriate research is based on the issue of the study and available of resources. The research approach can be qualitative. Qualitative research is primarily exploratory research focusing on the individual opinion regarding of the study.

3.3 Nature and Sources of Data

The study is based on primary source of data. The primary source of data have been used to assess the opinion of respondent with the respect of service delivered by District Treasury Comptroller office to government offices. A sample of 32 employee from different government offices was covered for questionnaire concerning their dimensions of quality of service. The dimensions of quality of services are:

- 1) Responsiveness
- 2) Reliability
- 3) Assurance
- 4) Communication
- 5) Transparency
- 6) Technology

Primary data with respect to this research was collected from the field survey conducted with the staff of the selected government offices of Kathmandu, Lalitpur and Bhakatpur. The secondary aspect had to do with information sourced from books; articles, journals, reports, and other relevant document with were highly related to the subject matter understudy.

3.4 Data Collection Procedure

3.4.1 Population and Sampling Framework

The population of this study includes employees of 14 government educational sector offices. The data was collected from three districts Katmandu, Lalitpur and Bhakatpur. In this study the sample represents the employees of different government offices of educational sector 8 offices from Bhaktapur, 3 offices from Kathmandu and 3 from Lalitpur are represented as sample for the study. The total sample respondents are 32 from different government offices. A set of questionnaire is prepared to collect information about quality of service that delivered by DTCO to the government of offices. It consisting the demographic factors such as gender, job position, educational qualifications, District, office name.

It deals with independent variable (responsiveness, reliability, assurance, communication, transparency, technology) and dependent variable (Quality of Service). The survey is carried out different government office employee. The table 3.1 shows the name of government educational sector different offices of Kathmandu, Lalitpur and Bhaktapur district where data was collected no of respondent who were taken for the study.

Table 3.1**Summary of Sample Office and Observation**

This table shows the total number of respondent of government offices of Educational sector

S.N.	District	Name of Offices	No of Respondent
1	Kathmandu	Educational Training Centre, Tripureshwor	1
2		Teacher Library, Tahachal	3
3		Educational Development and Coordination Unit, Tahachal	2
4	Lalitpur	District Plan Implementation Unit, Satdobato	1
5		Nepal National Library, Harihar Bhawan	2
6		Educational Development and Coordination Unit, Tahachal	2
7	Bhaktapur	Educational Development and Coordination Unit, Byasi	1
8		Sainek Awasiya Mahavidyalaya, Sallaghari	3
9		Rastriya Parikshya Board, Sanothemi	5
10		District Plan Implementation Unit (Education), Balkot	1
11		Educational Quality Review Centre, Sanothemi	1
12		Educational and Human Resource development centre, Sanothimi	5
13		Curriculum Development Centre, Sanothimi	2
14		Teacher Service Commision, Sanothimi	3
		Total	32

Source: Field Survey, 2018

The respondent's responses were collected from the different government offices employees of Kathmandu, Lalitpur and Bhaktapur district. Altogether during the survey total responses were 40.

3.5 Tools and Instruments

The research is based on the primary data. For primary data collation a set of questionnaire is utilized as instrument consisting of ranking question and distributed to selected respondent. Mean, Standard Deviation, CV, percentage, frequency distribution method is used to explain the responses collected from primary data. After collecting the distributed questionnaire, the responses derived were coded in a way that all responses can be accessed easily. A coded file was prepared and analyzed through SPSS package and Microsoft Excel in order to obtain meaningful results from the primary data.

3.6 Reliability

Dependable measurement is one of the key factors in effective research. Measurements should be repeatable to be reliable. Consistency of a test, survey, observation, or other measuring device indicates reliability. Same results generating while doing same types of experiments under the same terms and conditions scenario for the other researchers must be there for the reliability. This will enable support the findings by the wider scientific community and will ensure acceptance of the hypothesis. To fulfill all the requirements of testability and reliability the experiment and research have to generate replication of statistically significant results.

The degree in which our test and other measuring device truly measures what we intended it to measure is termed as validity. Accuracy of a measure and a measurement is said to be valid when it measures and performs the functions that it supposed to perform. How good enough a measurement truly represents features that exist in the incidents being investigated refers to validity of research and experiment? Different measures were taken to collect a representative sample to give external validity.

Table 3.2
Coefficient of Cronbach's Alpha

S. No.	No. of Items	Cronbach's Alpha
1	Reliability	0.72
2	Assurance	0.85
3	Communication	0.62
4	Responsiveness	0.56
5	Technology	0.66
6	Transparency	0.72

Source: Survey, 2018

Above mentioned Table 3.1 shows the Cronbach's alpha coefficients of independent variables-reliability, assurance, communication, responsiveness, technology and transparency. It is typically associated with internal consistency with values ranging from 0 to 1 Cronbach's Alpha coefficient more than 0.55 is considered as acceptable. Here, Cronbach's Alpha of reliability, assurance, communication, responsiveness, technology and transparency is 0.71, 0.85 .062, 0.56, 0.66and 0.72 respectively. So these all independent variables are reliable. Therefore, the instruments used in this research are considered to be reliable

3.7 Analysis of Plan

This section gives a presentation of how the empirical data was analyzed for research purpose. Under the first section, primary data was collected for measuring effectiveness of role of District Treasury Comptroller Office in public investment in an educational sector. After gathering the entire completed questionnaire from the respondent for the analysis and interpretation of data worksheet was prepared. Depending upon the Likert Scale the coding was followed as per rule. After analysis and interpretation the result were interpreted and presented.

