



**Measuring the service quality of a financing department at a University of
Technology**

By

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DECLARATION

I, Gugu Elizabeth Mhlauli, declare that the contents of this dissertation/thesis represent my own unaided work, and that the dissertation/thesis has not previously been submitted for academic examination towards any qualification. Furthermore, it represents my own opinions and not necessarily those of the Cape Peninsula University of Technology.

Signed

Date

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I wish to thank:

God, he always had a plan that to this day I would be where I am.

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ABSTRACT

This study aims to measure the service quality with student loans that are provided by the Finance Department of a University of Technology (UoT). In the current academic environment, it is critical for a Finance Department to provide high quality of services to enable students fulfilling their academic performance. However, if the service quality of Finance Department is not up to standard, then students (customers) more likely to struggle in receiving all supporting financial aids for their studies. This will further impact on their whole academic life negatively. Based on the relevant literature, SERVQUAL model is one of the classical tools that were commonly used to measure the quality of services. Thus, this study applied SERVQUAL model to measure the service quality that provided by the Finance Department at the UoT.

A combination of both qualitative and quantitative research approach was conducted in this study. Data were collected through interviews with staff members ($n_1=15$) and a structured questionnaires for students ($n_2=43$). All the key variables from the questionnaire and interview questions were derived from relevant literature. The reliability of dataset was tested through Cronbach's Alpha value. Data were analysed through SPSS, MoonStats and Excel worksheet. The personal information of all the participants was protected.

The findings revealed that there is a gap between students expectation and staff members perception towards the service quality that provided by the Finance Department. Students were generally satisfied with the service quality although staff members perceived that they have made efforts in providing good quality services to them. However, there are areas needs improvements in the service process such as management commitment, employee involvement, regular training programmes for skill development, and etc. This study further recommends that the financing office needs to use SERVQUAL model as an effective tool to track service delivery patterns and its nature of administration along tangibles, unwavering quality, responsiveness, confirmation and compassion measurements within the department. Moreover, SERVQUAL model can be used an useful approach to other service sector for quality improvements within the university.

Key Words: Service quality, customer satisfaction, student loans, benefits, perceptions and expectations.

GLOSSARY OF TERMS

SERVQUAL:	“SERVQUAL is a concept of service quality which measures service quality as perceived by customers” (Parasuraman, Leonard & Valarie, 1985).
Customer satisfaction:	“Customer’s perception of the degree to which the customer’s requirements have been fulfilled” (ISO 9000, 2005).
Failure Modes Effect Analysis (FMEA)	It is a quality planning method that involves thinking about what might go wrong, the chances of it going wrong and what might be the consequences of it going wrong (Carlson, 2012).
Quality:	The totality of characteristics of an entity that bear on its ability to satisfy stated and implied needs (Yang, 2003).
Total Quality Management (TQM)	Total Quality Management (TQM) is an approach to improving the effectiveness and flexibility of business as a whole. It is essentially a way of organizing and involving the whole organization; every department, every activity, every single person at every level. (Oakland, 1989).

ABBREVIATIONS

SPSS	Statistical Package for the Social Sciences
HD	Higher Degree
NSFAS	National Student Financial Aid Scheme
FAC	Financial Aid Committee
TQM	Total Quality Management
UoT	University of Technology
SERVQUAL	Service Quality
CPUT	Cape Peninsula University of Technology
HOD	Head of Department
CSM	Customer Satisfaction Measurement
QFD	Quality Function Development
EXP	Expectations
PER	Perceptions
FMEA:	Failure Modes Effect Analysis
HEDA:	Higher Education Data Analysis
MIS:	Management Information Systems
DMAIC:	Define, Measure, Analyse, Improve and Control

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CHAPTER 1: THE SCOPE OF THE RESEARCH

1.1 INTRODUCTION AND MOTIVATION

A Finance Department, that traditionally plays a supportive role to individuals who are not in a position to pay for their studies, and those who do not meet the customary requirements for financing through the formal banks or government support plans, is presented as a case study in this research. In the discussion a structured process is followed by identifying and stating the research problem, formulating the research questions and purpose of the research, deciding upon the scope of the research and underlining the significance of the research. The measurement categories of the concept of service quality are based on the following five concepts, namely, Tangibles, Reliability, Responsiveness, Assurance, and Empathy, to effectively respond to the constant flexibility of customer perceptions. SERVQUAL denotes service quality as the difference between customer expectations of a service offered and the customer perceptions of the service established, demanding response to reply on queries of expectations and perceptions (Parasuraman, Berry, Zeithaml, & Valarie, 1988). This study focuses on the measurement of service quality using the SERVQUAL model in the financing department of a University of Technology (UoT), in order to demonstrate the validity and applicability of this approach. SERVQUAL is a multi-item measurement tool developed to evaluate customer view of perceptions of service quality in service departments. The aim of this research is to offer a thorough understanding of how the Finance Department provides quality services to their customers. Thus, this research applied SERVQUAL model to measure the service quality at the Finance Department within a university of technology.

Within today's competitive business environment, motivated by the tough economic situations, a university institution needs to ensure that they remember their customer's needs and expectations. Perceived quality is the result of the comparison between what consumers consider to be the service offered by the company i.e., their expectations and their perceptions of the performance of the service provided. Service quality is thus considered to be the difference between the perceptions and the expectations of consumers. Nevertheless, the dimensionality and the psychometric elements of SERVQUAL have caused a lively controversy, since the studies which have used SERVQUAL do not always mention a standard dimensional structure that can improve service. Due to this the measure of service quality offers a challenge to a financing department. Conducting this research would be best suitable to show a relationship between employees and customers. The results have shown that few researchers concern themselves with the validation of measuring the model SERVQUAL. This reinforces the reason why there is still poor service delivery.

1.2 BACKGROUND OF THE RESEARCH PROBLEM

It is the UoT's policy that a student who has any debt outstanding to the university will not be permitted to continue his or her programme. Only in few exceptional cases has arrangements been made where student debtors extends the date by which the debt must be paid, and permission is also given to the student to continue to register on such conditions. These expectations are implemented without an understanding and appreciation of student problems. Furthermore every student has his or her own personal reasons why fees were not settled. Students with financial difficulties are provided with assistance and guidance to manage their situation, and in some cases an instalment plan can be arranged with the UoT.

The UoT must take appropriate steps to communicate with those who do not pay their fees, by writing to all students who have not paid their fees. Students must be invited to discuss the financial problems with the Finance Department. Strong action is taken in respect of those students who ignore this arrangement. The student funds come from some sectors of the government and South African taxpayers also support higher education. The number of students who are not able to pay higher tuitions is however very high. "Education is a right more the same as a right to health and shelter which has to be made available to everyone" stated Haskins (2011) because "an educated workforce is the key to rebuilding our economy". Haskins (2011) purports that the only manner to improve an equal third level education system is through the implementation of a universal free education, and by this Haskins suggests that tertiary institutions consider "removing the prohibitive fees and replacing them with a real registration fee that solely covers the annual registration costs".

In a competitive academic environment, the Finance Department is a very important component of an institution's intellectual expansion. It provides a service ranging from full study loans, covering registration fees, books and laptops, to assisting students with accommodation. It is imperative that the financing office guarantees to be focused on making financing of tertiary training both reasonable and available and all student prospects desires. Moreover, an extraordinary bursary ought to be given, which permits students to oversee and distribute bursary stores for particular needs, for example, books, stationary and convenience sustenance. This guarantees that support mechanisms are fully utilized to the student's best advantage and needs. Application forms are made available to first year students during the orientation programme until February of any particular year. Students find it very difficult to complete and return the application form within the closing dates, along with the necessary documentation due to various circumstances that this research will look at.

Currently some students are complaining about the quality of service delivery at the Finance Department. The time taken for loan approvals to be processed is too long, the Finance Department

not adhering to their promise of convenient office hours, and students are not having easy access to information. This has a negative impact on the capability of the Finance Department and has compromised the trust the students have in the Finance Department. The Finance Department guarantees that they provide an exhaustive student service. Therefore in order to succeed in this effort, the Finance Department needs to develop solid associations with instructive organizations and significant book shops, convenience suppliers and sustenance outlets to supply to their customers which are students. The Finance Department forms associations with instructive organizations, and these associations considers the compelling administration of study advance charges as well as encourages the initiation of mediate installments of study expenses to the instructive organisation.

1.3 RESEARCH PROBLEM STATEMENT

Against the above research background, the research problem statement for this study reads as follows: The deficiency of customer satisfaction at the Finance Department: does it meet their customer perceptions in terms of standards of service delivery and quality.

Investigating the finance department if it meets service quality to their customers these where some of the primary problems that customers face when it comes to the Finance Department is the issue of the time period and opening hours being too rigid and not flexible to everyone. Customers, namely the students, struggle to obtain all supporting documents simultaneously because of the personal circumstances and money issues they are in. However, because they want to study they try by all means, despite the fact that some of them become affected by such processes, they continue to use the service of the Finance Department. Besides the limited trading hours, the other issue that students are also facing is the long queuing that can lead them to missing classes. Standing in line for a long time at the department is non-productive and a complete waste of time that further investigation should be conducted by the finance department to meet their customer needs and expectations.

1.4 RESEARCH QUESTIONS

1.4.1 Primary research question

The research question that forms the foundation of this research reads as follows: Is there a difference between student's expectations and staff perceptions of the quality of service delivery provided by the Finance Department?

1.4.2 Investigative research questions

In order to answer the primary research question, the following research questions must be answered:

- What are the key factors that affect the quality of service delivery at the Finance Department?
- What dimensions of service quality are significant in the Finance Department?
- What is the relationship between the Finance Department and its customers?
- What are the benefits of implementing SERVQUAL in the Finance Department?
- How does the Finance Department quality of service delivery compare with SERVQUAL in the Finance Department?

1.5 PRIMARY RESEARCH OBJECTIVES

The primary research objectives of the study are:

- To identify the key factors that affects the quality of service delivery in Finance Department.
- To explore the dimensions of service quality that is significant to the Finance Department.
- To identify the relationship between the UoT's Finance Department and its staff members.
- To identify the benefits of implementing SERVQUAL in the Finance Department.
- To compare the current quality of service with SERVQUAL measured quality of service in the Finance Department.

1.6 RESEARCH PROCESS

The research process provides insight into the process of 'how' the research will be conducted from developing the proposal to submitting the final dissertation. "Research process is a scientific endeavour that involves a systematic process that focuses on being objective and gathering a multitude of information for analysis so that the researcher can come to a conclusion" (Blankenship, 2010).

According to Blankenship (2010) the research steps are:

- Identify the issue or question;
- Review the literature;
- Clarify the issue, particularly recognising the reason for the study;
- Clearly characterise terms and ideas;
- Define the population;
- Develop the instrumentation to use;
- Collect information; and
- Data analyse.

Remenyi, Williams, Money and Swartz (2002), describe that the research process as consisting of eight specific phases, which will also be applied to this research study. These phases include:

- Reviewing the literature;
- Formalising a research question;
- Establishing the methodology;
- Collecting evidence;
- Analysing the evidence;
- Developing conclusions;
- Understanding the limitations of the research; and
- Producing management guidelines or recommendations.

Based on the two research processes as described above, the research process that this research will follow is adopted from Greener (2008). The selected research process focuses on this research study as a business research type, that provides information to guide the management in various decision-making processes of service delivery, and is outlined below:

- Information research;
- Understanding the limitations of the research;
- Formulating a research process;
- Defining the research method and literature review;
- Sampling and data collection;
- Data preparation and analysis;
- Data interpretation; and
- Conclusions and recommendations.

1.7 FRAMEWORK FOR THE STUDY

The subject of service quality is very important in context of definitions, models and measurement issues. Several researchers explored the subjects with varying perspectives and using different methodologies. The following factors seem to be suitable for comparative evaluations of the models:

- Identification of components influencing administration quality;
- Suitability for mixture of administrations assumed;
- Flexibility to record for changing nature of client's recognitions;
- Directions for development in administration quality;
- Suitability to create a connection for estimation of client fulfilment;
- Diagnosing the requirements for preparing and instruction of representatives;

- Flexible enough for alterations according to the progressions in the environment / conditions;
- Suggests suitable measures for enhancements of administration quality;
- Identifies future needs (framework, assets) and hence give help in arranging;
- Accommodates utilisation of IT in administrations; and
- Capability to be utilized as a device for benchmarking.

On the platform of the above-mentioned issues as foundation, this study is embraced to comprehend the service quality mode.

1.8 RESEARCH DESIGN AND METHODOLOGY

In order to achieve good results for this study there are certain methodologies shall be adopted. There are two different ways to distinguish distinctive methods while doing research, qualitative and quantitative methods. The main difference between the two methods concerns the use of numbers and statistics, both methods have advantage and disadvantages where selection should be based on the purpose of the study (Holme & Solvang, 1997).

This research study followed an action research methodology with a combination of both qualitative and quantitative research approach. A more in-depth discussion for the research methodology will be dealt with in chapter four of this study. This examination is hypothetical in nature, utilising a positivistic (quantitative) and phenomenological (qualitative) exploration ideal model as premise. Babbie (2005) expresses that, perceiving the refinement in the middle of qualitative and quantitative exploration doesn't imply that one must distinguish one's examination exercises with one of them to the prohibition of the other. A complete understanding of a subject regularly requires both strategies.

1.8.1 Unit of analysis

The main aim of this study is to understand the most important dimensions of service quality in the University of Technology, as the objectives of the study the sample should be familiar with using the financing department in within the University and also it should have experience of using the system. Based on the University's financing department there is a number of employees and clients that utilize the services of the department, during the period where the University opens for a year beginning it is mostly the busiest time for them. One of the main questions that this research has is that its members are all familiar with understanding the system. So, the students and staff were seemed to be the best sample for this study.

1.8.2 Sample size

Sample size is the quantity of individuals to be studied, or included in the examination venture Dick (2002). The type of sampling that this research uses is a quota sample. Researcher judgment is used to choose the subjects or units from each one section, focused around a detailed amount. The researcher selected the sample from the Financing Department at the UoT of 15 employees and 43 customers.

1.9 DATA COLLECTION DESIGN AND METHODOLOGY

The data collection method is a short description of the type of data needed to measure performance towards achieving a target, and the means of collecting the data Dick, (2002); the data collection tools need to be strong enough to support what the evaluations find during research. The data collection used in this research study was gathering information from interviewing staff, and observation from questionnaires designed by the researcher.

1.10 MEASUREMENT SCALES

This study uses the SERVQUAL questionnaire to a measure service quality and collects the quantitative data. A deductive approach is adopted during the analysis of the findings using a computerised analytical programme. This is because one of the aims of this study is to measure service quality in the Finance Department and that will be validated using a statistical analytical procedure designed for the purpose.

1.11 DATA VALIDITY AND RELIABILITY

Validity is concerned with the precision of the information gathered. Saunders, Lewis, and Thornhill (2007), report that a valid poll will empower exact information to be gathered. Validity is introduced in two structures; specifically 'Inward Validity' and 'Outside Validity', which both concern the relationship of finding the genuine nature of those discoveries (Saunders et al, 2007).

Saunders et al. (2007), characterise 'Inward Validity' in connection to polls, as the capacity of the poll to measure what it sets out to measure. This is achieved by alluding to three particular criteria which are; Content Validity, Predictive Validity and Construct Validity. Content Validity is an evaluation to determine if the survey provides a sufficiently broad scope and overview, and to establish if the degree to which the study is needed and the value of the inquiries. Prescient Validity is the capacity of the inquiries to provide information to make precise forecasts through factual dissection. Construct Validity is concerned about whether the inquiries are fit for measuring the build that they are expected to measure.

External validity is regarded as being, the awareness of whether it is conceivable to sum up the examination finding in connection to research outline. This examination specimen is composed on the likelihood of the populace being on as far as possible theory, as distinguished prior and thusly has a more extensive pertinence past the example size for generalisation (Saunders et al., 2007). Dependability is concerned with whether the strategies of ‘information gathering and investigation’ will produce the outcomes on alternate events, or will eyewitnesses make comparable perceptions and reach the same conclusions from the information gathered (Smith, 2002).

1.12 DATA ANALYSIS

Computer programs are used in this research study to analyse data. These programs include Moonstats, SPSS as well as Excel. The programs were used to identify capabilities in statistical analysis and produce bar charts. The Microsoft Office Excel 2010 program was used to develop the bar charts from the statistics generated by the Moonstats and SPSS program.

1.13 ETHICS

The researcher has the responsibility to conduct research in such a way as to respect and maintain subject rights and to ensure the protection of subjects from any possible physical and/or psychological harm such as stress and anxiety as social research should never injure the people being studied (Sekaran, 2001). Subsequently, it should be noted that participants have particular rights, which a researcher has to respect. This study has therefore been structured in such a way that it does not have any psychological or physical harm toward the respondent. Protecting the respondent’s well-being and interests may also concern the respondent’s identity i.e. all the information provided will be kept confidential.

This study respects both the anonymity, privacy and the confidentiality of the respondent and does not disclose any of their information publicly or with anyone else. It also involves the omitting of any names of the respondents and will involve the process of assigning numbers to them instead, for the sake of anonymity. Permission will furthermore need to be obtained from the University and participants involved in this survey. It is essential to note that people should not be subjected to research of any nature unless they agree upon it. This study therefore involves voluntary participation of respondents.

1.14 RESEARCH ASSUMPTIONS

The assumptions in this research study are as follows:

- The Finance Department who implement SERVQUAL are considering some critical elements of this approach to ensure success.

- All the relevant personnel in charge of SERVQUAL in a Finance Department have received adequate training in service delivery and customer satisfaction.

1.15 RESEARCH CONSTRAINTS

As indicated by Tenstep (2010: Online) obligations are impediments that are outside the control of the undertaking group and need to be worked around. They are not so much issues and they are not so much even dangers. In any case, the undertaking director ought to be mindful of requirements in light of the fact that they allude to confinements that the venture must work inside. Date obligations, for example, suggest that certain occasions (maybe the end of the undertaking) must happen by specific dates. Assets are quite often a demand since they are not accessible in a boundless supply.

1.15.1. Research constraints and limitations

This research study has identified four research constraints, which include:

- The size of research sample, only few clients, managed to fill in questionnaires, which is acceptable, however, a bigger one would definitely be better.
- The research was conducted only in one service sector, therefore it is interesting if the same dependences would be found in other sectors.
- The employees have limited knowledge of what SERVQUAL model is.
- The availability of relevant information at the library about the research report.

1.16 SIGNIFICANCE OF THE PROPOSED RESEARCH

This research provides a clear understanding and methodology of the SERVQUAL model in the conditions happening at the UoTs. This research provides some useful information to most Finance Departments and customers of that reasoning, to be able to have clarity on what SERVQUAL is about. Many researchers have previously dealt with this topic having to give their different views and findings of this model. This research adds to what has already been published.

1.17 CHAPTER AND CONTENT ANALYSIS

The accompanying section and substance examination will be appropriate to this study:

- **Chapter One** - Scope of the exploration: In this section, an all-encompassing opinions of the proposed examination is given. The examination issue is clarified, trailed by the detailing the exploration issue, the exploration inquiry and investigative (sub) questions.