CHAPTER IV

RESULT

4.1 Background

Analysis of data is a process of inspecting, transforming and modeling data with the goal of discovering useful information, conclusions and for supporting decision making process. In other words, data analysis is the process of developing answer to question through the examination and interpretation of data. The basic steps in the analytical process consist of identifying issues, determining the availability of suitable interest, applying the methods and evaluating, summarizing and communicating the results.

This chapter deals with the analysis, presentation and interpretation of relevant data of selected government educational sector offices in order to fulfill the objective of the study. With the help of this analysis, efforts have been made to highlight the present workplace quality of service that delivered by DTCO. Analysis is based on the data obtained from primary source. Primary source includes mainly the responses to questionnaires. The primary data collected 32 respondents have been used to measure the role of DTCO and quality service.

4.2 Presentation and analysis of data

This section reports the result of questionnaire survey conducted among individual employees in selected educational sector government office. Questionnaire survey was designed to understand the view of respondent in quality of service delivered by DTCO to government office. A set of questionnaire with different section was prepared and distributed to employees of educational sector government office.

The analysis of data was performed with the help of SPSS and MS-Excel. This analysis part consists of details of the respondents' profile, descriptive analysis of respondents' answers on quality service that delivered by DTCO. This section is further sub-divided into two sub-sections. The first part deals with the respondents' profile and their

demographic characteristics. The second part is descriptive analysis, which analyzes the collected data through frequency analysis and measures of central tendency.

4.2.1 General Demographic Analysis

Demographics are the quantifiable statistics of a given population. The Demographic variable of this study includes Gender, position, and district and office name. In this study the demographic characteristic of survey are analyzed.

4.2.2 Gender of Respondents

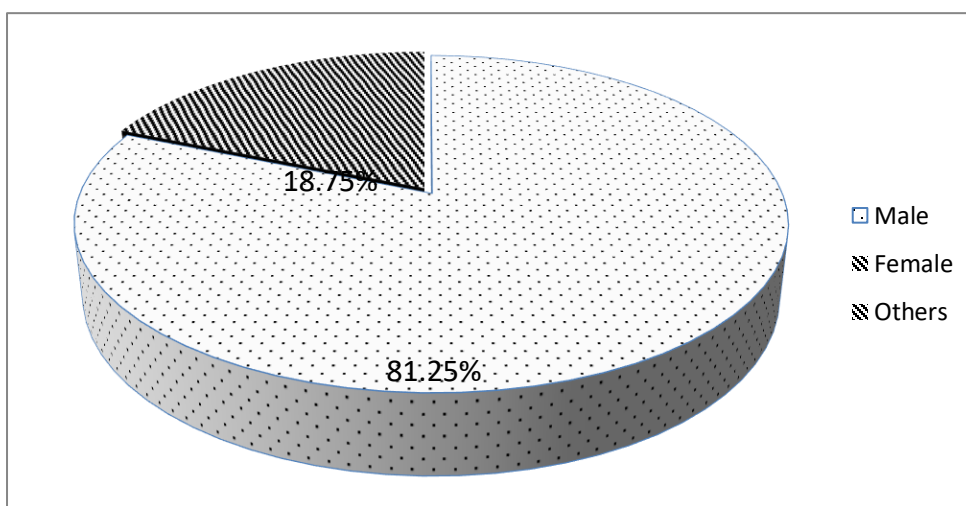
The gender of the respondents consists of male and female. The frequency and percentage of gender of respondents are depicted in Table 4.1 and figure 4.1 below.

Table 4.1: Gender of the Respondents

Gender	Frequency	Percent
Male	26	81.25%
Female	6	18.75
Others	0	0
Total	32	100%

Source: Field survey, 2018

Figure 4.1: Gender of the Respondents



Above table number 4.1 and the figure 4.1 shows that gender distribution among 32 respondents, it is clear that out of total respondents there are 26 male respondents (81.25% \approx 81%) and 6 female respondents (18.75% \approx 19%). This shows that majority of respondents were male.

4.2.3 Job Position of Respondents

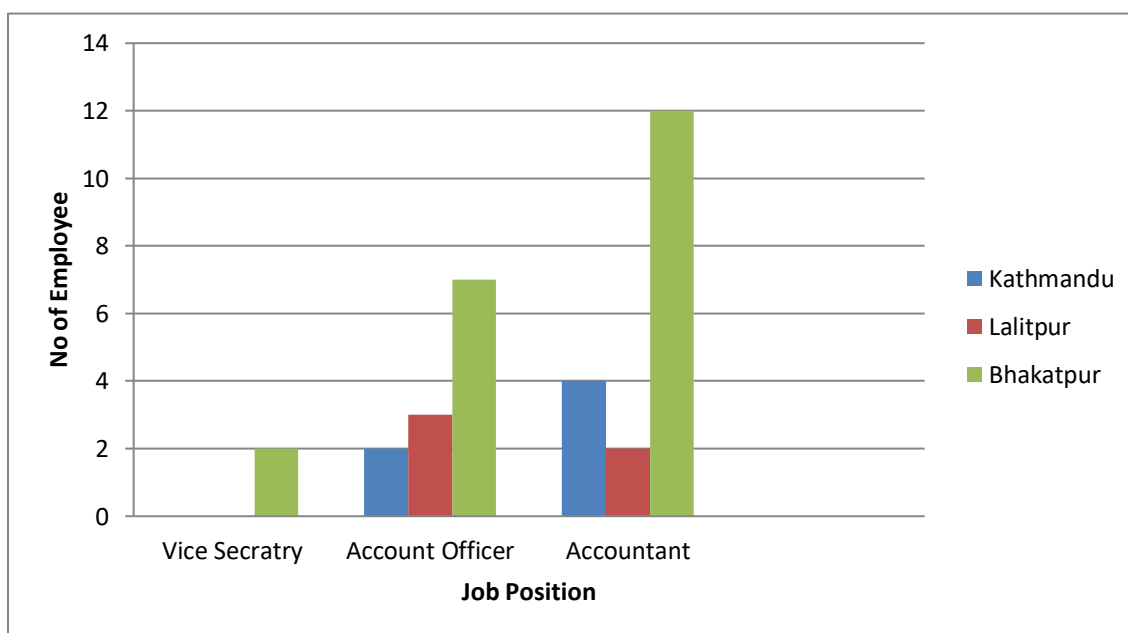
The job position of the respondents consists of Accountant, Account Officer and vice Secretary. The frequency of respondents is depicted in table no 4.2 and figure 4.2 below.