The examination methodology is explained and a depiction of the exploration outline and information accumulation system is presented. The examination requirements will be recorded.

- **Chapter Two** – Holistic review of the research environment: In this chapter a comprehensive viewpoint is given of associations who have executed SERVQUAL model.
- **Chapter Three** – Literature review: This chapter concentrates on the accompanying: the historical backdrop of SERVQUAL, meanings of the model, the key components for SERVQUAL execution, SERVQUAL profits, and creating scales in utilizing the mode.
- **Chapter Four** - Data accumulation outline and system: This section analyses the devices and routines to be utilised for information gathering. Difficulties confronted amid the information gathering activity is explained in this section. The overview environment is clarified and the target population and the specimen size is characterised. This chapter is concluded with a rundown of inquiries for the target populace.
- **Chapter Five** - Data investigation and translation of results: In this chapter, the information gathered from the study is investigated and translated.
- **Chapter Six** - Conclusion and proposals: In this section, the study finding are summarised and concluded. The examination issue, exploration questions, investigative inquiries and fundamental exploration destinations are returned to. Recommendations are made to alleviate the problem, keeping the end goal in mind.

1.18 SUMMARY

In order to put customers at the heart of the service sector like the financing department, it is essential to understand their needs and to measure their satisfaction levels. Basic customer service consists of understanding what your customer needs, and delivering it. This chapter provided a coordination of this research, an introduction to the background of the research with the problem statements, research questions, and research objectives. It further more explains the research process, research design and methodology, ethics, constrains, limitations, assumptions and data collection which in chapter four will be fully explained and presented with a detailed framework for the study.

CHAPTER 2: A HOLISTIC OVERVIEW OF THE RESEARCH ENVIRONMENT

2.1 INTRODUCTIONS AND BACKGROUND

This chapter introduces the background of the problem and presents arguments why the service quality is vital to be measured and improved in terms of service quality. Derived from the problem discussion, the purpose and demarcations are presented. Further a brief presentation of the research design, which shows the process flow of the department of finance on how it operates within the UoT and the types of funding, they offer as a service to customers (students).

Finance Department has always been one of the main support service departments, which places down to the service quality that is and has always been something hard to measure as well as to evaluate, unlike goods where the quality can be measured, a company focused exclusively on post-secondary education loans, a for-profit company offering simple repayment options at affordable rates to High Degree (HD) applicants interested in advancing their skills. Since its foundation in 1990's, it has financed close to 400,000 students with loans totaling more than US\$140 million. This case examines how two social entrepreneurs saw an opportunity for a profitable business venture in a niche market that would have a positive impact on HD people.

In the recent years, numerous ethic groups have seen critical changes. These include changes to their advanced education frameworks, involving the development of new sorts of organisations, changes in examples of financing and influence, the foundation of assessment and accreditation components, educational module changes, and mechanical advancements says (Tilak, 1992). Expansion technique which the common interest for higher education is overseen through the advancement of an assortment of lower expense alterative organisations, which are distinguished one from another in terms of missions, capacity and styles of conveyance. This is now replicated in the expanding pattern towards junior schools, grown-up and proceeding with instruction projects, and separation learning projects.

Wagner (1998) expresses "that overwhelming subject of advanced education in the 1990s has been on a money related trouble condition. Four central point's help this pervasive state of gravity. The main is enrolment weight, as depicted above, particularly in those nations joining developing populaces of optional school drop-outs with low present higher instructive investment rates and insufficient higher instructive ability to take care of the developing request.

It costs approximately R70000 to sustain a student on the first level at tertiary institution and enrolment, and in every UoT there are more than 10000 new students per year enrolled in different

faculties. Most of these students come from different backgrounds with different standards of living. About 72% are from poor families who cannot afford to send their children to tertiary institution, but have applied for financial assistance. NSFAS can however only accommodate 60% of these students per year.

Figure 2.1 below depicts one of the UoT's Higher Education Data Analysis (HEDA) systems which provide Management Information System (MIS) data relating to the UoT's enrolment of students for the 2014 academic year. The information is updated daily and keeps historical data on enrolment patterns. It requires delivery via the web and HEDA provides a secure and reliable web-based system for delivering information to users. Institutions benefit of this type of system because they are able to get relevant figures and statistics that can assist in decision making.



Figure 2.1: The example of enrolment monitor at a University of Technology form

Source: (MIS, 2014)

The Finance Department has been one of the principle support administration at the UoT, and this emphasizes the importance of the service quality. Service quality is something that is difficult to measure and in addition to assess, and is not at all like products where the quality can be measured with relative ease., especially in an organisation centred only on post-optional instruction advances, a revenue driven organisation offering straightforward reimbursement alternatives at moderate rates to High Degree (HD) candidates, who are intrigued by progressing their aptitudes. Since its establishment in 1990's, the Finance Department has financed near 400,000 students with needs and that have showed the significance of the funds need.

In a competitive academic environment, Finance Departments across higher learning institutions are a very important component of an institution's intellectual expansion. They provide a service ranging from full study loans, covering registration fees, book vouchers, meal vouchers, laptops and assisting students with accommodation. The Finance Department promises to be focused on making tertiary training both reasonable and available all students and additionally, speedy support for all advance applications and guarantee students to be there to support their need 365 days a year.

The service offered by the Finance Department can be regarded as one of different types of bursary administration apparatus, which permits students to oversee and apportion bursary stores for particular needs, for example, books, convenience sustenance and the limitless possibilities, guaranteeing that subsidies are used suitably and to the students' best interest and needs. Moreover, application forms are made available to first year students during the orientation programme until February of any particular year. Students find it very difficult to complete and return the application form within the closing dates, along with the necessary documentation due to various reasons.

2.2 BRIEF OVERVIEW OF QUALITY IN FINANCE DEPARTMENTS

Over time, the management of product and or service quality has taken many faces ranging from simple inspection to total quality management TQM, ISO 9001: 2008. Many positive improvements have been achieved as a result of the use of these quality management concepts. However, the mutation from one concept to another simply highlights the strength that the newest methodology possesses.

Manjelsdorf (1999) is of the view that: "quality has a long custom in the business". In and after the Second World War, we all centred on quality control. In the 1980s, quality service frameworks as given in the ISO benchmarks 9000 arrangement, made ready for quality related business service. Progressed organizations today are in a post ISO period looking for business perfection to meet the

difficulties of globalisation in all business sections." In developed nations the advancement of value activities had distinctive features relying upon the geographical area and the national culture.

2.3 THE POLICY FOR FINANCIAL AID

2.3.1 Policy Statement

Financial Aid is made available to increase access to higher education for financially needy and academically deserving South Africans. UoT is committed to informing its students about the rules and regulations that must be adhered to when students enrol at UoT. Their policy governs and regulates the administration of financial aid mechanisms including bursaries and the National Student Financial Aid Scheme funding (Financial Aid, 2012).

2.4 CURRENT PROBLEMS FACED BY THE FINANCING DEPARTMENT

The financial departments aim is to assist the poorest of the poor students that shows effective interest on furthering their studies, the departments have a system that they use to calculate the Expected Family Contribution (EFC) and financial need to estimate the student's financial aid contribution for each. Depending on each and every situation of the student's family, matters and cases are treated differently. The department strives to assist each and every applicant but due to the high rate of applications not everyone can be successful and that becomes a problem in hand. Over 7000 students (First year) applied for 2013 and to this point the departments are still working together on accommodating everyone.

Financial departments promise to be providing a comprehensive student service. As such, to cultivate strong partnerships with educational institutions as well as major book shops, accommodation suppliers and food outlets. A financial department builds relationships with educational institutions, which allows for the effective management of study loan fees, facilitating the direct payment of study fees to the educational institution. In addition, they have on-campus offices at partnering institutions allows them to have an increased footprint across South Africa, with supposed accessible and efficient study loan services and support to students when they need financial assistance.

In this increasingly competitive world with ever shortening product development cycles, service quality improvement is often a key competitive differentiator that is sustainable quality customer service is a vital ingredient in a company's ability to maintain profitability and continued success in business. Not only does quality customer service build loyalty for both company and product above

all other forms of marketing, it almost guarantees a company's viability in today's diverse and competitive market.

Higher education is seen as an imperative manifestation of interest in home capital advancement. Higher Education Institutions are often accused of developing of human capital through instruction and building an information base. According to Okwakol (2009), an information base is built through examination and learning advancement, and dispersal and utilisation of information by connecting with the learning customers. This means a progressively aggressive situation is developing regarding understudies, staff and assets. In view of the expanding interest for access by the masses, it has moved from being the service of first class that it was, to a service open to the masses. Okwakol (2009) further indicated that up to 1987, there were a couple of states funded college in South Africa with around 10,000 students for every University; and today, there are more than 24 Universities with an aggregate of in excess of 300,000 students.

In general, quality concern cannot be avoided in most training programmes from financial institutions. Nevertheless, the passage of 'private' suppliers of high training, coupled with a huge support of declining government subsidising to open establishments is a reaction to the expanding interest for advanced education that has brought about decrease in the nature of graduates (Basheka, Muhenda & Kittobe, 2009).

2.5 CATEGORIES OF FUNDING

Applications for funding are considered for students who are full-time students and South African. There are different types of awards that you find within the financing department i.e. Merit award, Deans Merit awards, University Administrated funds, National Student Financial Aid Scheme (NSFAS)(Financial Aid, 2012).

2.5.1 Merit award:

Merit awards are available to first year students who obtained an A aggregate in their matric examinations in the year preceding the entrance at the University of Technology (Financial Aid, 2012).

2.5.2 Deans Merit award:

According to Financial Aid (2012) Dean's merit awards are for South African citizens who have excelled in their undergraduate studies at the University of Technology. Faculties identify students

from the Deans merit list who have attained 80% aggregate and above in the required subjects for a particular academic year. Students have to be registered at the UoT in the year following achievement. Annual students qualify for an amount determined by the academic Deputy Vice Chancellor, in consultation with the Deans. This panel reviews the number of awards annually.

2.5.3 University Administered Funds:

These types of funds are available for senior students who excelled in their year-end examination. Applicants have to meet specific donor requirements and are identified from the general pool of applicants, who applied for financial aid in a specific year. Students may also be identified in consultation with faculty HoDs, if specified by donors (Financial Aid: 2012).

2.5.4 National Student Financial Aid Scheme:

Funds are available to financially needy and academically competent students, as determined by NSFAS criteria from time to time. NSFAS prioritises eligible students and rank them according to their Expected Family Contribution (EFC) and awards are granted to the neediest students.

2.5.5 Extent of funding:

It is a general accepted requirement that all students make a contribution to their own total study costs. The Financial Aid Committee (FAC) determines levels of funding annually. Second semester students receive half of the amount determined/reviewed for annual students. Amounts awarded are annually determined by the FAC.

The following costs are considered when making an award:

- Tuition fees;
- Residence fees or private boarding;
- Meals;
- Books and
- Travel allowance for local students only.

The allowance is annually determined by the FAC. The University fee account must be settled before any allowances are paid to a student. Any UoT rebates (Student Representative Council, Residence Student Assistant, Family rebate) reduces the NSFAS award made to a student. Should the rebate

result in a credit on a student's account after allowances have been paid to the students, this credit amount will be returned to NSFAS in order to reduce the student's debt at NSFAS.

2.6 Service Quality Management

The environment for services is becoming increasingly complex and competitive. Thus, many service companies are now exhibiting the characteristics of a more mature operating environment, including product equality, market division, increased customer demands and raised consumer expectations (Stamatis, 1996). In this competitive environment, the pursuit of service quality is considered by many organizations to be an essential element of their corporate strategy. Service organizations are now constantly searching for sources of competitive advantage but, as product quality rises and products become less distinguishable from one another, companies are seeking competitive advantage through the service elements of their product.

Parasuraman et al (2001), suggest that quality is defined by the customer and not by the product or service provider. For example, a hairstylist may be delighted with the job done on a person's hair but if he or she thinks it looks terrible then the service quality perceived is poor. Customers also assess the service received by comparing their expectations to their perceptions of how the service is performed. In this process, there is no guarantee that expectations will be reasonable nor is there any assurance that a customer's perception of performance will be based on a single experience (Kolter & Armstrong, 1996).

2.7 FINANCE DEPARTMENT'S PROCESS FLOW

The Finance Department is responsible for providing financial support to students in need. Regardless of the fact that the Finance Department has a broad area to service, and has set criteria for working, the department is made up of different sub departments that all contribute to the loan and bursary application process. Figure 2.2 below is an outline that show the departments involved from the start of the process to the end.

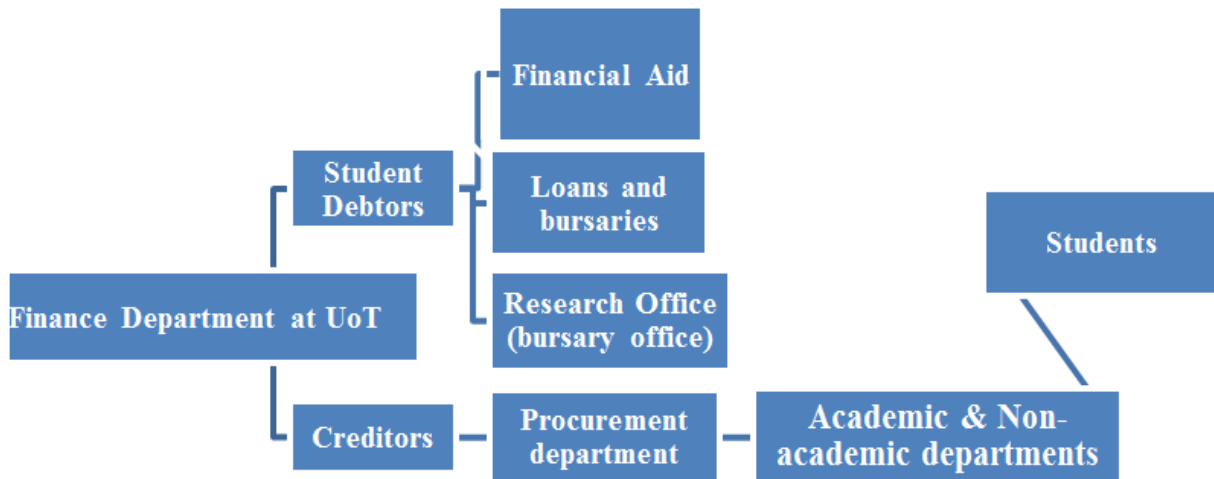


Figure 2.2: The Finance Department process flow

2.7.1 Description of Finance Department process flow

The Finance Department process starts with the classification of sub departments and ranks of each and every sub department that works with the UoT. The process is only initiated when a shopper makes an enquire or application for funding. It is then as the Finance Department performs its service function, that customer expectations and perceptions start to play a role. Ultimately, the whole process demonstrates that the student must be assisted by all means, as it has been said that “what the customer wants, the customer gets”. Without the collaboration of Debtors, Creditors, Financial Aid, Edu Loan, Research office, and the Finance Department approximately 70% of the students in the UoT would be in crisis. However if a student is rejected for funding, it is within the right of that student to get full explanation of the conditions why he/she was rejected, and policies may be reviewed in such cases. It is at the discretion of the Finance Department to assist further if needs be.

The quality at the finance department should all means be what the customers expect and that will create a better environment, as stated by Ishikawa (1985) “quality must be built into each design and process, because quality cannot be created afterwards through inspections. Poor quality creates losses of sales in a competitive market and increases the costs of production through remanufacturing and costumer complaints”. Expenses that can be avoided must be avoided by regulating and guaranteeing the procedure and evading mistakes all through the entire procedure, says (Juran, 1988). “Quality is regularly isolated into administration quality and item quality” (Bergman. et al., 2003).

The measurements of quality of service are truthfully not regarded as the same as the quality product because of the principle distinction at the centre of service and items. A fundamental nuance about

service quality is it is the thing that the client hopes to get from the service. It is the customer who acts as the jury and evaluates the nature of merchandise through being serviced.

2.8 BENCHMARKING IN THE FINANCE DEPARTMENT

The Finance Department makes use of the benchmarking method, to gain more useful approaches in service delivery in order to make enhancements. Working on benchmarking focuses efforts on customising existing methodologies to fit inside the department. Benchmarking accelerates the association's capacity to make upgrades and to essentially bring corporate execution up in general. In the event that each association has phenomenal creation and aggregate quality service aptitudes then every organisation will have world class principles.

Benchmarking is not merely rolling out improvements and upgrades for the sole purpose of making them; rather it is about increasing the value of the association. As such, no association ought to roll out improvements to their items, forms or their association if the progressions don't bring about profits. When at the point an association finds itself utilising benchmarking procedures, the association must consider how forms in the quality chain are performed.

In 1989, Robert Camp introduced a apparatus called benchmarking into the aggregate quality service world; it was immediately embraced by modern associations. Furthermore, it developed to be part of the Malcolm Baldrige National Quality Award (MBNQA). Numerous associations utilise this apparatus to enhance execution and, in a few occurrences, to help win the MBNQA. The objective of benchmarking is to comprehend and assess the current position of a business or association in relation to best practice in industry. It allows the user to distinguish zones and is a method for execution change. Henceforth, it became the methodology of ceaselessly measuring an association's methods and procedures against those of different associations, with the view to enhancing its own particular execution. This lead to profits, for example, expanded client fulfilment, improved business execution, fortified objective setting, quality enhancements, streamlining the business and a stronger authoritative society. It furnished associations with an estimation framework that encourages change (Camp, 1989).

2.8.1 Benchmarking between two Finance Departments:

Table 2.1 is a comparative table below and indicates the online information from Standard Bank and Nedbank (2014) providing the requirements of student loan. By benchmarking the organization will comparing the business processes and performance metrics including cost, cycle time, productivity, or

quality to another organisations and that is widely considered to be an industry standard or best practice for finance department to consider using.

Table 2.1: The student loan application process.

Requirements	Standard Bank		Nedbank	
	Yes	No	Yes	No
Green bar-coded identity document	X		X	
Matric results/Last academic results	X		X	
Proof of earning or latest pay slip	X		X	
Proof of current residential address (FICA)	N/A	N/A	N/	N/A
Three months bank statements (non-Nedbank clients)		X	X	
Income and expenditure statement (for affordability assessment)		X	X	
Invoice/Statement of fees owed (from the tertiary institution)	X		X	
Fulltime and part-time students who have been accepted at a	X		X	
Form lengthy?		X	X	
Online Application?		X	X	
Latest results	X		X	

Looking at the below table it reflects the process of applying for a student loan and just like any student loan it shows the requirements that an applicant must have, if this same procedure can be applied the same to every applicant the finance department could minimise the problems customers encounter like long lines and limited time. If there is online application things could run better for all. And service delivery will appreciate. Adopting this application process will increase the level of satisfaction, quality assurance will be practised and the improvement will result to happy customers.

2.9 STANDARD BANK STUDENT LOAN

Standard Bank has a 150 year history in South Africa and began branching out its establishment into the rest of Africa in the early 1990s. The bank presently works in 18 nations on the African continent, including South Africa, and in other developing markets. Standard Bank stands out amongst the most well-known heading South African economic administrations company Standard bank (2014: Online). The Finance Department concentrates on conveying prevalent feasible shareholder esteem by serving the needs of clients through five star, on-the-ground operations in picked nations in Africa.

The bank is composed of three specialties units; however the bank introduces the three as one. The three principle mainstays of business are Personal & Business Banking, Corporate & Investment Banking, and Wealth. Standard Bank is recorded on the JSE Limited, with an share code of SBK, as

well as on the Namibian Stock Exchange, with an offer code of SNB (Standard bank, 2014: **Online**). In addition to this, Standard Bank is included in group exercises including:

- Sponsorships - Joy of Jazz celebrations;
- Bursaries - these are granted to top entertainers; and
- Student advances.

Standard Bank as an advanced service provider that offers understudy credit and that student customer can utilise to pay for tuition expenses, books, supplies that will be utilised for study purposes, for example, a smart phone or stethoscope and settlement. Loans for convenience might be conceded to full-time students not living with their guardians. As part of the understudy credit package student customer get a Standard Bank transaction account and cheque card that they are able to use to pay for whatever requirement they have.

2.9.1 Student loan background

By accessing a student loan account, money is paid directly to the institution. The balance can then either be left in the Student Loan account or transferred to a Standard Bank transaction account. Standard Bank recommends that the student takes out a Personal Loan Protection Plan to pay any outstanding balance on student loan in the event of death, dread disease or disability.

2.9.2 The period of payback

- **Full time student**

In the case of a full-time student reimbursing of advance begins after the completion of studies. However, amid the time of study, the student needs to pay the month to month interest. The premium must be charged to a ledger. The student can be given an elegance period for capital reimbursements, in which the student can finish an article, internship or group administration. Reimbursement of credit begins promptly if a student fails to finish the studies. When the final amount of the student advance and instalment amount has been established, the student starts reimbursing the advance and the monthly instalments will remain unchanged (Standard bank, 2014, **Online**).

- **Part time student**

In the case of a part time student, the student starts to repay the advance when the student begins completing. Regularly scheduled instalments must be made by charge request and

the advance amount and instalment amount is jointly evaluated by student and Standard Bank when the student applies (Standard bank, 2014: Online).

2.10 NEDBANK STUDENT LOAN

Nedbank is a bank, that has expanded their services over the past years and now offer services like student loans and bursaries to students in need and that have financial constraints from their family backgrounds (Nedbank, 2014: Online).

2.10.1 The liability of students

A once-off organization expense, a month to month charge request to pay back the enthusiasm on the credit sum acquired. Reapplication for every year of enlistment (a student advance is allowed for a particular year of study).

2.10.2 Nedbank items that are accessible to full-time students

In the case of a full time understudy, Nedbank offers a 'one fits the bill for a full understudy account', which permits one right to gain entrance to a transactional record in a helpful and practical way. With this item one can simultaneously support a charitable cause that is paramount interest to the student, at no extra cost to the student.

2.10.3 The period of payback

- **Full time student**

The individual marking surety for student benefit is required to repay the investment just while students are even now mulling over. Case in point, in the event that a student take out an advance of R20 000 in his or her first year, the investment portion will be roughly R175 a month at a premium rate of 10, 50%. As both capital and investment ought to be reimbursed on fruition of studies, a customer will need to orchestrate a reimbursement plan at closest limb at the time elegance periods are accessible to students who need to finish an internship, group administration or articles Repayment periods for fulltime students are equivalent to 1, 5 years for consistently support conceded.

- **Part time student**

Part time students are required to start reimbursing both the capital and investment allotment immediately after they acquire credit. As an example, if a student acquires an

advance of R20 000 in their first year, that student is required to reimburse approximately R1 800 a month at an investment rate of 10, 50%.

- **Post graduate students**

Adaptable reimbursement arrangements can be masterminded students contemplating towards their post-graduate qualification (Nedbank, 2014: Online).

2.11 SUMMARY

This section provides the background of the research area in the Finance Department and it contains the general idea of service quality, role of service quality providers and customer satisfaction and their close relationship with each other. It also describes importance of customer's satisfaction in the financial department and measurement of service quality. It describes the business process flow chart and fully explains the process of different banks when opening a student loan other than the UoT Finance Department offers to the students currently enrolled within the institution.

You will find the list of what the Finance Department offers with the extensive period of obtaining such. A benchmarking process is conducted to review the minimum requirements needed in order to qualify for the student loan in the Finance Department.

CHAPTER 3: LITERATURE REVIEW

3.1 INTRODUCTION

This chapter reviews literature connected to the research title. This will bring up the theories that other writers have said about the title, breaking down issues on service quality and customer satisfaction and define relevant concepts in order to enhance the understanding of the topic. A literature review is a critical examination and analysis of a published body of knowledge that has been theorized and conceptualized by many scholars (Mouton, 2001).

3.2 SERVICE QUALITY DEFINED

“Service quality is the ability of the organisation to meet or exceed customer expectations” (Kitchroen, 2004).

3.3 QUALITY DEFINED

“Quality must provide goods and services that completely satisfy the needs of both internal and external customers”. Thus, Quality serves as the "bridge" between the producer of goods or services and its customer (Johnson & Weinstein, 2004). In addition, "the totality of features and characteristics of a product or service that bears on its ability to satisfy stated or implied needs" (Kotler & Bowen, 1996).

3.3.1 Process approach

Business Process Reengineering (BPR) is an administration methodology. It is used to implement changes to processes for upliftment of proficiency and viability of the methodologies that exist. For the associations to initiate BPR, the association should re-evaluate their business forms from a "clean slate" viewpoint and decide how they can best build these procedures to enhance how they lead business.

3.3.1.1 History of Business Process Reengineering

Hammer (1990), asserts that the significant test for supervisors to non-value added activities, as opposed to utilising resources to computerise it. This announcement blamed supervisors for concentrating on the

wrong issues, specifically that innovation by and large, in particular, data engineering, has been utilised principally for robotising existing work. This is done as opposed to utilising it as an empowering influence for making non-esteem including work out of date. Hammer (1990), also presents a straight forward case namely, the majority of the work being performed by the service delivery organisation does not result in improved value for customers, and this work should be eliminated, rather than automating it in an attempt to make it more efficient. Organisations, should instead start by re-examining their methodologies so as to augment client worth, while minimising the utilisation of assets needed for conveying their item or administration. A comparative supporting thought was offered by (Thomas, Davenport & Short 1990).

This thought, to audit an organisation's business techniques was perceived to be fair, and was quickly embraced by Finance Department people, who were striving for re-established aggressiveness. They had lost their aggressiveness because of the business sector door of remote contenders, their powerlessness to fulfil customer needs, and their lacking expense structure says (Hammer, 1990). Entrenched administration scholars, for example, Peter Drucker and Tom Peters, understood BPR as another instrument for (re-) accomplishment in an element world. Amid the accompanying years, a quickly developing number of distributions, books and diary articles, were devoted to BPR, and numerous counselling firms set out on this pattern and created BPR systems. Regardless, the experts were quick to claim that BPR was an approach to debase the work spot, expand managerial control, and to advocate explaining, i.e. real decreases of the work power (Greenbaum, 1995).

3.3.1.2 The UoT business approach: Financing Department for Applicants

An imperative for quality financial services organisations is to guarantee the fast implementation of new processes to meet customer satisfaction, service quality and consistence necessities. Figure 3.1 illustrates the process of Finance Department at UoT that has been designed by the researcher.

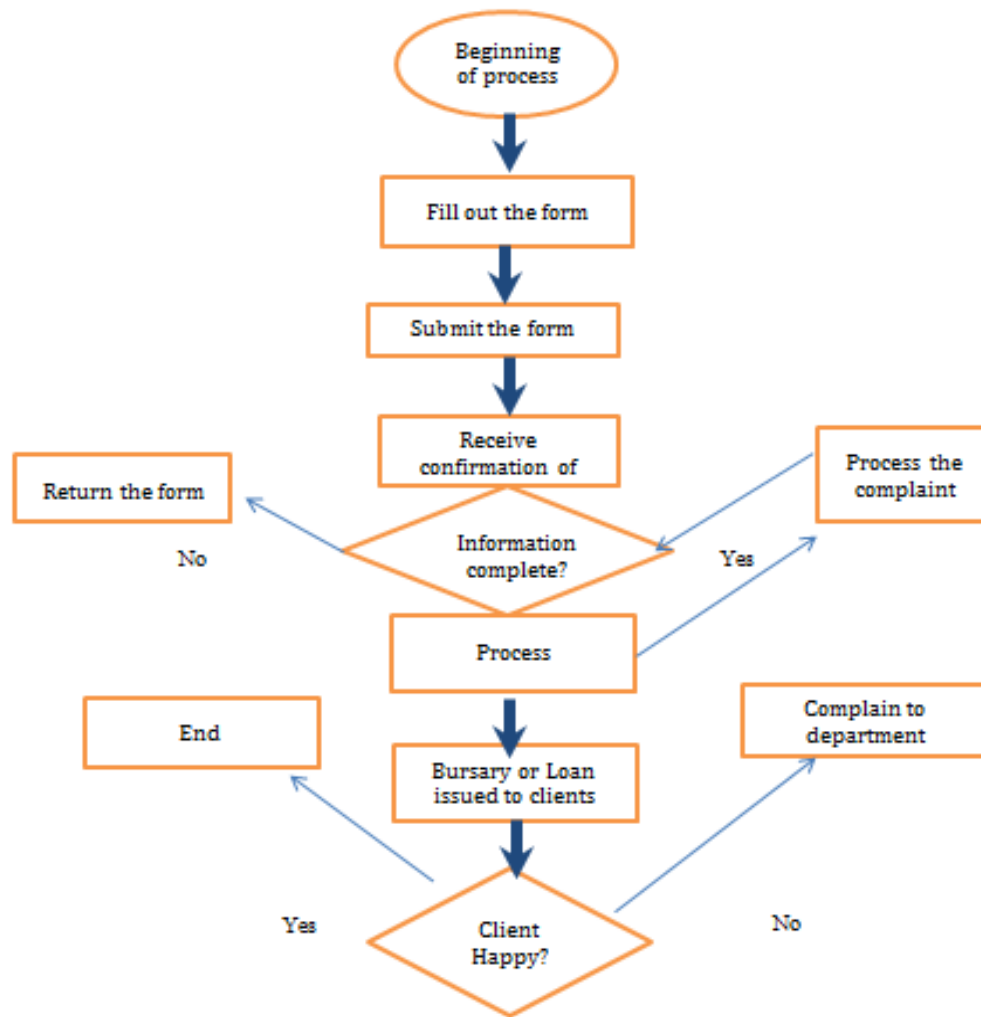


Figure 3.1: UoT business approach.

3.3.1.3 Breakdown of the problem using Cause and Effect diagram

Figure 3.2 explains the cause and effect for the Finance Department at UoT. The Finance Department is attempting to monitor the different elements that influence the effectiveness and viability by using the cause and effect process. Figure 3.2 looks at the basic circumstances and end results of problems at the department.

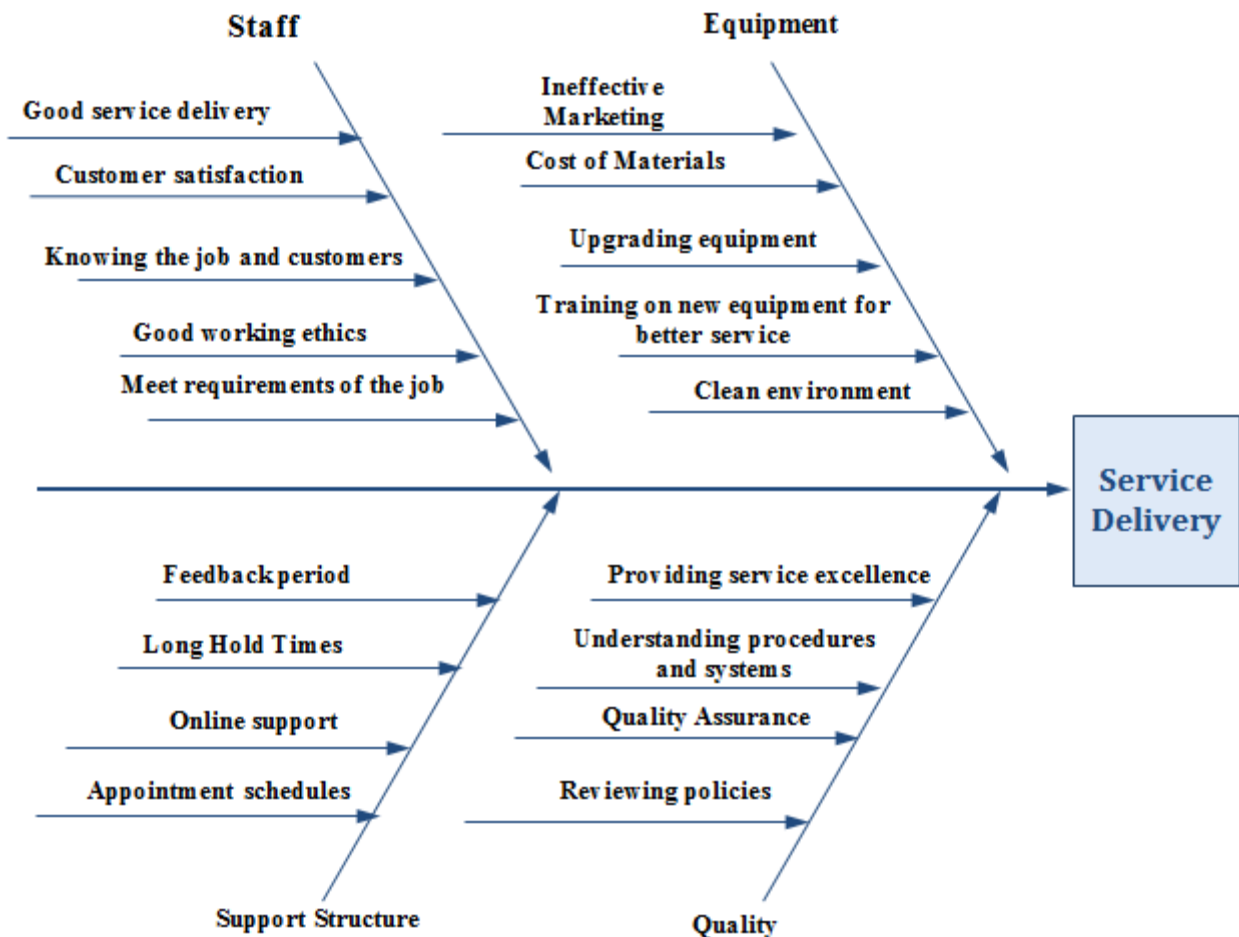


Figure 3.2: Cause and Effect

3.4 WHAT IS SERVICE?

Kitchroen (2004) clarifies benefit as an identifiable elusive action, which is the principle destination of transaction that serves to help clients.

3.4.1 The Service Triangle

In the book "Serious Customer Care", Dorrian (1996), explains that the most suitable approach to show commitment to a customer is a client mind procedure where a customer focus procedure is to analyse the prevalent service triangle idea which puts the key segments. Figure 3.3 shows the service triangle which outlines the four key elements of an effective customer minded procedure below namely: the customer, the service strategy, the people and the system.

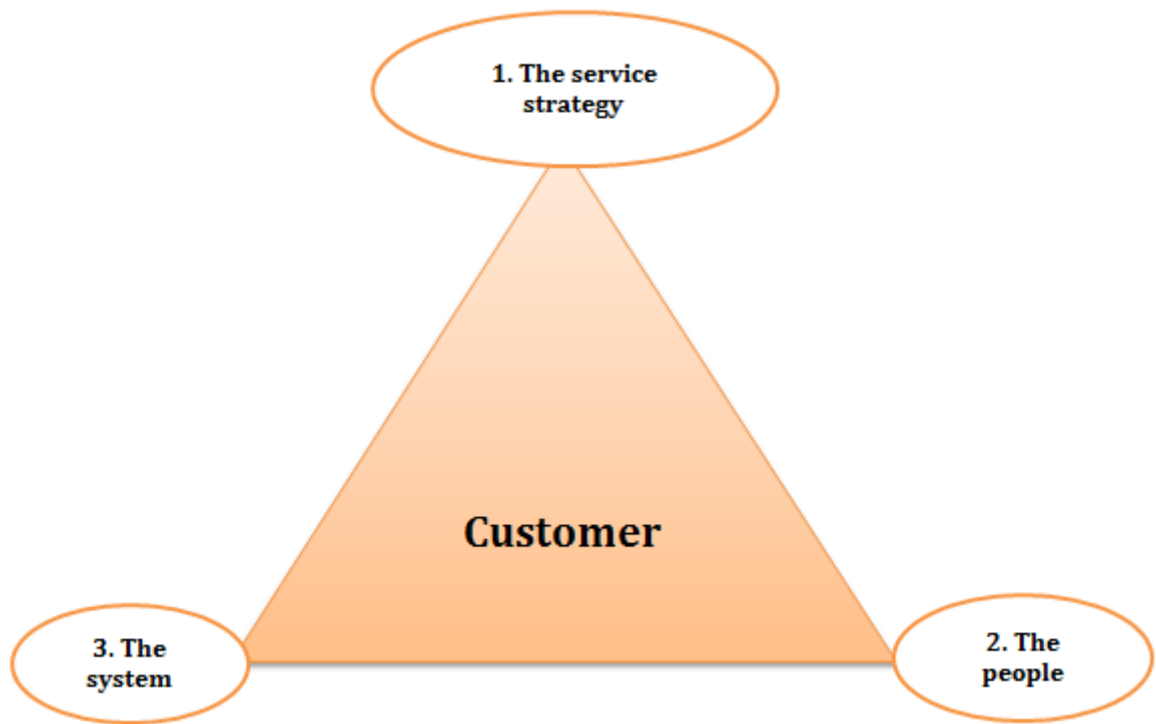


Figure 3.3: The Service Triangle (Dorrian, 1996)

Firstly, the procedure itself is the approach that an association must utilise to get the upper hand of their rivals in the savage commercial centre by using client mind standards (Dorrian, 1996). Ultimately, the customers must profit from the particular client mind thoughts, which a particular association creates and actualises. Moreover, the thoughts must be more significant to a customer than the customer mind activities of a contender. Secondly, it is key that representatives are an integral part of the vital methodology, since they come into direct contact with clients and will inevitably actualise the customer mind method. While the service vision must be taken into consideration by all workers, to acquire constructive criticism, and to propel them to stick to the procedure, the same holds valid for any particular client mind methodology or program that is adopted. Hierarchical staff ought to dependably be persuaded to make any system effective, or the system will never get off the ground (Canning, 1999).

Thirdly, every suggestion outlined within the service triangle scopes through various frameworks, for example, contracts, showcasing, budgetary, administration, obtaining, generation et cetera. These frameworks must be aligned with the desires of the commercial centre. Frequently today, organisations put imperceptible hindrances in-between themselves and their clients. For instance, not returning phone calls, administration builds not landing at an errand on time, telephonic requests taking quite a while to be addressed or maybe not being addressed whatsoever, guests being put on hold uncertainly. One of the

greatest obstructions to the customer consideration is the lack of employees available to render good service to customers (Stamatis, 1996).