Table 4.2: Job Position of the Respondent

District	Vice Secretary	Account Officer	Accountant	Total	Percentage
Kathmandu	0	2	4	6	18.75%
Lalitpur	0	2	3	5	15.62%
Bhaktapur	2	7	12	21	65.56%
Total	2	11	19	32	100%
Percentage	6.25%	34.37%	59.37%	100%	

Source: Field survey, 2018

Figure 4.2: Job Position of Respondent



Above figure number 4.2 and table 4.2 the job positions of the respondents are shown for Kathmandu, Lalitpur and Bhaktapur districts. There are three different job positions: vice secretary, account officer and accountant. The figure shows that two vice secretaries in Bhaktapur and none in Kathmandu and Lalitpur educational sectors offices. Also there are two, three and seven account officers in Lalitpur, Kathmandu and Bhaktapur respectively.

4.2.4 Education of Respondents

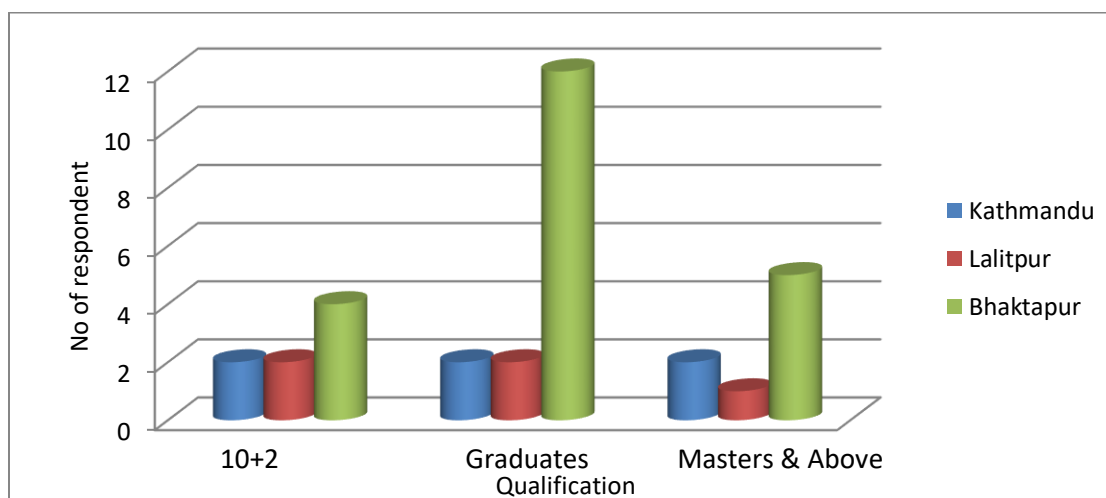
The education status of the respondents is categorized into three groups i.e. simple 10+2, Bachelors, masters degree and above. The frequency distribution and percent composition of respondents' education is depicted in Table 4.3 and figure 4.3.

Table 4.3: Education of the Respondent

District	10+2	Graduates	Masters & above	Total	Percentage
Kathmandu	2	2	2	6	18.75%
Lalitpur	2	2	1	5	15.62%
Bhaktapur	4	12	5	21	65.62%
Total	8	16	8	32	100%
Percentage	25.00%	50.00%	25.00%	100%	

Source: Field survey, 2018

Figure 4.3: Job Position of Respondent



Above figure number 4.3 and table 4.3 shows that qualification of the respondents of educational sectors of Kathmandu, Lalitpur and Bhaktapur districts. The table and figure describes majority of graduated employees and equal employees of having 10+2 and master's degree an above.

4.3 Descriptive Analysis of Research Variables

Descriptive analysis of this research includes the basic explanation of central tendency, particularly mean and variation of variables of the study. The main aim of this analysis is to describe the importance of each variable in order of importance given to it by the survey respondents.

Descriptive statistics summarizes the sample and observations that have been made. In this study, descriptive analysis incorporates the calculation of statistical measures such as mean and standard deviation and coefficient of variations. These variables are further divided into 17 measurable questions while collecting responses. In addition, the descriptive central tendency and variation of the 5-subscale is calculated in order to find effectiveness of role of Financial Comptroller General Office. A total of 17 items (questions) with particular mean score were obtained from the MS excel and SPSS output. A five-point Likert scale was used for each question ranging from 'Excellent' to 'Bad'; coded by 5 representing 'Excellent', 4 representing 'Very Good'; 3 representing 'Good', 2 representing 'Satisfactory' and 1 representing 'Bad'. Thus, this section consists of descriptive analysis performed to analyze measurable questions as well as study variables.

4.3.1 Reliability

The reliability Service Quality Dimension refers to how the organizations are carrying out and finishing their promised service, quality and accurateness within the known set requirements among the corporation and the customer. Reliability is just as significant as a good first hand impression, since all service holder desire to know if their supplier is reliable and fulfill the set requirements with satisfaction.

Table 4.4 REL1

Question	Measurement	Scale	Frequency	Percentage
REL1	Excellent	5	8	25.00%
	Very Good	4	14	43.75%
	Good	3	10	31.25%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of inspection was bad and satisfactory. The survey found that there excellent, very good, good service and excellent is 25%, very good is 43.75%, 31.25%.

Table 4.5 REL2

Question	Measurement	Scale	Frequency	Percentage
REL2	Excellent	5	9	28.12%
	Very Good	4	17	53.12%
	Good	3	6	18.75%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of Inspection time bad and satisfactory. But survey shows that moderate of views collected from this dimension of quality service in terms of inspection time of DTCO. The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in terms of inspection time of DTCO. The survey found that there excellent, very good, good service and excellent is 28.12%, very good is 53.12%, 18.75%.

Table 4.6 REL3

Question	Measurement	Scale	Frequency	Percentage
REL2	Excellent	5	11	34.37%
	Very Good	4	15	46.875%
	Good	3	6	18.75%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of suggestion is bad and satisfactory. But survey shows that moderate of views collected from this dimension of quality service in terms of suggestion that provided by DTCO. The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in terms of suggestion that provided by DTCO. The survey found that there excellent, very good, good service and excellent is 34.37%, very good is 46.87%, 18.75%.

Table 4.7 Reliability
Responses regarding the Reliability

Questionnaire	Statements	N	Mean	SD	CV	Min	Max
REL1	Inspection that made by DTCO	32	3.70	.78	.21	3	5
REL2	Inspection time of DTCO	32	3.45	.85	.24	3	5
REL3	Suggestion that provided by DTCO	32	3.96	.83	.21	3	5
Reliability Dimension			3.70	0.82	.22		

Source: Field survey, 2018

The survey shows that there is ability to perform the promised service dependably and accurately by Financial Comptroller General Office and District Treasury Comptroller Office in terms of reliability. Also mean value of peer relations ranges from 3.45 to 3.96 where highest mean is shown by REL3 whereas lowest mean is shown by REL2. The mean from the REL1 is 3.70, which means inspection that made by DTCO is more effective because average view of employees is near to four out of five. In same way REL2 and REL3 have 3.45 and 3.96 that mean inspection time and helpfulness of inspection officers is very good. The average of REL1, REL2, and REL3 is 3.70 which mean DTCO is providing quality service according to reliability dimensions of quality service. Additionally, the table shows that REL2 has the highest standard deviation of 0.85 whereas REL1 has the lowest standard deviation of 0.78. This means respondents have more deviation with the statement “Inspection time of DTCO” i.e. the values in the data set are farther away from the mean, on average. Also the coefficient of variation of the data is 22.18% which means there was more consistency in the service of DTCO in terms of reliability.

4.3.2 Assurance

The assurance Service Quality Dimension refers to the organizations workforce. Are the personnel skilful employees who are talented to gain the faith and confidence of the consumers? If the consumers or service holders are not comfortable with the employees, there are a quite large chance that the customers will not come back to take additional services.

Table 4.8 ASS1

Question	Measurement	Scale	Frequency	Percentage
ASS1	Excellent	5	7	21.87%
	Very Good	4	15	46.87%
	Good	3	10	31.25%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of friendliness behavior is bad and satisfactory. But survey shows that moderate of views collected from this dimension of quality service in terms of friendliness behavior DTCO staff. The survey found that there excellent, very good, good service and excellent is 21.87%, very good is 46.87%, 31.25%.

Table 4.9 ASS2

Question	Measurement	Scale	Frequency	Percentage
ASS2	Excellent	5	8	25.00%
	Very Good	4	13	40.62%
	Good	3	11	34.37%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of politeness in the time of inspection is bad and satisfactory. But survey shows that moderate of views collected from this dimension of quality service in terms of politeness in the time of inspection. The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in terms of politeness in the time of inspection DTCO staff. The survey found that there excellent, very good, good service and excellent is 25.00%, very good is 40.62%, 34.37%.

Table 4.10 ASS3

Question	Measurement	Scale	Frequency	Percentage
ASS3	Excellent	5	6	18.75%
	Very Good	4	11	34.37%
	Good	3	15	46.87%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of helpfulness in time of internal audit is bad and satisfactory. But survey shows that moderate of views collected from this dimension of quality service in terms of helpfulness in time of internal audit. The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in terms of helpfulness in time of internal audit . The survey found that there excellent, very good, good service and excellent is 18.75%, very good is 34.37%, 46.87%.