Customer mind should be considered from a comprehensive point of view, and not left to just the deals or the showcasing office as an organisation's outside suppliers, can have an impact a customer's perspective. In numerous associations, the discernment exists that customer, mind is only the obligation of cutting edge line workers, or they trust it to be basically an instance of noting the phone effectively and being respectful to guests, when in actual fact, client consideration is the obligation of each person in the firm. The danger of not embracing a comprehensive methodology to phenomenal client administration and client forethought is that boundary of superior quality service, and could surface even with rivalry. More often than not, issues such as the ones discussed above are as a consequence of a messy framework, or frameworks that have been instituted for intended profit the organisation as opposed to benefit for the customer. The most critical part of the service triangle is to guarantee that the frameworks are good with the system that is, no doubt highly sought after. A fundamental principle is that frameworks need to conform to the service methodology adopted as opposed to service methodology conforming to the framework that is used (Dorrian, 1996).

In other words, the organizational team should be prepared to change the way things are done if it will better serve the organization's customers. The most important component of the service triangle is the customer. Marketing gurus Etzel et al (1997) say, "In today's highly competitive global environment it is no longer enough to satisfy the customer's needs - we must delight them". Put simply, any customer care strategy, people and systems must reflect the entire company's intent toward satisfying and delighting its customers.

3.5 WHAT IS SERVQUAL?

SERVQUAL is distinctive when compared to most generally utilised scales within practice that measures clients' impression of service. SERVQUAL has been demonstrated to be relevant for an extensive variety of administration commercial ventures says (Zeithaml, Bitner, & Gremler 2006). SERVQUAL is directed by performing a gap analysis and investigation of five separate business and five measurements structure instruments namely, Tangibles, Reliability, Responsibility, Assurance and Empathy.

3.5.1 The Gap Models of SERVQUAL

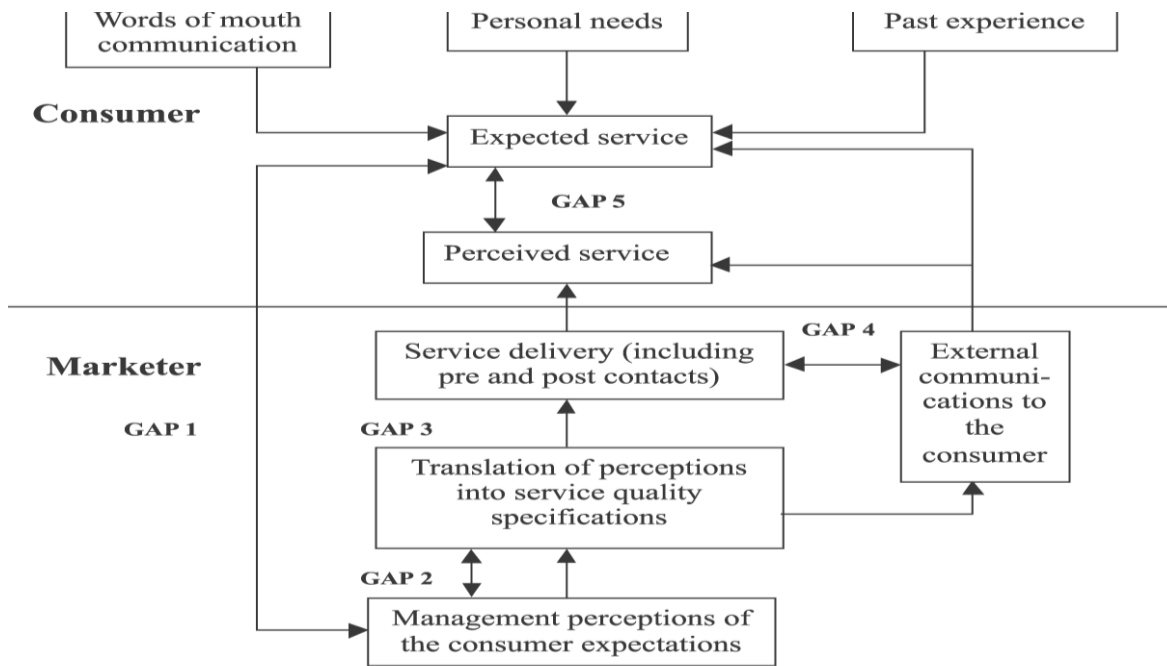


Figure 3.4: Gap Model (Parasuraman et al., 1985).

Figure 3.4 above demonstrates the 5 gaps in a manner that shows the relationship between the gaps. Gap 1 which is customer expectation-management gap. Gap 2 is the management perception-service quality specifications gap. Gap 3 is the service delivery that addresses the difference between service quality specifications and service actually delivered, Gap 4 is the service delivery-external communication gap and Gap 5 is the perceived service (Zeithaml, Bitner, & Gremler, 2006).

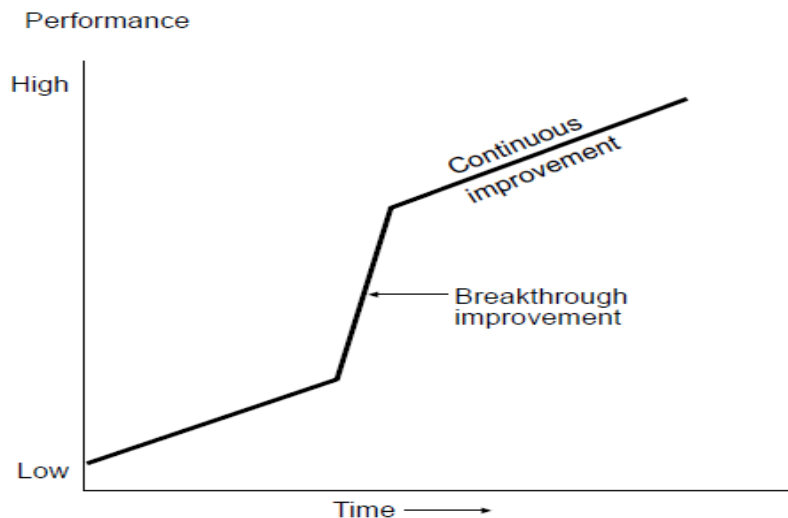


Figure 3.5: Continuous improvement versus breakthrough improvement (Harrington, 1991).

Figure 3.5 above illustrates the difference between continuous improvement and breakthrough improvement. Continuous improvement is regarded as the major driving force behind the improvement effort, and the breakthrough improvement only serves to push-start a serious process. To ensure that customer satisfaction, service and quality take place, the continuous improvement should assist in making service quality better and improvement at all times.

3.6 HISTORY OF SERVICE QUALITY

Many researchers have conducted studies in measuring service quality in the past twenty years. McCleary and Weaver (1982) indicated that service is defined on the basis of identification of measurement behaviors that are important to customers. Zemke and Albrecht (1985) suggested that service plays an important role in defining the financial department's competitive strategies and identified systems and strategies for managing service.

SERVQUAL has had a big impact on business and academic communities. Even though there have been some theoretical and operational concerns which should be considered by the users of this instrument, the two most serious of these issues concern the face validity and construct validity (Brown, 2007).

The SERVQUAL scale should be carefully applied and customized depending on the area of research. Grönroos (2007) outlines the problems that manager's face when attempting to compare customer expectations and experiences. These problems are summarized in the following three points:

- If expectations are measured after the service experience or at the same time as the experiences occur, which they for practical reasons often are, and then what is measured is not really expectation but something that has been biased by experiences.
- It does not necessarily make sense to measure expectations prior to the service experience either, because the expectations that customers have beforehand are perhaps not the expectations with which they will compare their experiences. The customer's experiences of the service process may change his expectations, and altered expectations are ones which the experiences should be compared to determine the actual perception of a customer.
- Measuring expectations is not a sound way of proceeding in any case, because experiences are perceptions of reality, and inherent in these perceptions are prior expectations. Consequently, if first, one way or the other, expectations are measured and then experiences are measured, then experiences are measured twice.

If applied correctly, the SERVQUAL tool will offer a starting point for managers to see what potential gaps exist in the service delivery process. These lists generated by managers need to be short and offer a comprehensive list of aspects of good service quality (Grönroos, 2007).

3.7 CARDINAL PRINCIPLES OF SERVICE QUALITY

The following cardinal principles of service quality are adapted from Ron (2002):

- Listening goes before activity;
- Reliability is key;
- Flawless execution of the "essentials";
- Pay regard for service outline;
- Perform service recuperation well;
- Surprise clients;
- Practice "reasonable play";
- Promote cooperation; and
- Internal service sires out.

3.8 IMPORTANCE AND BENEFITS OF SERVICE QUALITY

Lewis et al. (1994), have investigated what distinguishes various profits administration associations from others and what they can anticipate when they seek after superior administration quality. Service associations are contending with each other in order to secure better profits by providing amazing service to their current clients in a seriously competitive environment. This has led to increased focus on service quality. Associations have perceived various potential profits obtained from actualising service quality projects, including expanding customer fulfilment, client maintenance, customer dependability and positive informal, expanding open doors for cross-offering, representative profits, enhanced corporate picture, benefit picks up, and monetary execution.

3.9 SERVQUAL MODEL

SERVQUAL, created by Parasuraman et al. (1988), is generally utilised by both scholars and experts Hemmasi, Strong, and Taylor: 1994). SERVQUAL is focused around the gap model of service quality, which characterises service quality as a capacity of the whole between desires of a specific service and impression of the actual service experienced by the customer.

Desires for this situation are seen as forecasts about what is prone to happen (Parasuraman, et al, 1988). This model depicts people as having desires of service conclusions focused around past encounters. At the point when a real result/execution happens, desires and execution are contrasted in the customer's brain with secure an "ascertained disconfirmation" which impacts "subjective disconfirmation". For instance, if an experience is superior to what the client expected, then there is a positive disconfirmation of the desire, and an ideal customer assessment can be normal.

3.10 THE 5 DIMENSIONS OF SERVQUAL DEFINED

According to the SERVQUAL model, by Parasuraman et al.(1985), when measuring perceived service there are ten factors for evaluating service quality (including tangible, reliability, responsiveness, courtesy, credibility, security, accessibility, communication and understanding the customer). These factors were simplified and collapsed into five factors. These five dimensions are stated on Table 3.1 as follows:

Table 3.1: Five Dimensions of SERVQUAL

Dimension	Description of Dimension
Reliability	Dependability, accurate performance
Responsiveness	Promptness and helpfulness
Assurance	Competence, courtesy, credibility & security
Empathy	Easy access, good communications & customer understanding
Tangibles	Appearance of physical elements

Source: (McColl et al. 1998 and Ziethaml and Bitner 2003).

These five dimensions are explained as follows:

- **Assurance**
Parasuraman et al. (1988), confirms that assurance may be regarded to be the level of the administration conveyed to clients that is convincing, and the service that can be trusted. The certification measurement of administration quality alludes to the capacity of staff to impart trust and certainty to customers.
- **Responsiveness**
Responsiveness can be characterised as the level of service given has the capacity assist client instantly (Yong, 2000). The responsiveness measurement of service quality includes the readiness of staff to provide great service to customers.

- **Reliability**
As per Yong (2000), and Garvin (1987), dependability is alluding to merchandise that free of defects within in a specified period of time, or a guaranteed service is executing reliably. Reliable service within instructive institution it is characterised as the degree of the learning and data learnt are exactly aligned. The dependability measurement of service quality is characterised to which degree the right, exact and exceptional information and data are satisfying furthermore perform the services guaranteed to customers.
- **Empathy**
Empathy is characterised as the capacity of the association to give individual consideration and forethought to customers (Parasuraman et al. 1985, 1988 & Yong 2000). The compassion measurement of service quality is characterised as indicating mindfulness towards the customer and giving individualised consideration to customers.
- **Tangibles**
Parasuraman et al. (1985, 1988), and Yong (2000), agree that tangibles allude to the presence of the obvious facilities and supplies that serve in good terms with to customers. The measurement of tangibles in service quality refers to the considerable condition and offices in UoT.

Kitchroen (2004), citing to Sasser, Olsen and Wyckoff (1978), recorded seven service traits, which they accept sufficiently grasps the idea of service quality. These traits include:

- Security – certainty and additionally physical security;
- Consistency – getting the same treatment for every transaction;
- Attitude – pleasantness;
- Completeness – the accessibility of auxiliary service;
- Condition – of offices;
- Availability –spatial and transient client access to service; and
- Training – of service providers.

3.11 SERVQUAL BENEFITS

Zeithaml, Parasuraman and Berry (1990), are of the supposition that customers would concur that a far reaching and thorough examination of administration needs and service quality gives a precious approach to enhancing service quality. SERVQUAL gives point by point data about on its advantage referring to the below listed benefits of SERVQUAL:

- Customer view of service;

- Performance levels as seen by clients;
- Customer remarks and proposals; and
- Impressions from representatives regarding client desires and fulfilment of their expectations.

3.12 DEVELOPING SCALES IN SERVQUAL

Recently Aldlaigan, and Buttle (2003), created a scale to measure the service quality impression of bank clients. In the wake of inspecting the duplicates of existing instruments, bank supervisors expressed a request for a perfectly customised measurement instrument for the banks. There was a need to create service quality measures that were particular for their required purpose. In response to this calls, a specially designed measures of service quality was developed. Furthermore, Aldlaigan, and Buttle (2003) cited Imrie, Cadogan, and Mcnaughton (2002), expressed the view that bank supervisors ought to abstain from utilising the SERVQUAL scale as an all-inclusive instrument and rather create another, socially limited measure of service quality.

3.13 KEY ELEMENTS FOR SERVQUAL IMPLEMENTATION

In today's aggressive environment, most associations would concur and perceive that service quality is a key factor for them to succeed by reliably gathering or surpassing customers' desires says (Chowdhary and Prakash, 2007). Quality in money related training division can be improved under service quality measurements, as it is considered a service. Due to understudies' impression of service quality, this service has developed into a primary issue in the service of higher learning foundations, as students are esteemed to be their customers (Hill, 1995 & Brochado, 2009).

3.14 KEY FACTORS THAT AFFECT THE QUALITY OF SERVQUAL

Quality is considered to be ostensibly scaled, where a variable is allocated to value. Possible ratings range between brilliant being the highest and lowest zero overall. The model is thought to be straight additional element and assessed by applying logistic relapse systems to the perceptions of customers. Quality is not factually identified with only visual control but it is also measured by the service rendered. Service quality is not or measured with physical attributes only, quality can be influenced by customers whom are the ones who see the service, and if a customer impression of responsiveness is influenced by the underlying service traits.

3.15 HOW TO QUOTA SERVICE QUALITY (SERVQUAL)

The term quality estimation covers both quantitative estimations, conveyed in figures, tables or outlines, and qualitative estimation, where the results are generally introduced as verbal depiction. Quality estimation may be regarded as a critical procedure that must be applied to a service in order for that service to reach excellence level, rather than simply a minor improvement (Edvardsson & Thomasson, 1993).

Estimation is a standout amongst the most essential add-ins in customer service. As a case Zeithaml et al. (1990), shows in the charts how customer service execution and customer service norms can be measured. Figure 3.6 below demonstrates the conceivable approach to measure the customer service execution, and Figure 3.7 demonstrates the customer service benchmarks.

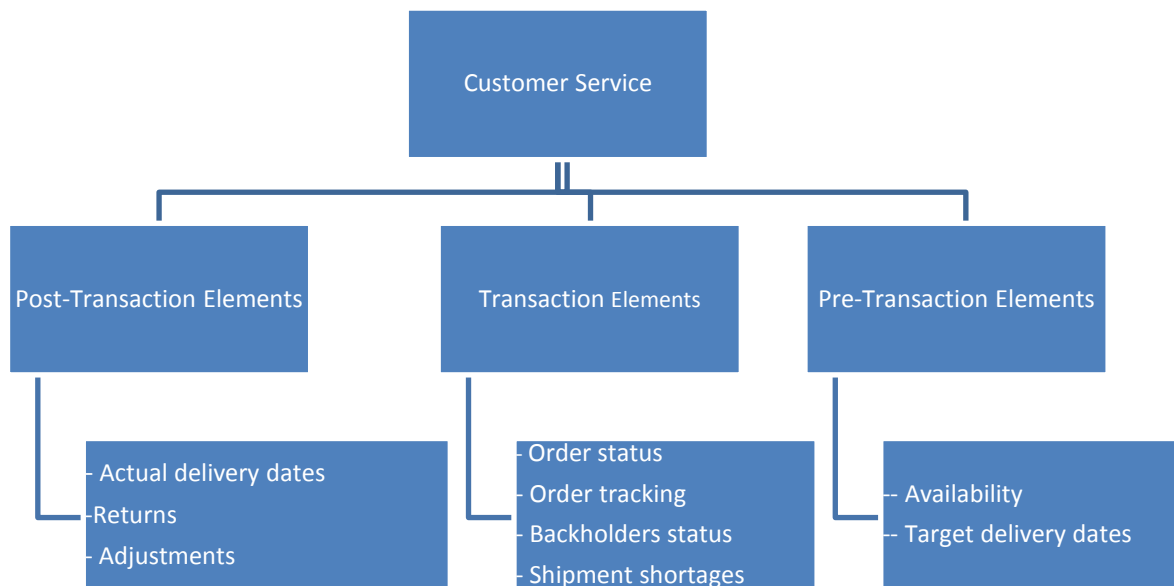


Figure3.6: Thinkable measures of customer service performance

Source: (Zeithamletal., 1990)

Customer service standard model is the interactions between a business organisation and its customers and is rated based on the ability of an organisation to meet their customer's needs. A good customer service will top a customer's desires or needs in a prompt and courteous manner were the customer service is usually more noticeable, it is important for the success of any company or organization that provides a service to communicate a clear set of customer service standards to their employees as indicated on the model above with sub-headings. A good example for customer standard is to consistently strive to exceed our customer's expectations.

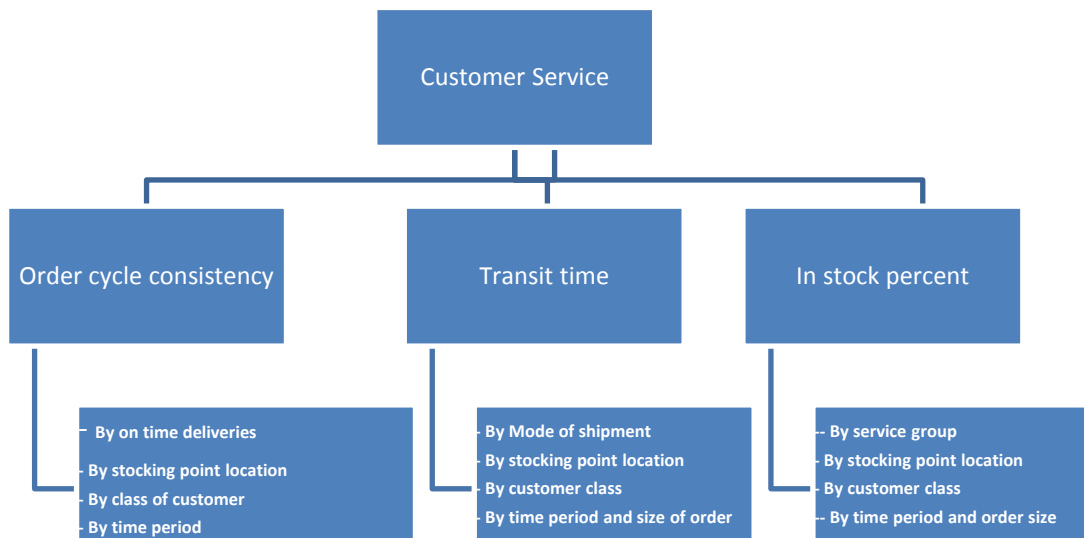


Figure3.7: Examples of Customer Service Standards

(Source: Zeithaml *et al.*, 1990)

As a study found a lot of theory that the authors recommended that “the SERVQUAL instrument could be used to measure inward service quality”. This is highlighted by Chaston (1994), who adjusted the wording of SERVQUAL things to oblige the special qualities of the example, yet the author did not adjust the things to survey inner service quality. “An alternate concern is that in spite of the fact that these studies were focused around the SERVQUAL measurements and attempted to use adjusted SERVQUAL things, none of the three tried to determine whether their changes were substantial and solid measures of inward service quality” (Kang, 2002).