**Table 4.11 Assurance
Responses regarding the Assurance**

Questionnaire	Statements	N	Mean	SD	CV	Min	Max
ASS1	Friendliness behavior in time of inspection the office	32	3.87	.88	.22	3	5
ASS2	Politeness in time of inspection the office	32	3.93	.81	.20	3	5
ASS3	Helpfulness on time of internal audit in the office	32	3.80	.83	.21	3	5
Assurance Dimension			3.87	0.84	.21		

Source: Field survey, 2018

The analysis stated that knowledge and courtesy of staff of district treasury comptroller office and their ability to inspire trust politeness and friendliness to servicer holder is appropriate. Above table 4.6 shows that mean value of peer relations ranges from 3.80 to 3.93 where highest mean is shown by REL2 whereas lowest mean is shown by REL1. The mean from the REL1 is 3.87, which means where inspection made by DTCO officers, their behavior politeness and helpfulness is appropriate. Because average view of employees is near to four out of five. In same way REL2 and REL3 have 3.93 and 3.80 that mean inspection time and helpfulness of inspection officers is very good. The average of REL1, REL2, and REL3 is 3.87 which mean DTCO is providing quality service according to assurance dimensions of quality service.

Additionally, the table shows that REL2 has the highest standard deviation of .88 whereas REL1 has the lowest standard deviation of .81. This means respondents have more deviation with the statement “Friendliness behavior in time of inspection the office” i.e. the values in the data set are farther away from the mean, on average. Also the coefficient

of variation of the data is 21.80 % which means there was more consistency in the service of DTCO in terms of assurance.

4.3.3 Communication

Communication is process of sharing the information from one people to another people, one office to another office and others as well. Service quality has been widely examined in the area of consumer research. In the government organization they need to deliver the information to general public and other offices. The proper system and mechanism is needed for particular flow of information without any barrier.

Table 4.12 COM1

Question	Measurement	Scale	Frequency	Percentage
COM1	Excellent	5	14	43.75%
	Very Good	4	14	43.75%
	Good	3	4	12.50%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms the information providing mechanism is bad and satisfactory. But survey shows that moderate of views collected from this dimension of quality service in terms of the information providing mechanism. The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in terms of the information providing mechanism. The survey found that there excellent, very good, good service and excellent is 43.75%, very good is 43.75%, 12.50%.

Table 4.13 COM2

Question	Measurement	Scale	Frequency	Percentage
COM2	Excellent	5	6	18.75%
	Very Good	4	21	65.62%
	Good	3	5	15.62%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of grievance handling process is bad and satisfactory.

But survey shows that moderate of views collected from this dimension of quality service in terms of grievance handling process. The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in terms of grievance handling process. The survey found that there excellent, very good, good service and excellent is 18.75%, very good is 65.62%, 15.62%.

**Table 4.14 Communication
Responses regarding the Communication**

Questionnaire	Statements	N	Mean	SD	CV	Min	Max
COM1	Information providing mechanism of DTCO	32	3.61	.95	.23	3	5
COM2	Grievance handling System of DTCO	32	3.54	.85	.23	5	5
Communication Dimension			3.58	0.90	.25		

Source: Field survey, 2018

Above table 4.8 shows that mean value of peer relations ranges from 3.54 to 3.61, where highest mean is shown by COM2 whereas lowest mean is shown by COM1. The analysis shows that there is proper communication between district treasury comptroller office and educational sector office. DTCO is keeping offices informed in time, understand and listening to them. Or DTCO information providing mechanism and grievance handling procedure is appropriate. The average of COM1 and COM2 is 3.58 which mean DTCO is providing proper information.

Additionally, the table shows that COM1 has the highest standard deviation of .95 whereas COM2 has the lowest standard deviation of .85. This means respondents have more deviation with the statement "Information providing mechanism of DTCO" i.e. the values in the data set are farther away from the mean, on average. Also the coefficient of variation of the data is 25.20% which means there was moderate level of consistency in the communication mechanism of DTCO in terms of other dimension of quality of service.

4.3.4 Responsiveness

The responsiveness Service Quality Dimension refers to the readiness of the corporation to assist its service holder in offering them with a superior, quality and fast service. This is also a very vital dimension, since each service taker feels more respected if they obtain the most excellent possible quality in the service.

Table 4.15 RES1

Question	Measurement	Scale	Frequency	Percentage
RES1	Excellent	5	4	12.50%
	Very Good	4	9	28.12%
	Good	3	17	53.12%
	Satisfactory	2	2	6.25%
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. But survey shows that moderate of views collected from this dimension of quality service in terms of internal audit. The survey found that there excellent, very good, good and satisfactory is 12.50%, 28.12%, 53.12%.

Table 4.16 RES2

Question	Measurement	Scale	Frequency	Percentage
RES2	Excellent	5	4	12.50%
	Very Good	4	11	34.37%
	Good	3	17	53.12%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The table 4.16 shows that responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of internal audit of revenue, appropriation, deposit, goods in kind, and the operation fund is satisfactory and bad. The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in internal audit of revenue, appropriation, deposit, goods in kind, and the operation fund. The survey found that there excellent, very good; good is 12.50%, 34.37%, 53.12% respectively.

Table 4.17 RES2

Question	Measurement	Scale	Frequency	Percentage
RES3	Excellent	5	7	21.87%
	Very Good	4	14	43.75%
	Good	3	11	34.37%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The 4.17 shows that responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of inspection about the appropriation account, cash balance and statement of irregularities is satisfactory and bad.

The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in internal inspection about the appropriation account, cash balance and statement of irregularities. The survey found that there excellent, very good; good is 21.87%, 43.7%, 34.37% respectively.