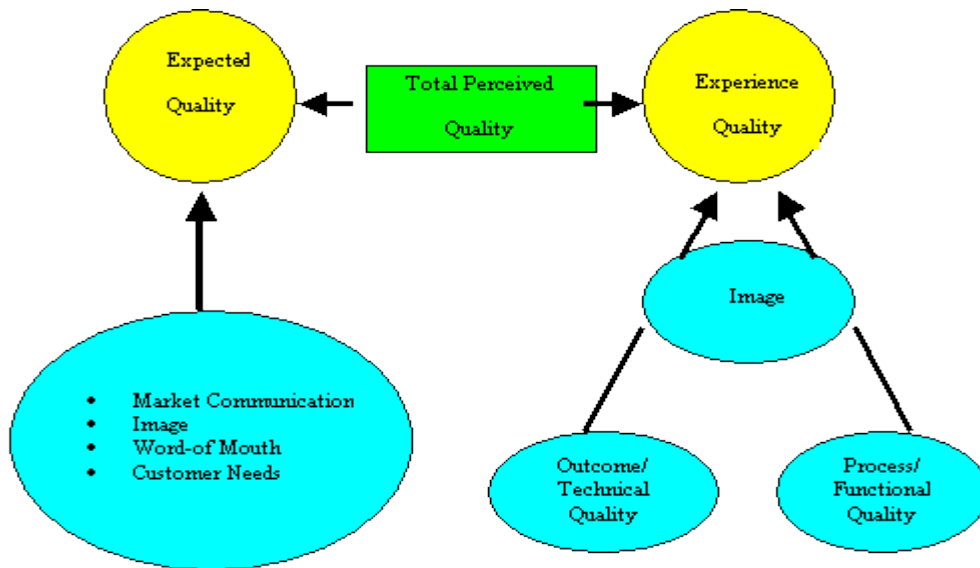


Figure 3.8: The Perceived Service Quality Model

(Source: Gronroos, 1991)

The perceived quality model challenges the difference between consumer's expectation and perceived service. This model depends on scope and way forward of the service quality gaps related to the delivery of service quality at the department. Figure 3.8 above outlines the process.

3.16 THE CUSTOMER SATISFACTION MEASUREMENT INSERVICE QUALITY

Estimation is a beneficial technique used to measure and upgrade quality. Chakrapani (1998) affirms that ultimately, Customer Satisfaction Measurement (CSM) is identified with critical business variables; for example, repeat buys customer maintenance and benefit. It is consistent to assume that if customers are satisfied, they will return. They will be less inclined to switch to another organisation. Practically by definition, it is anticipated that customer satisfaction will identify with client confidence and client value. On the off chance that client fulfilment does not fulfil these, then from a business perspective, there would be little point in following it. Client fulfilment could be identified with steadfastness and benefit, and on the off chance that it is not, it is the estimation that is at deficiency (Chakrapani, 1998).

According to Piercy (1996), numerous officials admitted that their organisations do not measure client fulfilment on the grounds that: there are issues in recognising and corresponding with customers; characterising what parts of fulfilment to measure which are hazardous; and gathering the information was excessively troublesome. Others recommended that measuring customer fulfilment wouldn't include anything valuable (Piercy, 1996).

The measurement approach is one of the concerns to be faced when endeavouring to measure the customer satisfaction. As per Chakrapani (1998) measuring the execution of an organisation versus the organisation's contender will be conflicting or inhumane in discovering contrasts. Utilising measurements that have not been evaluated for their validity and analytical confidence in terms of quality can similarly give misdirecting estimations of customer fulfilment. Social estimations can be as exact as physical estimations.

Lawrence (1991) is of the opinion that "CSM is not a disengaged examination action however a key service apparatus giving guidance to the organisation's quality change exercises. Goals are likewise important to keep the CSM program from meandering into different regions of client research that are best left to the advertising office". Chakrapani (1998) demonstrates 10 steps to measure client fulfilment. In this strategy the initial three steps are the imagining steps, the following three are the creating steps and the last ones are the translation and successor steps.

- **Step 1. Assemble foundation information.**
Is paramount in any case, involves some qualitative exploration; strategies, and for example, conceptualising can be helpful.
- **Step 2. Pick the credits to measure.**
In this step applicable traits may be picked. These imply that the credits are significant to the mission association, help customer fulfilment, evading measures that are no more valid and maintaining a strategic distance from measures that are unfavourable to customer fulfilment.
- **Step 3. Pick the right crowd to be measured.**
Customer disappointment is the primary motor to search for disparities and some client disappointments.
- **Step 4. Choose the essential CSM question parts.**
Five essential inquiries identify with the premise of the customer fulfilment estimation: rate, recurrence, criticalness, execution and a general standard measure.
 - i. Incidence identifies with the importance of a given service or the rate of a given issue. Did you have any issue with this service most recently?
 - ii. Frequency identifies with the repeat of the issue. How frequently do you experience the issue with this service?
 - iii. Significance is the service that is not utilised often times by the customer.
 - iv. Presentation concerns how fulfilled the customer is.
 - v. Complete foundation measure gives significance of the distinct traits.
- **Step 5. Pick the right metric.**
Traits can be measured on various distinctive scales.
- **Step 6. Make Analysis Action Oriented.**
In this step a few examination methods can be utilised; quadrant dissection is a standout amongst the most widely recognised ones.
- **Step 7. Consider Segmenting Customers.**
Division examination is the best alternative on the grounds that not all clients are looking for the same profit. Strategies, for example, group dissection and a grouping tree can be utilised.
- **Step 8. Decipher the measures accurately.**
It is essential to separate regular reason and uncommon reason varieties, if customer fulfilment is following; it might be not difficult to plot the results on a run graph utilising upper and lower control limits.
- **Step 9. Utilisation comes about carefully.**
For this step it will be not difficult to have all the results in properties. Case in point service gives the characteristic and the limbs can be speed, accessibility and obligingness.

- **Step 10. Make a following framework**

It will be not difficult to track customers on a persistent premise as opposed to in more interims. Joining standard following with proactive following power give more prominent enter as far as present.

3.17 CUSTOMER SATISFACTION AND LOYALTY

Customer fulfilment is basic to the showcasing idea, which holds that satisfying customer needs is the way to producing client dependability. Customer fulfilment for the most part means client response in the setting of the condition of satisfaction, and client judgment of the satisfied state Oliver (1997). It is characterized as a general positive or negative feeling about the net estimation of administrations obtained from a supplier Woodruff (1997). Kotler (2000), depicted fulfilment as an individual's inclination of joy or bafflement coming about as a result of observing or experiencing, at an item's apparent execution (or conclusion) in connection to their desires.

3.18 CORE PRINCIPLES OF CUSTOMER SERVICE

Chakrapani (1998) states that a client may be characterised as somebody who has an immediate association with, or is straightforwardly influenced by the service provider, and who is the receiver of a service, or, depends on the service provider's service or items.

The core principles of customer service are:

- **Integrity**

Uprightness is identified with the plan, or the importance behind the service provider's activities. It obliges service conveyance that is unbiased and expert, and guidance that is forthright, apolitical and focused around far reaching research that considers objective decision making.

- **Respect**

Regard for clients is demonstrated by treating them with poise, decency and affectability, as indicated by their circumstances and particular needs.

- **Accountability**

Responsibility is about reasonable and steady decision making, where innovative solutions are explored and issues of confidentiality are strictly regarded.

3.19 STUDENTS AS CUSTOMERS

Who are the customers of higher education? The answer to this question might seem obvious at first. In fact, it is generally assumed that students are the customers of the institutions they attend, although it's actually more complicated than that. In order to successfully implement quality in educational institutions, the true customer must be determined. Customer satisfaction is probably the most important element of total quality management (TQM), which is reflected by the weight assigned to it in the Malcolm Baldrige National Quality Award (MBNQA). Students vs. customers although some higher-education TQM models treat students as customers, others define them differently. During Northwest Missouri State University's quality implementation, participants concluded that both students and instructors are suppliers of the product (knowledge) (Sirvanci, 1996). The idea that students might be treated as customers triggers academics' antipathy, which in turn can lead to managerial irritation and political frustration. The idea of students as “customers” at institutions of higher learning evokes intense controversy, but it is usually understood simplistically (Cuthbert, 2010).

Rinehar (1993) offers two unique perspectives of students as customers. The first perspective entails individuals who see students as essential customers partner with them as being included in the data and yield of the learning procedure. The second perspective offered are the individuals who view students as potential executives, and as essential customers. This argument illustrates the critical importance to consider the monetary reality of the circumstances where example substance ought to be customised to managers' necessities. Understudies, in both connections, have been viewed as internal customers with the second gathering viewing future superintendents as outside clients.

Jaraiedi and Ritz (1994) further contend that students have no inclination of all of what they need to learn; thus, formal instruction equips them in the long term. It is with this long term view that potential supervisors are viewed as essential clients while understudies, optional clients. In an alternate perspective, students have been ordered as the essential beneficiaries of instruction and thus ought to be dealt with as customers. This viewpoint originates from the understanding that instructive organisations are focused on methodologies that are being forcefully created to fulfil understudy needs, so as to pull in a practical piece of the overall industry (Joseph & Joseph, 1998).

In this setting auxiliary beneficiaries, would include the commercial centre and society at large. The transaction between the two beneficiary sorts is, to an expansive degree, time and occasion particular. Case in point, inside a classroom setting, students is customers to instructors; then again, when students are chipping away at a task for educators, they turn into customer (Johnson & Golomskiis, 1999) and (Koslowski, 2006).

However there is yet another perspective of students being connected with customers and items. Mccollough and Gremler (1999), contend that administration insurance ought to be basic idea in any instructive establishment and this incorporates both client and item fulfilment. The suggestion is that if the outside customer (ultimate client) is not fulfilled by the quality, the item (understudy) may be come back to the producer (organisation) for further examination (Naumann & Giel, 1995).

3.20 THE BALANCE SCORECARD

As cited by Robert (1996) , Kaplan and Norton (1990), the Balanced Scorecard empowers associations to overcome any and all difficulties in the middle of methodology and activities, captivate a more extensive scope of clients in hierarchical arranging, reflect the most paramount parts of the business, and react instantly to advancement, criticism and changing business conditions. The Balanced Scorecard can be an extraordinary help utilised as a key device, an administration technique or/ and an estimation framework.

The Balanced Scorecard holds four alternate points of view from which an organisation's action can be assessed, these viewpoint are clarified beneath:

- Financial perspective:
- Customer perspective;
- Process perspective; and
- Innovation point of view.

By this the Balanced Scorecard gives an "adjusted perspective" by taking into consideration monetary concerns, as well as customers, internal business methods, and learning and development. The Balance Scorecard is focused on execution estimation and gets its targets from vision and technique. It empowers and imparts understanding of the connections within the methodology, basic achievement variables and activities while securing accountability.

3.21 SERVICE QUALITY AND ITS IMPACT AT THE FINANCE DEPARTMENT

The link between service quality and its impact on finance department providers will be in terms of both qualitative and quantitative benefits. Regarding qualitative benefits, customer's satisfaction and loyalty were major concerns as Oliver (1993) and Newman et al., (1998) found that quality was an originator to satisfaction, and Cronin and Taylor (1992) discovered that perceived service quality brought about satisfaction or vice versa.

In contract, poor service will result in a lot of consequent costs and damage, including low customers satisfaction, relatively high customer defection, loss of business sales opportunities and decrease in customer retention and excessive costs due to having to attract new customers and overcomes a damaged corporate image says Chaisomphol (2004) citing (Stuart & Tax,1996).

According to study carried out by Johns, (1998), service is viewed differently by both the provider and customer, for the provider, service is seen as a process which contains elements of core delivery, service operation, personal attentiveness and interpersonal performance which are managed differently in various departments. While the customer views it as a phenomenon meaning he\she sees it as part of experience of life which consists of elements of core need, choice and emotional content which are present in different service outputs and encounters and affects each individual's experience differently.

3.22 THE VALUE DISCIPLINE MODEL

The Value Discipline Model was initially distributed by (Treacy & Wiersema 1995). The authors define the Value Discipline Model as a key instrument that helps endeavours to secure what they need their customers to esteem them for. The model takes a look at three separate zones or value disciplines from which an endeavour can originate. Every territory brings about clients esteeming the endeavour in an alternate manner. The three worth controls are operational excellence, product initiative, and customer intimacy. The model is demonstrated in this following format below:



Figure 3.9: Value Discipline Model
Source: (Treacy & Wiersema, 1995)

3.22.1 Model explained in detail

- **Product Leadership:**
Product or Item Leadership is used to describe a situation where items or a service is exceptionally valued by customers. The standards of an item service are: encouragement of development, danger situated administration style, and distinguishing.
- **Operational Excellence:**
Operational Excellence is providing customers with reliable products or services at competitive prices and delivered with minimal difficulty or inconvenience.
- **Customer Intimacy:**
Customer closeness is described by involving one or only a few highly regarded clients. It entails being particularly understanding of the individual customers, exceeding expectations in customer consideration and customer service. The standards of customer closeness are: Having full scope of service accessible to serve the client on interest, a corporate reasoning and coming about business rehearses that empower profound customer understanding and achievement considering how to enhance the customer's circumstance.

3.23 VALUE PROPOSITION OF THE FINANCE DEPARTMENT

Value proportion of organisations outlines the reasons for the customer to purchase the service the organisations offers. The finance department should be able to convince the customer to buy that particular service; the organisations must always keep the customer aware of their value proportion. The customer should also watch the value proportion. This means that organisations should be able to have a good marketing on why customers should have or use the service.

A recommendation is a guarantee of quality to be conveyed, and the conviction of the customer that value will be accomplished. A value suggestion can apply to a whole association, or parts thereof, or customer accounts items or service e.g. Quality Discipline Model.

3.24 ALIGNING SERVICE CONCEPT AND SERVICE DELIVERY SYSTEM DESIGN

The service outline writing stresses the criticalness of reasonable models of key service arrangement (Goldstein et al.2002; Heskett 1987); & Roth and Menor (2003). The value discipline models extensively examine the vitality of adjusting the business system, the service idea, and the configuration of the service

conveyance framework. Roth and Menor (2003), combine an incorporated model of service configuration. The service method triad stresses that the service idea is created to address the prerequisites of a target business sector, and that service idea determinations. Therefore, it has an impact on the outline of the service conveyance framework. The triad accommodates two unique viewpoints of promoting and operations and highlights the requirement for a coordinated methodology to service plan. Heskett (1987), elucidates the relationship between the technique and service outline and offers that it comprises of distinguishing the target business sector, creating a service idea for the focused on fragment, deciding an operations system to help the service idea, and outlining a service conveyance framework to help the working method.

According to Business 901(2014), adopting the service strategy triad by James Fitzsimmons and Mona Fitzsimmons (2010), “One of the unique characteristics of services is the active participation of the customer in the service production process. Every moment of truth involves an interaction between a customer and a service provider; each has a role to play in an environment staged by the service organization”. The service encounter triad shown captures the relationships between the three parties in the service encounter, and suggests possible sources of conflict. A service triad in Finance Department is distributed across multiple parties interacting with customers regarding service management. Figure 3.10 below indicates the three parties.

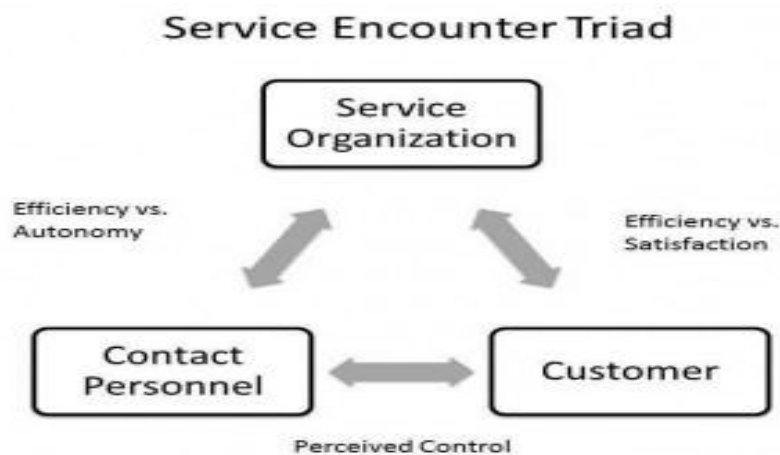


Figure 3.10: Service strategy
(Source: Fitzsimmons & Fitzsimmons,2010)

3.25 CONTINUAL QUALITY IMPROVEMENT

It is a system that seeks to improve the provision of services with an emphasis on future results. Like total quality management, CQI uses a set of statistical tools to understand subsystems and uncover problems,

but its emphasis is on maintaining quality in the future, not just controlling a process. Once a process that needs improvement is identified, a team of knowledgeable individuals is gathered to research and document each step of that process. Once specific expectations and the means to measure them have been established, implementation aims at preventing future failures and involves the setting of goals, education, and the measurement of results. If necessary, the plan may be revised on the basis of the results, so that the improvement is ongoing, continual control [2010: Online.]

Continuous Quality Improvement stands as an issue regarded as an integral part of activities of an increasing number of companies and organizations. This is the basis for what is often referred to as Total Quality Management, TQM, which means: *“a constant endeavour to fulfill, and preferably exceed, customer needs and expectations at the lowest cost, by continuous improvement work, to which all involved are committed, focusing on the processes in the organization”* (Bergman 2003). The customer perceives the quality of a service depending on the competence of the staff to handle their relations with customers. There the staff depends on the competence of other staff members to provide them with what they need to serve the customer. All rely on competent management to be able to do their job: *“Service is a social process, and management is the ability to direct social processes. And service organizations are more sensitive to the quality of their management than probably any other kind of organizations”* (Norman, 1984).

According to Norman (1984) and Mitra (1993) there are some steps that may help for the quality improvement:

- Show the need for improvement;
- identify specific projects for improvement;
- organize leadership for the projects;
- organize for diagnosis – for the discovery of cause;
- identify causes;
- provide remedies;
- prove that the remedies are successful under operating conditions; and
- provide for control to hold the gains.

In order to have a good plan for quality improvement it is important to point out the obstacles since the beginning; then describe how social values have changed, making it more difficult to employ, develop and keep quality skilled employees. Staff gives the condition to realize the companies' business concept, this depends on developing staff competence and motivation, and both are needed to improve the quality of services (Edvardsson & Thomasson, 1993).

3.26 DIFFICULTIES TO QUALITY IMPROVEMENT

Numerous service organisations acknowledge that it is the individuals in the association who make their service quality. Be that as it may, few have thought that it was conceivable to attain the right quality, in spite of the best expectations. Norman (1984), proposes that this is on account of supervisors in an association that have not given careful consideration to two primary snags namely, staff do not have a complete understanding of the working of the business, and do not comprehend the results of their activities for others. In addition staff in service administrations does not see the imperativeness of their work to the end customer. When staff does not feel that they are developing as individuals, their inspiration and duty is decreased.

3.27 TOTAL QUALITY MAINTENANCE (TQM)

“TQM for service relies on upon making a society in an association, which includes everyone in quality change. Everyone can influence quality, however everybody should first understand this, and have the methods and apparatuses which are fitting for enhancing service quality”, Edvardsson and Thomasson (1993) link the collective quality service in an organisation approach in the following attributes:

- The essentialness of service;
- The association, responsibility and obligation of everyone;
- Quality in all courses of action;
- Quality as procedure;
- Focus on anticipation as opposed to review;
- Quality by configuration. (It implies that the organisation must have a procedure and this one ought to be a piece of the business system market);
- Continuous changes;
- Zero deformities; and
- Meeting the needs of target customers.

Drummond (1992) explains that ultimately, “TQM includes more than wishing customers a decent day and giving an item or service”. It includes outlining associations to satisfy all customers without stopping for even a minute. It has two features, in particular:

- Careful outline of the item or service and
- Ensuring that the association's frameworks can reliably create the configuration.

The author continues to explain that, “these two purposes must be accomplished if the entire association is arranged towards them. Orientating the association to quality obliges significantly more than a managerial decree that from tomorrow everything will be unique” (Drummond, 1992).

3.28 SIX SIGMA THE WAY OF IMPROVEMENT QUALITY

Six Sigma Black Belt and counsellor for American Society for Quality offers:

Six Sigma was originally developed for manufacturing processes by Motorola about 15 years back, but today service firms and service functions within almost every sector are using Six Sigma to improve profits and performance. Many companies are deploying Six Sigma in their marketing, finance, information systems, legal, and human resources processes (Thawani, 2000).

Unlike assembling operations, characterising a service deformity is very much a testing viewpoint when applying Six Sigma in service conveyance frameworks. The author avers that it is not simple to achieve a concurrence on what a service deformity is. Since the Six Sigma exertion is closely joined to customers, most Six Sigma organisations characterise service surrender as, ‘a defect in a process that brings about lower level of customer satisfaction or a loss to customer’. Institutionalised service courses of action include issuing Master Cards, opening ledgers, and overseeing customer steadfastness programs.

3.28.1 Six Sigma Methodology

Thawani (2000), describes Define Measure Analyse Improve Control (DMAIC) as a methodology of critical thinking i.e. DMAIC. The acronym DMAIC provides the sequence or method, that the Six Sigma methodology employs, and can be outlined as follows:

- **Define Measure Analyse Improve Control**
Recognise, assess and select ventures for development and select groups.
- **Measure**
Gather information to measure the process, distinguish key customer prerequisites, focus key item and procedure attributes.
- **Analyse**
Disseminate information, create and affirm the "basic few" determinants of the execution.
- **Improve**
Plan and do trials to create cause & effect connections and enhance the methodology.
- **Control**
Plan the controls; make upgrades, actualise and screen.

3.29 DEMING'S 14- POINT PHILOSOPHY ON QUALITY

Cohen (2013: **Online**), is of the opinion that William Deming was an American statistician who was credited with the ascent of Japan as an assembling country, and with the development of Total Quality Management (TQM). Deming set out 14 points to focus on. Although Deming does not use the actual term 'Total Quality Management' in the book he wrote, it is credited with dispatching the development of TQM. A large portion of the focal ideas on TQM are contained in a Deming's book. The 14 points appear right away to be a cloth sack of radical thoughts, however the way to understanding them lies in Deming's contemplations about quality. The 14 points can be used as a quality change at the budgetary office and staff can without much of a stretch comprehend the points.

3.29.1 Deming's 14 points of management

The 14 points reads as follows by Deming's (1982):

- Create constancy of the purpose towards improvement, meaning you replace the short-term reaction with long-term planning.
- Adopt the new philosophy. The implication is that management should actually adopt his philosophy, rather than merely expect the workforce to do so.
- Cease dependence on inspection. If variation is reduced, there is no need to inspect manufactured items for defects, because there won't be any.
- Move towards a single supplier for any one item. Multiple suppliers mean variation between feedbacks.
- Improve constantly and forever. Constantly strive to reduce variation.
- Institute training on the job. If people are inadequately trained, they will not all work the same way, and this will introduce variation.
- Institute leadership. Deming makes a distinction between leadership and mere supervision.
- Drive out fear. Deming sees management by fear as counter- productive in the long term, because it prevents workers from acting in the organisation's best interests.
- Break down barriers between departments. Another idea central to TQM is the concept of the 'internal customer', that each department serves not the management, but the other departments that use it's outputs.
- Eliminate slogans". Another central TQM idea is that it's not people who make most mistakes - it's the process they are working within.

- Eliminate management by objectives. Deming saw production targets as encouraging the delivery of poor-quality goods.
- Remove barriers to pride of workmanship. Many of the other problems outlined reduce worker's satisfaction.
- Institute education and self-improvement.
- The transformation is everyone's job.

Figure 3.11 below illustrates Deming's chain reaction where the chain is said to be giving companies with any quality programs make more profit and recognition the "return on investment is increased"

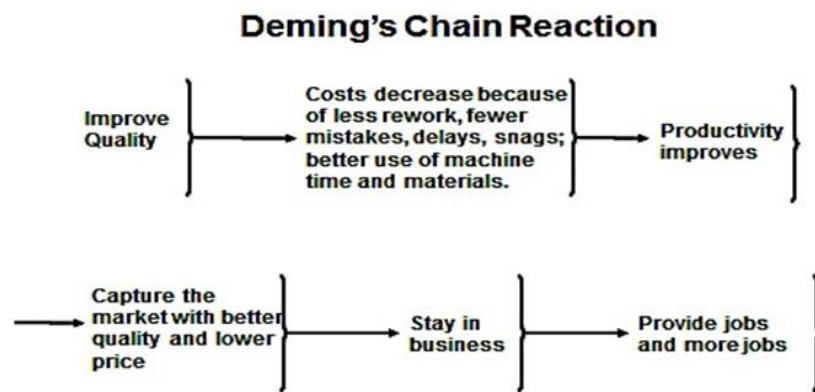


Figure 3.11: Deming's chain reaction

Source: (Scherkenbach, 1986)

3.30 SERVICE QUALITY REVOLUTION

Around the second half of the 20th century the quality debate shifted from product quality to service quality, as service operations became more important than product manufacturing. This section provides a comprehensive overview of academics and practitioners that contributed to the service quality revolution and the shift from product quality to service quality. First service quality wave (1960s to 1990s) - The initial period of service deliberation was a period of debate over the definition of services and the delineation of services from products.

By reviewing almost 50 publications by more than 30 authors, Zeithaml et al. (1985) determined that the most frequently cited characteristic differences between products and services were: intangibility (mentioned by all authors), simultaneity (cited by the great majority), heterogeneity (noted by almost 75%) and perishability (stated by over 50%). Among the authors to cite all four characteristics - and only these four - were Sasser et al. (1978), Zeithaml et al. (1985) and Fisk et al. (1993). Parasuraman et al.

(1985) argued that these four well documented characteristics must be acknowledged for a full understanding of service quality. Intangibility is the fundamental characteristic difference between products and services universally cited (Regan 1963, Drucker 1974, Sasser 1976, Berry 1980, Zeithaml et al., 1985).

Because services are performances, rather than objects, they cannot be seen, felt, tasted, heard or smelled in the same manner which products can be sensed. A consequence of the relative intangibility of services is that customers may perceive them differently than the producer desires. Hence, service organisations may make additional efforts to make their services 'visible'. First, service providers can stress tangible cues Berry (1980) by making special efforts to make customers aware that they care about them (e.g. a recorded message from a helpdesk informing a queuing caller on estimated waiting time).

Second, service providers can explicate the service Rathmell (1974) by communicating or displaying what customers are receiving for a certain price (e.g. leaving a note at the reception desk to communicate that a late evening security check on the building has been done). Finally, service providers can stress the tangible artifacts supporting the service by focusing on the physical appearance of service personnel and their equipment (e.g. the care shown in service delivery by well-dressed and neat-appearing cleaning personnel). Intangibility is seen as the critical products-services distinction from which all other differences emerge (Bateson 1977 & Zeithaml et al., 1985). All this argument gives clearly results that there will always be different views about quality of service delivery.

3.31 QUALITY VERSUS SATISFACTION

Extensive literature about the quality of service, interesting highlights of the conceptual differences between quality and satisfaction. The table below combines the main differences between the two kinds of models. It is correct to consider Oliver's opinion (1996); quality of service defines a general attitude about a kind of service, while customer satisfaction is related to a specific service. In this sense, I agree with Teas (1994), who says opposing Oliver that the quality of the service could be both related to a general service and to a specific transaction.

TABLE 3.2: Difference between Quality of the Service (QS) and Customer Satisfaction (CS)

Items	Quality of the Service (QS)	Customer Satisfaction (CS)
Expectation used	Ideal Expectation	Predictive Expectation
Connection between Expectation (E) and Perception (P)	Quality of the Service derives from a relation between E and P	Customer satisfaction = E-P
Influenced by	Strictly connected by internal factor; not influenced by external factors	Also by factors external to the service (i.e. the specific situation, emotions) not controlled by the “service”
Type of event to be evaluated	A general kind of service	A specific defined event (by Oliver)

Source: (Teas, 1994).

Taking into account a blend of writing audit and experimental examination, Oliver (1980), Parasuraman et al. (1988) and Cronin and Taylor (1992) all propose that service quality and customer fulfilment are connected, despite each having unique distinct architecture. Their clarification of the distinction between the two is that service quality is a long term general assessment, while purchaser fulfilment is a transaction-particular measure Parasuraman et al. (1988), Carman (1990), and Cronin and Taylor (1992). By investigating the service quality writing and the customer fulfilment writing, this study sets out to not just illuminate the contrast between administration quality and customer satisfaction, additionally to intention the disarray identified with the definition and operations of service quality.

Parasuraman et al. (1994) contended that the non-confirmation of recognition less desires conceptualisation of service quality is underpinned by different specialists e.g. Parasuraman et al. 1988, Bolton and Drew 1991b, Parasuraman et al. 1991). In light of experimental confirmation, Parasuraman et al. (1988) contended that in measuring service quality, correlation exists is the thing that a purchaser ought to expect, while in measuring fulfilment the level of examination is the thing that a customer would anticipate. This separation comes from their distinguishing that "the expression "desire" as utilised as a part of the administration quality writing varies from the way it is utilised within the customer fulfilment writing. Particularly, in the purchaser fulfilment writing, desires are seen as expectations made by customers about what is liable to happen amid a looming transaction.

Interestingly, in the service quality writing, desires are seen as longings of customers, i.e. what they feel a service supplier ought to offer as opposed to would offer. As expressed beforehand, Parasuraman et al. (1988) presumed that service quality results from the examination of discernments with desires. Correspondingly, Bolton and Drew (1991b) closed in their exploration that the hole in the middle of execution and desires is a key determinant of general service quality. In the same article, nonetheless, Bolton and Drew additionally expressed that "a shopper's evaluation of general service quality is straight forwardly influenced by impression of performance levels". Bolton and Drew (1991) asserted that confusing views of service quality to structure current impression of service quality is not a way forward to implementing quality one must have a focus to start working with, something a finance department can work with.

Nonetheless, Cronin and Taylor (1992) projecting that "their results recommend that apparent service quality is unequivocally influenced by present execution and that the effect of disconfirmation (at the fulfilment level) is moderately feeble. As per Oliver (1980), it is purchaser fulfilment that is dictated by disconfirmation judgments (better-than-anticipated or more regrettable than-anticipated) on the premise of looking at the genuine execution of an item with buyer desires. On account of service, in any case, where execution measurements are tricky to measure, shoppers will be unable to make such ascertained examinations between (saw) execution and desires. As Cronin and Taylor (1992) say, it is clear that service quality in finance department is influenced by a multiple challenges from the department itself and also the customers, in order to have fulfilled customers they must consider the different environmental groups and backgrounds(knowing your customer).

3.32 SUMMARY

This chapter pays attention on the literature review and critical analysis of the relevant literature with information properly referenced the basic of literature sources are textbooks, journal Articles. In indication of what research has already been done on this topic. Many topics are discussed and fully referenced accordingly. The chapter pays a lot on service quality, customer satisfaction, explaining definitions, giving information through illustration of diagrams, flow charts and tables. Reading through the chapter, different authors explain different topics that will explain the reason of this thesis. A full understanding of terms is also fully explained and referenced accordingly.

CHAPTER 4: RESEARCH DESIGN AND METHODOLOGY

4.1 INTRODUCTION

This chapter outlines the research methodology applied in this research, more specifically it describes the processes of setting up the research, selecting the case study situations, the data collection process including the tools and methodologies used and finally, data analysis. This research is conducted to measure service quality at the finance departments of UoT, It was designed to generate qualitative data by exploring client's perceptions of service rendered, the way they worked with the departments and the changes they have experienced. The research methodology is explained as a process used to collect information and data for the purpose of making business decisions. The methodology may include publication research, interviews, surveys and research techniques and could include both present and historical information. Leedy and Ormrod (2001) describe research methodology as the general approach the researcher takes in performing a research project; to a degree, this approach prescribes the particular tools that the researcher selects.

4.2 RESEARCH TECHNIQUE USED

This research is clarified utilising the theories about service quality and customer fulfillment and it will be associated with existing learning about the organisation methodologies in regards to the subject of estimations and quality change. After that the assembled data will be divided utilising the described system and a few conclusions will be created in regards to how to measure the customer fulfillment and change potential outcomes in the service.

4.3 DATA COLLECTION TYPES

This research will utilise activity research strategy, qualitative and quantitative systems will be embraced as a methodology to the exploration. For other perspective the examination arranged visits to the department to do the insights and perform a few meetings face to face, overviews, and internet questioning, semi-structured interviews were conducted where the researcher formulated questions to ask the employees randomly and email was utilised for explanation and to ask more point and answers.

- Interviews are conducted to accumulate particular and observational data from relevant persons. Polls and perceptions are additionally helpful devices. Meeting methods begins with the determination of individuals or one individual that is questioned by the researcher (Pickard, 2007).
- Preparation of the meeting is exceptionally fitting to secure a meeting rule before the meeting is done. It ought to be an exhibit of inquiries and it ought to be arranged with the primary inquiries and points of interest, and focused around hypothesis and examination. It doesn't need to be emulated sequentially.
- Realisation of the meeting is when performing the meeting the announcements ought to be a documented or if conceivable recorded to later have the capacity to put the data in the task precisely as it seems to be. It is imperative to contemplate how are asked and how the non-verbal communication and different elements that can influence the questioned individual to give right articulations.
- Survey questionnaires are a standout amongst the most famous information gathering device in any examination including human subjects (Pickard, 2007).

Reason and Bradbury (2001) are of the notion that activity exploration unites activity and reflection, hypothesis and down to earth in interest with others, in the quest for useful answers for issues raised to individuals, and all the more for the most part the thriving of individuals.

4.4 RESEARCH APPROACH

There are two separate sorts of information that can be gathered: qualitative and quantitative Morse, (1994). This area manages singular strategies for gathering observational information Pickard (2007). There are not total quantitative or qualitative techniques; yet you acquire both quantitative and qualitative information from every one of them. In any case we can arrange in qualitative information strategies like: meetings, dissection, composed content and other verbal systems. Estimations and assumes that are more valuable for measurable dissection so as to give quantitative information.

4.4.1 Qualitative research approach

Qualitative research includes an interpretive, naturalistic methodology to its topic. This implies that qualitative specialists study things in their common settings, endeavoring to understand, or phenomena as far as the implications individuals bring to them (Newman & Benz, 1998).

The qualitative methodology is one in which the inquirer frequently makes information cases built principally in light of constructivist points of view (i.e. the aim of creating a hypothesis or example) or promotion/participatory viewpoints (i.e. political, issues-arranged, synergistic or change situated) or both. It likewise utilises methods of request, for example, accounts, phenomenology, ethnography, grounded hypothesis studies or careful investigations. The scientist gathers open-finished, developing information with the essential expectation of creating topics from the information (Creswell, 2003).

A standout amongst the most vital and similarly troublesome choices to make is whether to utilise quantitative or qualitative examination systems or a blended system approach. The distinction between the qualitative and quantitative methodologies are focused around the judgment of distinctive creators in light of the fact that both methodologies may incorporate diverse strategies. Hanson and Grimmer (2007) quantitative examination is utilised to test a target hypothesis which normally requires the analyst to gather numerical information and investigate it factually. Quantitative research generally includes instruments that are utilised for gathering information and quantitative techniques are typically concerned with making generalisations around a populace under scrutiny (Zikmund et al., 2010).

4.4.2 Quantitative research approach

In the quantitative methodology, the agent basically uses post positivist cases for creating information (i.e. circumstances and end results considering, lessening to particular variables and speculations and inquiries, utilisation of instrument and perception, the test of hypotheses), utilises techniques of request, for example, analyzes and reviews and gathers information on foreordained instruments that yield measurable information (Creswell, 2003).

Quantitative study is habitually alluded to as theories testing examination. Typically, studies starts with articulations of hypothesis from which explore theories are inferred. At that point a trial configuration is created in which the variables being referred to (the ward variables) are measured while controlling for the

impacts of those free variables. Subjects included in the study are chosen at arbitrary is alluring to decrease mistake and to wipe out inclination. The example of subjects is attracted to reflect the populaces (Newman & Benz, 1998). These techniques are deductive in nature, helping the investigative learning base by hypothesis testing. This is the way of quantitative technique. Since genuine exploratory plans oblige hard controlled conditions, the wealth and profundity of importance for member may be yielded. As a legitimacy concern this may be a confinement of quantitative outline (Newman & Benz, 1998).

In the quantitative approach Creswell (2003), is of the opinion that “the investigator primarily uses post positivist claims for developing knowledge (i.e. cause and effect thinking, reduction to specific variables and hypotheses and questions, use of instrument and observation, the test of theories), employs strategies of inquiry such as experiments and surveys and collects data on predetermined instruments that yield statistical data” (Creswell, 2003). “Quantitative research is frequently referred to as hypotheses-testing research. Characteristically, studies begin with statements of theory from which research hypotheses are derived”. Then an experimental design is established in which the variables in question (the dependent variables) are measured while controlling for the effects of selected independent variables. Subjects included in the study are selected at random is desirable to reduce error and to cancel bias. The sample of subjects is drawn to reflect the populations, says (Newman & Benz, 1998).