**Table 4.18 Responsiveness
Responses regarding the Responsiveness**

Questionnaire	Statements	N	Mean	SD	CV	Min	Max
RES1	Internal audit made by DTCO	32	3.74	.89	.23	2	5
RES2	Internal audit of revenue, appropriation, deposit, goods in kind, and the operation fund.	32	3.64	.75	.20	3	5
RES3	Inspection about appropriation a/c, cash balance and statement of irregularities.	32	3.61	.71	.19	3	5
Responsiveness Dimension			3.66	0.78	.21		

Source: Field survey, 2018

The analysis stated that willingness to help employee of educational sector office by staff of district treasury comptroller office. Above table 4.10 shows that mean value of peer relations ranges from 3.61 to 3.74 where highest mean is shown by RES1 whereas lowest mean is shown by RES3. The mean from the RES2 is 3.64. The average of RES1, RES2, and RES3 is 3.66 which mean DTCO is providing quality service according to responsiveness of quality service. Additionally, the table shows that RES1 has the highest standard deviation of .89322 whereas RES3 has the lowest standard deviation of .71. This means respondents have more deviation with the statement “Internal audit made by DTCO’ i.e. the values in the data set are farther away from the mean, on average. Also the coefficient of variation of the data is 21.48 % which means there was more consistency in the service of DTCO in terms of responsiveness.

4.3.5 Technology

Technology helps to perform the job of office and create simplicity in delivering fast service. Providing high level of service quality to service holder has become a necessity for DTCO remains more reliable and competitive organization. In recent day the DTCO is following the advance technology and all payment through e-payment system which brings to simplicity in operation of district treasury and comptroller office.

Table 4.19 TEC1

Question	Measurement	Scale	Frequency	Percentage
TEC1	Excellent	5	4	12.50%
	Very Good	4	19	59.37%
	Good	3	7	21.87%
	Satisfactory	2	2	6.25%
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees regarding educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of reliability of technology is bad. The survey found that there excellent, very good; good and satisfactory is 12.50%, 59.37%, 21.87% and 6.25% respectively.

Table 4.20 TEC2

Question	Measurement	Scale	Frequency	Percentage
TEC2	Excellent	5	5	15.62%
	Very Good	4	17	53.12%
	Good	3	7	21.87%
	Satisfactory	2	3	9.37%
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees regarding educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found satisfactory to district treasury comptroller general office. There was no employee who told DTCO service in terms of modern technology that makes office operation easy. The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in modern technology that makes office operation easy. The survey found that there excellent, very good; good and satisfactory is 15.62%, 53.12%, 21.87% and 9.37% respectively.

Table 4.21 TEC3

Question	Measurement	Scale	Frequency	Percentage
TEC3	Excellent	5	2	6.25%
	Very Good	4	7	21.87%
	Good	3	17	53.12%
	Satisfactory	2	3	9.37%
	Bad	1	3	9.37%
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found not at average level of service of district treasury comptroller general office. There were three employees who told DTCO service in terms of e-payment system is bad and satisfactory.

But survey shows that moderate of views collected from this dimension of quality service in terms of the e-payment system. The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in terms of the e-payment system. The survey found that there excellent, very good, good service, satisfactory and bad is 6.25%, very good is 21.87%, 53.12%, 9.37% and 9.37% respectively.

Table 4.22 TEC4

Question	Measurement	Scale	Frequency	Percentage
TEC4	Excellent	5	4	12.5%
	Very Good	4	8	25.00%
	Good	3	17	53.12%
	Satisfactory	2	2	6.25%
	Bad	1	1	3.12%
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhakatpur were found not at average level of service of district treasury comptroller general office. There were two and one employees who told DTCO service in terms of inspection method that governs by DTCO is bad and satisfactory respectively.

But survey shows that moderate level of views collected from this dimension of quality service in terms of the inspection method that governs by DTCO. The study reveals that district treasury and comptroller office is highly assuring the service to the educational sector office in terms of the inspection method that governs by DTCO. The survey found that there excellent, very good, good service, satisfactory and bad is 12.5%, very good is 25.00%, 53.12%, 6.25% and 3.12% respectively.

Table 4.23 Technology Responses regarding the Technology

Questionnaire	Statements	N	Mean	SD	CV	Min	Max
TEC1	Reliability of technology of FCGO or DTCO.	32	3.25	0.92	.28	2	5
TEC2	Modern technology that makes office operation easy.	32	3.32	1.04	.30	2	5
TEC3	E-payment system.	32	2.80	1.01	.36	1	5
TEC4	Inspection method that governs by DTCO.	32	2.96	0.75	.25	1	5
Technology Dimension			3.08	0.93	.24		

Source: Field survey, 2018

The analysis stated that reliability of technology, inspection method, e-payment system of district treasury comptroller office. Above table 4.12 shows that mean value of peer relations ranges from 2.80 to 3.32 where highest mean is shown by TEC3 whereas lowest mean is shown by TEC2. In same way the TEC1 and TEC4 has mean of 3.25 and 2.96. The lowest mean shows that there is something problems in e-payment system because it is at satisfactory level. In the same way the method of inspecting the office is not good because it mean is below the average. The average of all TEC1, REC2, REC3, and TEC4 is 3.08, which is at average level. Additionally, the table shows that TEC2 has the highest standard deviation of 1.04 whereas TEC4 has the lowest standard deviation of 0.75. This means respondents have more deviation with the statement “Modern technology that makes office operation easy” i.e. the values in the data set are farther away from the mean, on average. Also the coefficient of variation of the data is 24.15 % which means

there was moderate level of consistency in the service of DTCO in terms of in technology.