“These procedures are deductive in nature, contributing to the scientific knowledge base by theory testing. This is the nature of quantitative methodology. Because true experimental designs require tightly controlled conditions, the richness and depth of meaning for participant may be sacrificed”. As validity concerns this may be a limitation of quantitative design says (Newman & Benz, 1998). Leedy and Ormrod (2010) distinguished the characteristics of the qualitative and quantitative research paradigms in Table 4.1.

TABLE 4.1: Distinguishing characteristics of the qualitative and quantitative research paradigms

Research Focus	Quantitative research paradigm	Qualitative research paradigm
Purpose of the research	To explain and predict To confirm and validate To test theory	To describe and explain To explore and interpret To build theory

Research Focus	Quantitative research paradigm	Qualitative research paradigm
The nature of the research process	Focused Known variables Established guidelines Predetermined methods Context-free Detached view	Holistic Unknown variables Flexible guidelines Emergent design Context-bound Personal view
What is the data like, and how is such data collected?	Numeric data Representative, large sample Standardized instruments	Textual and/or image-based data Informative, small sample Loosely structured or non-standardized observations and interviews
How is data analysed to determine its meaning?	Statistical analysis Stress on objectivity Deductive reasoning	Search for themes and categories Acknowledgement that analysis is subjective and potentially biased Inductive reasoning
Method of communicating findings	Numbers Statistics, aggregated data Formal voice, scientific style	Words Narratives, individual quotes Personal voice, literary style

Source: (Leedy & Ormrod, 2010).

4.5 RESEARCH POPULATION

Polit and Hungler (1999) allude to population as a total or totality of every last one of articles, subjects or parts that adjust to a set of particulars. In this study the population was University of Technology (UoT) students in the Western Cape and the base target population was 43 customers and 15 staff members of the Finance Department. The research population is as follows:

Student must be:

- Registered within a UoT;
- doing National Diploma or Degree;
- working and not working; and
- South African citizen.

4.6 SAMPLE DESIGN AND METHOD USED IN THIS RESEARCH

An example is taken from the target population being investigated. On the off chance that the example is sufficient it will have the same qualities of the population Zikmund (2003) and the discoveries are generally used to make decisions about the population (Fiel, 2009). Additionally, inspecting systems are routines that are utilized to choose an example from the population by decreasing it to a more sensible size (Saunders, Lewis & Thornhill, 2007). There are two main sampling techniques adopted from Zikmund (2003) citing (Saunders, Lewis & Thornhill, 2007). Below are the sampling techniques they explain:

4.6.1 Probability Sampling

It alludes to the likelihood that each one item in the target population could be chosen and typically the shot of selecting one article is equivalent to the possibility of selecting whatever other item. This strategy is normally utilised with impressions simplifications about the population from the example. Likelihood examining has four vital components. Thirdly, high reaction rate is imperative on the grounds that the higher the reaction rate the more illustrative the example is of the population. Fourthly, select the best sampling method for the study (Zikmund, 2003).

4.6.2 Non-probability Sampling

It alludes to questions that are chosen focused around the judgment of the analyst and typically generalizations from this technique are conceivable, in spite of the fact that not by utilising measurable procedures. As indicated by de Leeuw, Hox and Dillman (2008) factual deductions are not suitable when non-likelihood inspecting is the procedure utilised. The non-likelihood examining additionally takes numerous structures (Zikmund, 2003):

- **Purposive Sampling (Judgmental sampling):** the scientist picks the specimen focused around who they think would be fitting for the study. This is utilized essentially when there are a set number of individuals that have aptitude in the territory being examined.

In this research the purposive sampling is utilised as the sample size was selected with a purpose from the UoT, which has the input to the research study as this study is investigating the service quality for the students which are the customers.

4.6.3 Sample size

The sample size has an impact on how the example discoveries precisely speak to the population (Burns & Bush, 2010). The bigger the example is, the more probable that the generalizations are a precise impression of the population (Saunders, Lewis and Thornhill, 2009). Example sizes rely on upon components, for example, the time and cash accessible to gather the information Hair (2006); they additionally rely on upon the factual examination utilized as a part of the study Saunders, Lewis and Thornhill (2009). Sample size is the quantity of individuals to be overviewed or included in the exploration venture (Dick, 2002).

In this research study the purposive sample size is utilised, the portion is gathered from the UoT, which characterizes share testing as where the population is initially fragmented into fundamentally, the sample size from the Finance Department at the University of Technology is 43 customers and 15 staff.

4.7 STATISTICAL METHODS USED

Computer programs are utilised to investigate information in this study and these methods are; SPSS, Moonstats, and Excel. These methods were utilised to distinguish capacities in factual investigation and creating bar diagrams. The Microsoft Office Excel 2010 system and SPSS is utilised to create the bar graphs from the facts created by the Moonstats program.

4.8 DESIGN OF QUESTIONNAIRE

In this research study the questionnaire is utilised as an establishment when making suitable inquiries for the study. Out of the first 22 inquiries by Parasuraman et. al. (1988), the analyst made 22 questions. These 22 questions were divided into the four chosen service measurements; tangibility, responsiveness, reliability, and assurance. Keeping in mind the finance department as a primary concern, the questions were divided in Table 4.2 as follows:

Table 4.2: Service dimensions with corresponding number of questions

Service Dimensions according to 5 Questions	Number of questions
Tangibility	4
Responsiveness	3
Reliability	6
Assurance	9

As the analyst I first had a return to the exploration destinations and figured out what data was required to gather the information, the poll will include three sections; the second and the third piece of the inquiries are the fundamental parts of the survey that embodies 22 inquiries each one went for discovering the respondents assumption relating to the desires and impression of administration quality in budgetary division. The principal part is gone for measuring the desires of the customers. These are proclamations that try to depict how the condition of administration in the budgetary office ought to look like. The announcements are outlined in such a route, to the point that they express a longing of the respondents for a specific trait of service quality. The second part tries to measure recognitions. These are likewise explanations that are portrayal of specific service qualities in monetary division for which respondents are required to rank these announcements as per how far they think these announcements apply to the office from their experience. Questionnaire response will be done online using the website: <http://www.inqwise.com/en-us/surveys> to create the survey.

4.9 TESTING OF THE QUESTIONNAIRE

The questionnaire is tested to identify whether the questionnaire is able to capture the required data as expected by the researcher. Before conducting this survey and making it accessible following points were checked:

- Does each question measure what it is supposed to measure?
- Are all the words understood?
- Do all respondents interpret the question in the same way?
- Are all response choices appropriate?
- Is the range of response choices actually used?
- Do respondents correctly follow directions?
- Does it create a positive impression that motivates people to respond?
- If a telephone survey, do the questions flow in a conversational manner?

- How long does it take to complete?
- Does it collect the information you want?

Five students were approached to answer the survey in the library. All the respondents reported that they had no trouble in answering the questions and each statement was clear.

4.9.1 Sample questionnaire:

Table 4.3: Example of the designed questionnaire

Q1 What are the key factors that affect the quality of service delivery at the financing department?					
	1	2	3	4	5
1. The department will have modern looking equipment.					
2. The physical facilities at the department will be visually appealing.					
3. Employees at the department will appear professionally dressed.					
4. Materials associated with the service (promotional brochures, service tracking documents, forms etc.) will be visually appealing.					
Q2 What dimensions of service quality are significant in financing department?					
1. Employees in the department will give prompt service to customers.					
2. Employees in the department will be consistently courteous to customers.					
3. The department will have the customer's best interests at heart.					
Q3 What are the relationships between the financing department and their clients?					
1. When the department promises to do something by a certain time, they will do so.					
2. When a customer has a problem, the department will show a sincere interest in solving it.					
3. Employees in the department will tell customers exactly when services will be performed.					
4. Employees in the department will always be willing to help customers.					
5. Employees at the department will never be too busy to respond to customers' requests.					
6. Customers of the department will feel safe in their transactions.					

Q4 What are the benefits of implementing SERVQUAL in financing department?				
1. Department will insist on error-free records.				
2. The behaviour of employees in the department will instill confidence in customers.				
3. The department will give customers individual attention.				
4. Employees in the department will understand the needs of their customers.				
Q5 How to compare the quality of service delivery through SERVQUAL in the financing department?				
1. The department will perform the service right first time.				
2. The department will provides the services at the time they promise to do so.				
3. Employees in the department will have the knowledge to answer customers' questions.				
4. The department will have operating hours convenient to all their customers.				
5. The department will have employees who give customers personal attention.				

4.10 VALIDITY AND RELIABILITY

A major concern in research is the validity of the procedures and conclusions. A valid test measures what it is supposed to measure; a valid research design tests what it is supposed to test (Graziano, 2007). Concepts that have been offered have to be valid; we can test the validity according to trustworthiness, credibility, conformability, and data dependability (Yin, 2003). As Mr. Roger Martin (2005) professor from management at Toronto University says: “validity is a method that produces a precise result depending on your desires”. We can distinguish among four types of validity: statistical validity, construct validity, external validity and internal validity (Graziano, 2007).

Statistical validity is defined as the accuracy of the *p*-value on which a statistical decision is based. The Construct validity is defined as the degree to which the theories behind the research study provide the best explanation for the results observed. External validity is the extent to which the results of a particular study generalize to other people, places, or conditions. And last but not the least; internal validity is the extent to which we can be confident that the observed changes in the dependent variable were due to the effects of the independent variable, and not to the effects of extraneous variables (Graziano, 2007).

There are several methods to enhance the validity, according to Merriam (1998): Triangulation: using multiple investigators, multiple sources of data of multiple methods to confirm the emerging findings. Member checks: Taking data and tentative interpretations back to the people from whom they were derived and asking them if the results are plausible. Long-term observation: at the research site or repeated observations of the same phenomenon. Peer examination: Asking colleagues to comment on the findings as they emerge. Participatory or collaborative modes of research: involving participants in all phases of research from conceptualizing the study to writing up the findings. Researcher's biases: clarifying the researcher's assumptions, worldview, and theoretical orientation at the outset of the study.

Reliability is the ability to obtain the same findings and conclusions if a later investigator follows the same procedures as described by an earlier investigator and conducts the same case study all over again. The goal of the reliability is to minimize the errors and biases in a study. One prerequisite for allowing this other investigator to repeat an earlier case study is to document the procedures followed in the earlier case. Without such documentation, you could not even repeat your own work. The general way of approaching the reliability problem is to make as many steps as operational as possible and to conduct research as if someone were always looking over your shoulder. In accounting and bookkeeping, one is always that any calculations must be capable of being audited. In this sense, an auditor is also performing a reliability check and must be able to produce the same results if the same procedures are followed. In some other words, we can say that reliability is a process that produces the same result every time you run it (Yin, 2003).

4.10.1 Validity and reliability of this research

This research study will ensure the validity of the data and results by collecting the theory needed for subjects (construct validity) like Quality, Service Quality, Dimensions of Service Quality, Customer satisfaction and the measuring of that. Also the theory chapter provides some brief notes about the tools that we are going to use. The method SERVQUAL will be described and applied to the company process. This is in order to use triangulation, by using different methods we will check the validity of the results. Long-term observation is not possible due to the time limitation. But member checks and peer or expert examination will be used.

Others ways to ensure the reliability is to check the outcome of the measuring results more than once. In the interviews, the questions will be connected to every part of the process in order to gain a whole view of the problem area. As observers, the researchers will obtain practical experience by observing the work method over a period of days in order to understand the process, work, equipment and information and goods flow.

4.11 ETHICS APPLIED ON DATA COLLECTION

Ethics has become a cornerstone for conducting effective and meaningful research. As such, the ethical behaviour of individual researchers is under unprecedented scrutiny (Best & Kahn, 2006; Field & Behrman, 2004; Trimble & Fisher, 2006). In today's society, any concerns regarding ethical practices will negatively influence attitudes about science, and the abuses committed by a few are often the ones that receive widespread publicity (Mauthner, Birch, Jessop, & Miller, 2003).

The researcher has the responsibility to conduct research in such a way as to respect and maintain subject rights and to ensure the protection of subjects from any possible physical and/or psychological harm such as stress and anxiety as social research should never injure the people being studied (Sekaran, 2001). Subsequently, it should be noted that participants have particular rights, which a researcher has to respect. This study has therefore been structured in such a way that it does not have any psychological or physical harm toward the respondent. Protecting the respondent's well-being and interests may also concern the respondent's identity i.e. all the information provided will be kept confidential.

This study respects both the anonymity, privacy and the confidentiality of the respondent and does not disclose any of their information publicly or with anyone else. It also involves the omitting of any names of the respondents and will involve the process of assigning numbers to them instead, for the sake of anonymity. Permission will furthermore need to be obtained from the University and participants involved in this survey. It is essential to note that people should not be subjected to research of any nature unless they agree upon it. This study therefore involves voluntary participation of respondents.

4.12 SUMMARY

This chapter presents an overview of the methodology used in this research, which was selected to support the objectives of the research. The population was addressed, sampling procedure, data collection instrument and data collection procedures. Measures were adhered to in order to enhance the validity and reliability of the research results; ethical concerns that could have impacted the survey were attended too. A Survey was carried out in order to understand how customers view the Finance Departments in service quality. Participants in the questionnaire and adequately offered a general pattern in consumer behavior. Survey was done on clients using the Finance Department regarding their perceptions and expectations from the Finance Department. And through the high responsive of customers it took 2 weeks to collect information to be analysed.

CHAPTER 5: DATA ANALYSIS AND RESULTS INTERPRETATION

5.1 INTRODUCTION

This chapter presents the outcomes of the research data analysis that was conducted at the finance department. There is many reasons why data is analysed, i.e. to measure, test hypothesis, do a comparison among different concepts etc. A descriptive analysis of the online survey results filled by the participants is reflected below and discussed fully. The synthesis of the research will be undertaken to reflect the purpose of the study and the relative significance of the study will also be briefly explained.

Before looking at the findings, it would be useful to revisit the research questions, which prompted the study. They were

- What are the key factors that affect the Quality of service delivery at financing department?
- What dimensions of service quality are significant in the financing department?
- Is there a relationship within the University of Technology staff members?
- What are the benefits of implementing SERVQUAL in the financing department?
- How to compare the quality of service delivery through SERVQUAL in the financing department?

Obtaining answers to these questions enables the participating organisation to establish the current perceptions held by customers towards the financing department and, more specifically their perceptions regarding the level of quality customer service offered. The expectations of these customers, together with the levels of satisfaction which shape their perceptions, served as the foundation on which service quality would be evaluated.

The research study hoped to assist the department establish whether gaps in service delivery exist, the reasons for their presence and to identify possible solutions which could be implemented to close or prevent those gaps from further spreading. Subsequently this would help the department in evaluating the strength of its current positioning strategy based on these perceptions and possibly even unveil recommendations for possible strategies in the future.

This chapter takes an in-depth analysis of each finding, beginning with the demographics of the sample, followed by discussions relating to each question as set out in the questionnaire. The research findings are presented below in the form of frequency tables and pie charts.

5.2 RESPONSE RATE

A total of 43 respondents participated in the research. They were selected from the sample of the finance department customers situated at the UoT. Some questionnaires were successfully completed, and some were partially completed, resulting to 24 that is 55% response rate and 19 which is 45% partially completed response.

5.3 MEASUREMENT SCALE

The measurement tool used was online questionnaires divided into three sections. The first section is demographics. The second section asks you to rank the expectations of customers towards financing department i.e. what you expect all departments to provide and the third section ask you to rank the customer perceptions after, you fill in the survey according to your experiences and perceptions.

5.4 DESCRIPTIVE STATISTICS

A total of 43 online were distributed to the targeted group of customers (sample size). The questionnaires that were distributed online were accompanied by a consent letter that explains the requirements and instructions for the participants. A copy of the consent letter is attached as an Appendix. Luckily the questionnaire was distributed to the clients that were literate so it was easy for them to adapt and understand statements. The feedback of the questionnaires with literature review links. The feedback will be divided according to expectations and perceptions of customers. Table 5.1 below illustrates the descriptive statistics.

Table 5.1 below illustrates descriptive statistics applied in this research. The data confirmed the total number of sample, range, minimum, maximum and standard deviation with a total number of 43 respondents from the statements.

Table 5.1: Descriptive Statistics

Statements (Expectations)	N	Min	Max	Mean	SD
The department will have modern looking equipment.	43	1	5	3.28	.734
The physical facilities at the department will be visually appealing.	43	2	5	3.33	.747
Employees at the department will appear professionally dressed.	43	2	5	3.93	.884
Materials associated with the service will be visually appealing.	43	2	5	3.33	.969

Employees in the department will give prompt service to customers.	43	2	5	3.81	.906
Employees in the department will be consistently courteous to customers.	43	1	5	4.19	.906
The department will have the customer's best interests at heart.	43	1	5	3.88	.879
When the department promises to do something by a certain time, they will do so.	43	1	5	3.56	1.076
When a customer has a problem, the department will show a sincere interest.	43	2	5	3.84	.615
Employees will tell customers exactly when services will be performed	43	1	5	3.81	1.075
Employees in the department will always be willing to help customers	43	1	5	4.02	1.012
Employees will never be too busy to respond to customers' requests	43	1	5	3.70	1.036
Customers of the department will feel safe in their transactions	43	1	5	3.77	.841
Department will insist on error-free records.	43	1	5	3.72	.984
The behavior of employees will instill confidence in customers	43	1	5	4.02	1.205
The department will give customers individual attention	43	1	5	3.72	1.161
Employees in the department will understand the needs of their customers	43	1	5	3.88	.931
The department will perform the service right first time	43	2	5	4.21	.888
The department will provide the services at the time they promise to do so.	43	1	5	3.98	.988
Employees have the knowledge to answer customers' questions	43	2	5	3.77	.782
The department will have operating hours convenient to all their customers	43	2	5	3.65	.752
The department will have employees who give customers personal attention	43	1	5	3.53	.960
Statements (Perceptions)					
The department has modern looking equipment.	43	2	5	3.37	.900
The physical facilities at the department are visually appealing.	43	1	5	3.28	.934
Employees at the department are professionally dressed.	43	2	5	3.60	.760
Materials associated with the service are visually appealing.	43	2	5	3.33	.837
Employees in the department give prompt service to customers.	43	2	5	3.70	.989
Employees in the department are consistently courteous to customers	43	2	5	3.93	1.009
The department has the customer's best interests at heart.	43	1	5	3.81	1.139
When the department promises to do something by a certain time, they do so.	43	1	5	3.77	1.269
When a customer has a problem, the department shows a sincere interest in solving it.	43	2	5	3.81	1.118
Employees in the department tell customers exactly when services will be performed.	43	2	5	3.44	.908
Employees in the department are always willing to help customers.	43	1	5	3.58	1.029
Employees at the department are never be too busy to respond to customers' requests	43	2	5	3.70	1.166
Customers of the department feel safe in their transactions	43	2	5	3.60	1.178

Department insist on error-free records.	43	2	5	3.81	1.052
The behaviour of employees in the department instills confidence in customers.	43	2	5	3.58	.906
The department gives customers individual attention.	43	2	5	3.42	.879
Employees in the department understand the needs of their customers.	43	2	5	3.74	.848
The department performs the service right first time.	43	1	5	3.28	1.120
The department provides the services at the time they promise to do so	0				
3Employees in the department have the knowledge to answer customers' questions	0				
The department has operating hours convenient to all their customers.	0				
The department has employees who give customers personal attention.	0				
Valid N (list wise)	0				

N: Sample

R: Range

Min: Minimum

Max: Maximum

SD: Standard Deviation

5.4.1 Service Quality Analysis

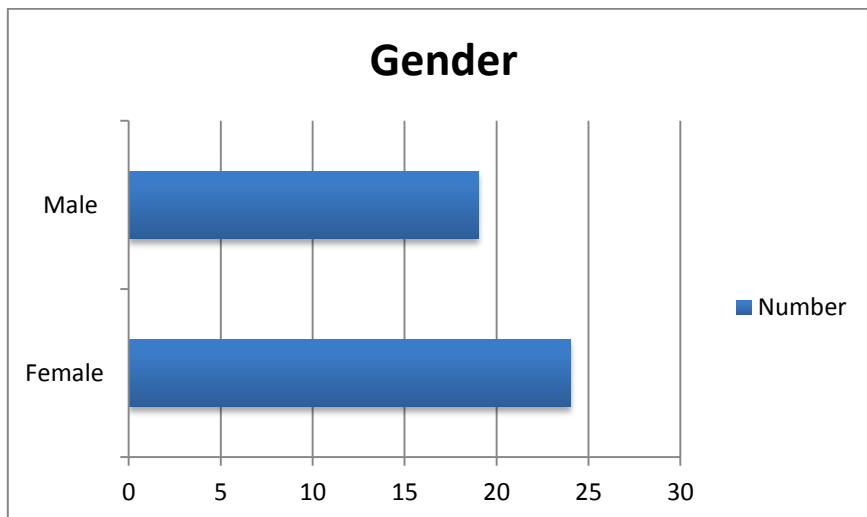


Figure 5.1: Gender

Gender participant:

The total number of gender participants indicates that 19 male, 24 female clients participated in the survey, and this gives us 100% of participants.