4.3.6 Transparency

Transparency, in a service industry, is honesty and openness or perfect and clear information's. Transparency and accountability are generally considered the two main pillars of corporate governance. In this dimension respondents had asked about the reliability of information of district treasury comptroller office and financial comptroller general office.

Table 4.24 TRA1

Question	Measurement	Scale	Frequency	Percentage
TRA1	Excellent	5	7	21.87%
	Very Good	4	11	34.37%
	Good	3	14	43.75%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The responses of employees of educational sector offices in Kathmandu, Lalitpur and Bhaktapur were found at average level of service of district treasury comptroller general office. But survey shows that appropriate level of views collected from this dimension of quality service in terms of information are clear that provided by DTCO

Table 4.25 TRA2

Question	Measurement	Scale	Frequency	Percentage
TRA1	Excellent	5	7	21.87%
	Very Good	4	11	34.37%
	Good	3	14	43.75%
	Satisfactory	2	-	-
	Bad	1	-	-
Total			32	100%

Source: Field survey, 2018

The survey shows that moderate level of views collected from this dimension of quality service in terms of information are complete that provided by DTCO. The study reveals

that district treasury and comptroller office is highly assuring the service to the educational sector office in terms of the information are complete that provided by DTCO. The survey found that there excellent, very good, good service is 21.875%, very good is 34.375%, and 43.75% respectively.

**Table 4.26 Transparency
Responses regarding the Transparency**

Questionnaire	Statements	N	Mean	SD	CV	Min	Max
TRA1	Information are clear that provided by DTCO and FCGO	32	3.38	.91	.27	3	5
TRA2	Information are complete that provided	32	3.61	.80	.22	3	5
Transparency Dimension			3.50	0.86	.24		

Source: Field survey, 2018

The above table 4.14 shows that mean value of peer relations ranges from 3.38 to 3.6129, where highest mean is shown by TRA2 whereas lowest mean is shown by TRA1. The analysis shows that there appropriate level of transparency in information of district treasury comptroller office. The mean of TRA1 and TRA2 is 3.50 which mean DTCO and FCGO are providing perfect and complete information. Additionally, the table shows that TRA1 has the highest standard deviation of .91 whereas TRA2 has the lowest standard deviation of .80. This means respondents have more deviation with the statement “Information are clear that provided by DTCO and FCGO” i.e. the values in the data set are farther away from the mean, on average. Also the coefficient of variation of the data is 24.60 which mean there is good of consistency in the information providing mechanism of DTCO and FCGO in terms of other dimension of quality of service.

5.2 Major Findings

The major finding of this research is to find out the effectiveness of role of financial comptroller general office in public investment in an educational sector. The research is entirely focused on quality service that delivered by financial comptroller general office. The research has been done with the sample size of 32 representing the population size. The research is based on the descriptive analysis.

1. Regarding the demographic profile as the variable in the study, study focused on four major demographic components as gender, education, job position. Out of 32 respondents, 18.75% are female and remaining 81.25% are male. There is majority of male employee in the in the educational sector office. That mean participation of female employee is less in organizational activity.
2. Out of 32 respondents, there are two vice secretary eleven account officer and twenty one accountants comprising in percentage 6.25%, 34.375%, 59.375% respectively.
3. Samples are taken from Kathmandu, Lalitpur, Bhakatpur educational sector office employees with 6, 5, 21, comprising the 18.75%, 15.625%, 65.562% respectively. Also, 25% have higher secondary level education, 50% employees are graduates and 25% are masters and above. In same way 18.75%, 15.625%, 65.625% are higher secondary level, graduates, masters and above from Kathmandu, Lalitpur and Bhaktapur respectively.
4. The average mean from reliability dimension of service quality is 3.7097. The measuring scale 3 means “Good” which means ability to perform the promised service dependably and accurately by financial comptroller general office and district treasury comptroller office. Additionally standard deviation is 0.8231 and coefficient of variation is 22.18% which means reliability carry good consistency.
5. The average mean from assurance is 3.871. The measuring scale 3 means “Good” which means knowledge and courtesy of staff and their ability to inspire trust politeness and friendliness towards their service holder is appropriate.

6. The average mean from the communication dimension of service of quality is 3.5806. Which means exchange of proper information, grievance handling procedure and information providing mechanism is appropriate.
7. Responsiveness refers to willingness to help service holder and provide prompt service or timely service is at good condition because mean is 3.6667. This is also a very vital dimension, since each service taker feels more respected if they obtain the most excellent possible quality in the service.
8. Using a advance technological system or instrument makes every task easy and make comfortable. If we cannot able to use it in proper way then it should hamper the time. DTCO payment system through e-payment makes office work easy but among the six dimension is dimension service quality the least one mean from this dimension is appear which is 3.0887. Also it is highly deviated from mean and having more CV 30.27% with less consistency.
9. The mean from transparency appear 3.50. It shows that there is proper flow of clear and perfect information through DTCO and FGGO mechanism. In recent days information become the weapon for cope the challenges of environment and making smooth operation of organization.
10. The study shows that overall quality of service is at “Good” level. No dimension of service quality has mean bellow 3 point. Which shows that service that delivered by DTCO is appropriate for those sample offices of educational sector in Kathmandu, Lalitpur and Bhaktapur.

CHAPTER V

CONCLUSION

In the previous chapter, the data analysis has been done according to the objective of the study. This chapter gives a brief overview of findings and conclusion of the study. It also draws the inferences from the findings which lead to make the generalization. Based on the study, some recommendations and suggestions for the further study has been mentioned. There are three sections in this chapter consisting summary of the findings in first section, conclusion of the study in second section and suggestions for further study in third section.

5.1 Summary

This study has been conducted in order to find the effectiveness of role of District Treasury Comptroller Office in public investment in educational sector. Based on the literature review, several aspects of quality of service have been recognized. So, the researcher recognized some of the relevant variables such as reliability, assurance, communication, responsiveness, technology and transparency. The study is based on the sample size of 32 where the responses were collected in physical form. Regarding the demographic profile, out of total respondents of 32, there are 6 females and 26 males comprising the percentage of 18.75% and 81.25% respectively. The data shows that there is few female staff in the in government office. If we talk about the private organization then there we could find more female staff mostly in customer service desk. It is because of easy entering system in job.

Similarly, Out of 32 respondents, there are two vice secretary eleven account officer and twenty one accountants comprising in percentage 6.25%, 34.375%, 59.375% respectively. More of it, these samples are taken from Kathmandu, Lalitpur, Bhakatpur sample of employee with six, five and twenty one comprising the 18.75%, 15.625%, 65.562% respectively. Also, 25% have higher secondary level education, 50% employees are graduates and 25% are masters and above. In same way 18.75%, 15.625%, 65.625%

are higher secondary level, graduates, masters and above from Kathmandu, Lalitpur and Bhaktapur respectively.

Table 5.1
Level of states dimensions of Quality Service

No of Questions	Research Variables	Average Mean	Average SD	Level of State
3	Reliability	3.70	0.82	Good
3	Assurance	3.87	0.84	Good
2	Communication	3.58	0.90	Good
3	Responsiveness	3.66	0.78	Good
4	Technology	3.08	0.93	Good
2	Transparency	3.50	0.86	Good

Source: Field survey, 2018

With the corresponding items under each variable and tested using Likert scale of measurement, the mean identifies level of states. This good level illustrates that the DTCO are providing quality service to the responded office. Out of these variables, it can be summarized that there is good mechanism of providing information, delivering prompt service, knowledge and courtesy of staff and their ability to inspire trust, politeness and friendliness, willingness to help respondent office staff and ability to perform promised service dependably and accurately is at good level.

The table 4.16 shows, overall views of respondent of educational sectors office in the Kathmandu, Lalitpur and Bhaktapur. There are six dimensions of service quality are

shows in the table as mean, standard deviation and coefficient of variation. The assurance shows higher mean of 3.8710 which means knowledge and courtesy and their ability to inspire trust politeness and friendliness on the employee of DTCO who are directly touch with those educational sector offices. Whereas technology shows the least mean of 3.0887 from these six variables, which means there is something problem in the technological mechanism. The reliability of technology, e-payment system, inspection method and advance technology are major variables of technological dimension. Additionally, the table shows that technology has the highest standard deviation of 0.9352, this means respondents have more deviation on the values in the data set are farther away from the mean, on average. Also the coefficient of variation of the data is 30.27 which mean there is less consistency in the technological mechanism of DTCO in terms of other dimension of quality of service.

5.2 Conclusion

The various forms of services which have been offered by the DTCO were studied in this research in order to know the satisfaction level of service holder towards the services of DTCO. The various parameters of services aspects are covered under six dimensions namely reliability, assurance, responsiveness, communication, technology and transparency. The results which were obtained from the respondent's shows that DTCO is providing good services in all of the dimensions of services and service holder are not completely satisfied with the overall services. The major area which has to be improved is technology. In the terms of various dimensions of service qualities all dimension have appropriate response. The results obtained from the analysis shows that all the dimensions had significant level of service. This data was collected from the educational sectors accountant, account officer and vice secretary from Kathmandu, Lalitpur and Bhaktapur. In terms of ranking the quality service of DTCO on the basis of role of district treasury comptroller office.

5.3 Implication

1. The electronic payment system or the e-payment system is a solution of making paying without the need to use cash or check. Due to low capacity of server, online payment mechanism is not working properly. So there is need of upgrading the system.
2. Computerized Government Accounting system involves making use of computers and accounting software to record, store and analyze financial data. If there is uniformity in the CGAS then it helps to analyze the information of financial system and creates easiness on when employees are transfer from one office to another office.
3. The financial procedure act, 2064 (107, b) clearly stated that inspect the financial transactions of the Offices in the district, and render opinion and advice to the offices but the research shows that there is no proper inspection in the time. So, there should be inspection timely.
4. In recent days internet facilitates office work and make every task easy. But poor internet connection it carries many complication and delay to provide service. Though, high speed internet having reliability is required.
5. Every individual are in touch of government service and they need to get fast service. The delivery of fast service needs regular flow of electricity, but there no supply of proper electricity in offices. So authority has to concern it seriously.
6. Every service holder or customer need to get good behavior in terms of respect, politeness, courtesy in employees. If these terms are exist in every employee then there should be better delivery of service.
7. Proper balance between work load and numbers of staff. More task pressured employee and cannot perform better performance.
8. Information becomes a powerful weapon for making strategy and copes with environmental issue or threat. If their exist barrier on communication mechanism there should not be proper flow of information regularly. That's why there should be need of informative mechanism for transparent information.

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