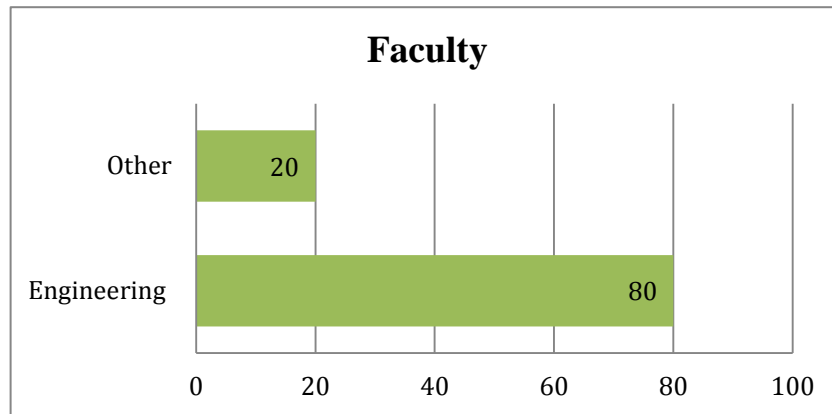


Figure 5.2: Faculty

Faculty:

80% of the respondents were from engineering faculty and 20% was from other unspecified department of the University of Technology.

5.4.2 Statements used based on Likert scale results

ST1: The department will have modern looking equipment

ST2: The physical facilities at the department will be visually appealing

ST3: Employees at the department will appear professionally dressed

ST4: Materials associated with the service (a promotional brochure, service tracking documents, forms etc.) will be visually appealing.

ST5: Employees in the department will give prompt service to customers

ST6: Employees in the department will be consistently courteous to customers

ST7: The department will have the customer's best interests at heart.

ST8: When the department promises to do something by a certain time, they will do so

ST9: When a customer has a problem, the department will show a sincere interest in solving it.

ST10: Employees in the department will tell customers exactly when services will be performed

ST11: Employees in the department will always be willing to help customers

ST12: Employees at the department will never be too busy to respond to customers' requests

ST13: Customers of the department will feel safe in their transactions

ST14: Department will insist on error-free records.

ST15: The behaviour of employees in the department will instill confidence in customers

ST16: The department will give customers individual attention

ST17: Employees in the department will understand the needs of their customers

ST18: The department will perform the service right first time

ST19: The department will provide the services at the time they promise to do so.

ST20: Employees in the department will have the knowledge to answer customers' questions

ST21: The department will have operating hours convenient to all their customers.

ST22: The department will have employees who give customers personal attention

ST23: The department has modern looking equipment.

ST24: The physical facilities at the department are visually appealing.

ST25: Employees at the department are professionally dressed.

ST26: Materials associated with the service (promotional brochures, service tracking documents, forms etc.) are visually appealing.

ST27: Employees in the department give prompt service to customers.

ST28: Employees in the department are consistently courteous to customers

ST29: The department has the customer's best interests at heart.

ST30: When the department promises to do something by a certain time, they do so.

ST31: When a customer has a problem, the department shows a sincere interest in solving it.

ST32: Employees in the department tell customers exactly when services will be performed.

ST33: Employees in the department are always willing to help customers.

ST34: Employees at the department are never be too busy to respond to customers' requests

ST35: Customers of the department feel safe in their transactions

ST36: Department insist on error-free records.

ST37: The behaviour of employees in the department instills confidence in customers.

ST38: The department gives customers individual attention.

ST39: Employees in the department understand the needs of their customers.

ST40: The department performs the service right first time.

ST41: The department provides the services at the time they promise to do so

ST42: Employees in the department have the knowledge to answer customers' questions

ST43: The department has operating hours convenient to all their customers.

ST44: The department has employees who give customers personal attention.

5.5 RATING INTERPRETATION

Data was interpreted based on the scales between agree to strongly agree, agree, neither agree nor disagree and then to disagree to strongly disagree. Results of statements were grouped according to their uniformity. This means that the data interpretation was performed in a group of statements and not necessarily individual statements. The Figure 5.3 below is an illustration of the Likert scale results.

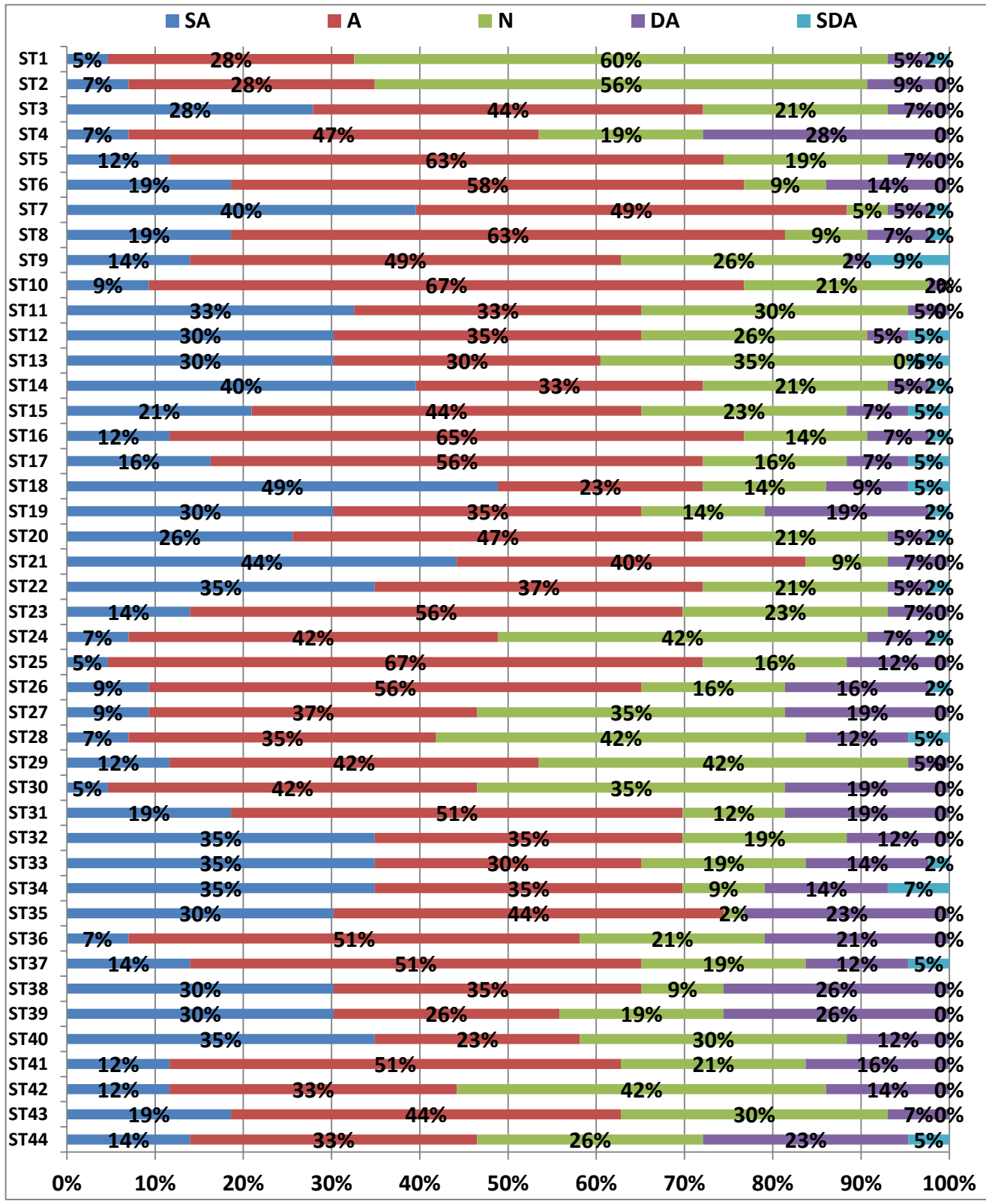


Figure 5.3: Results

For the below analysis please refer to appendix D and E for charts.

EXP: The department will give customers individual attention. 50% of the results show that the customers agree to the statement while 4.5% disagree with another 4.5% strongly disagree that the department will give customers individual attention. 23% of the customers whom are neither agreeing to the statement not disagreeing, and another 18% strongly agree.

PER: The department gives customers individual attention. After the customers have visited the department their answers change completely where we see a huge change with ones that disagree with 29.4% and 24% that I neither sure nor disagreeing. This show that some of the customers were not happy with the attention they received.

EXP: Employees in the department will understand the needs of their customers

PER: Employees in the department I understand the needs of their customers.

The expectations with the perceptions both have high figures of customers that agree and the ones that strongly agree that the department understands their needs. But after the visit by customers a change occurred where customers felt dissatisfaction and that led to an increase on the percentage of those who disagree from 9% to 26%.

EXP: The department will perform the service right first time.

PER: The department performs the service right first time.

It appears that the customer's expectations changes after the customers have visited the department, looking at the 55% of those who agree from expectations that the department will service right at first time with no mistakes, the figure decrease after to 47%. Even with the number of those who are not sure it increases from 25% to 44% meaning some customers are not happy but some are still happy with the service offered.

EXP: The department will provide the services at the time they promise to do so.

PER: The department provides the services at the time they promise to do so.

Before the visit to the financing department 25% of the customers disagree with the statement while 50 % agrees. The figures changed after the customers had visited the department and that affected the response they had after, the number of the customers decreased from 50% to 44 % of those who agree, while the number of those unsure also decreased by 39% from 25%. This shows that some customers were dissatisfied.

EXP: Employees in the department will have the knowledge to answer customers' questions.

PER: Employees in the department have the knowledge to answer customers' questions.

According to the answers for both the EXP and PER, customers agree that the employees have knowledge of the service they render to them. 5% disagrees on the expectations and increases to 16% after the customers have visited the financing department. After the visit the number of the ones that were not sure decreased from 33% to 26%.

EXP: The department will have operating hours convenient to all their customers

PER: The department has operating hours convenient to all their customers.

Customers seem to be happy be happy with the department's operating hours even after visiting the department the numbers are still high by 61% from the expectation number of 79% . This means that the trading hours for customers are convenient to them and mostly the customers from UoT.

EXP: The department will have employees who give customers personal attention

PER: The department has employees who give customers personal attention.

Looking at the expectations from customers, most of them were expected to receive personal attentions whereas after the visit, the figures were no longer high. The number of those who agreed has decreased from 69% to 48% for the perceptions. And the numbers of those who disagree grow up as well from 10% to 29%, this show that customers no longer feel the same after the visit to the financing department.

5.5.1 Descriptive analysis

The descriptive results are showed as the following:

Table5.2: Descriptive analysis of all the charts

Variable	N	Mean	SDV	Min	Max	Range
MORDEN	22	3.32	0.99	2.00	5.00	3.00
APPEAL	20	3.45	1.05	1.00	5.00	4.00
DRESSED	19	3.63	0.68	3.00	5.00	2.00
MATERIAL	19	3.42	1.22	1.00	5.00	4.00
PROMPT	18	3.56	1.04	2.00	5.00	3.00
COURTEOUS	18	3.44	1.04	2.00	5.00	3.00
INTEREST	19	3.68	0.95	2.00	5.00	3.00
PROMISE	18	3.28	1.02	2.00	5.00	3.00
SINCERE	19	3.53	1.17	2.00	5.00	3.00
SERVICE	19	3.63	1.07	2.00	5.00	3.00
WILLING	17	3.65	1.11	2.00	5.00	3.00
BUSY	18	3.33	1.33	1.00	5.00	4.00
SAFE	17	3.41	1.23	2.00	5.00	3.00
ERROR	18	3.33	1.03	2.00	5.00	3.00
INSTIL	17	3.47	1.23	1.00	5.00	4.00
ATTENTION	17	3.41	1.18	2.00	5.00	3.00
NEEDS	19	3.37	1.07	2.00	5.00	3.00
RIGHT	18	3.61	1.04	2.00	5.00	3.00
PROVIDE	18	3.50	1.04	2.00	5.00	3.00
KNOWLEDGE	19	3.58	0.96	2.00	5.00	3.00
OPERATING	18	3.67	1.03	2.00	5.00	3.00
ATTENTION	17	3.41	1.18	2.00	5.00	3.00

The above Table 5.2 has shown us the descriptive statistics as per charts that were formulated by Moonstats analysis tool.

- N: The quantity of cases for every variable.
- Mean: The normal quality for the variable.
- Stddev: The standard deviation - a sign of how nearly values are bunched around the mean.
Pretty nearly 68% of cases lie between one standard deviation underneath and one standard deviation over the mean.
- Minimum: The most modest quality acquired for a variable.

- Maximum: The biggest quality acquired for a variable.
- Range: The distinction between the most astounding and least values.
- Median: The center quality when the qualities are organized from most diminutive to biggest. In the event that the average is more modest than the mean, that is evidence that most values are littler than the mean while a couple of qualities are much bigger than the mean. In the event that the average is bigger than the mean, that is evidence that most values are bigger than the mean while a couple of qualities are much more diminutive.
- Mode: The most widely recognised worth

5.6 RESPONSES FROM INTERVIEWS

The interview questionnaire is a written list of questions, the answers to which are recorded by respondents (Kumar 2011). Measuring the quality of a service can be an extremely difficult activity. Unlike products where there are particular particulars, for example, length, profundity, width, weight, shade and so forth a service can have various subjective determinations. Also there expectation of the customers with respects the service, which can fluctuate impressively focused, for example, related knowledge, individual needs and what other individuals may have let them know. The study used interviews as another source of collecting data and also as an intention of gathering facts with the experience they have with the Finance Department. The 5 gap models of SERVQUAL guided the questions; meaning 5 questions were posed to the interviewing of staff.

Dimension 1: Reliability

Question 1: When you promise to do something by a certain time for your customer, do you delivery in time?

Staff A: *“Customers don't know what to expect when you don't consistently deliver what you promise. So I never promise what I know I can't give”*

Staff B: *“ I usually avoid making promises to clients, but I always make them feel assured and being noticed in special way” saying word like “ I will be able to provide you with that information.....”*

Staff C: *“Yes I do but in cases where I come across a problem, I'm always apologetic and make sure I regain my liableness”*

Staff D: *“ If you promise to do something to someone, no matter what happens you should try to your level best to provide, even though circumstances might not allow that at time but I always try my best”*

Staff E: *“ If I have all the resources needed for the particular service I do”*

Staff F: *“Yes I do. My customers were very happy to my service.”*

Staff G: *“ At times I’m less motivated of even promising and trying to convince the customer”*

Staff H: *“ Because i can’t always predict what problems we might encounter when in process or assisting a customer, I always try to be diplomatic and positive about what I do or say”*

Staff I: *“ I try my best every day to deliver my promise at work”*

Staff J: *“ Most of the time I do promise to do something for your customer and delivery in time”*

Staff K: *“We are always told not to promise what we can’t deliver so, I make sure I remind myself of that every time”*

Staff L: *“ I always try to produce effectively in time and that is my motto of everyday”*

Staff M: *“ With the type of service that I do, rendering of money and working according to procedures it becomes difficult to assist everyone and at the same time it will look like you are not honest to your promise, whereas it was out of your hands and not by my choice”*

Staff N: *“ Nothing becomes a problem if I do my work well, I always produce in time as expected”*

Staff O: *“ I do promise to do something for your customer and deliver in time”*

Dimension 2: Responsiveness

Question 2: Do your customers give response on how helpful was your service? Indicate some of the examples and your reactions.

Staff A: *“Yes and it usually helps on improving the service for other customers”*

Staff B: *“Yes, but some of the customers are rude and that does not motivate us as employees”*

Staff C: *“Whenever I receive feedback from a customer I make sure that I pay attention to what is said”*

Staff D: *“We hardly review the comments maybe once or twice”*

Staff E: *“If there was a proper way within the department to give feedback, maybe the room for improvement could also be considered”*

Staff F: *“One day I received a phone call from a parent of one of the students I assisted, thanking me of the wonderful assistance I gave her child, for me that was a good feedback and it motivates me every day to keep doing the good work”*

Staff G: *“Students are sometimes very rude and not appreciating to me”*

Staff H: *“My manager always gives me good complements of how customers rate my service to them”*

Staff I: *“because I always do my work to the level that I would also appreciate receiving, every feedback I receive is a room for me to improve”*

Staff J: *“No, maybe our manager does but I am never informed”*

Staff K: *“At times when a customer is happy they do and at times when they are unhappy they also do, which that helps me to grow”*

Staff L: *One of the quotes I still remember from a student “Could not have been more helpful. Front line person xxxxxx went out of his way to be helpful to me,”*

Staff M: *“No, I can’t even say why customers don’t give response rating my service because that would really help”*

Staff N: *“I always take every feedback positive at all times because at the end it’s all about what the customer want, she or he must get it”*

Staff O: *“Feedbacks are not to crush us down as employees but to improve and learn from our service that we render to clients”*

Dimension 3: Assurance

Question 3: Do you have knowledge of your work and how do you assure the good quality service?

Staff A: *“ Yes I do have knowledge of my work and I assure that by giving good quality service to my clients”*

Staff B: *“ I make sure I attend all training provided, as to empower myself and also to be able to provide good quality service”*

Staff C: *“ I ensure good quality service by keeping the customer happy”*

Staff D: *“ It’s not easy to measure quality if you are working but only at a later stage where you can reflect all and be able to see your mistakes and improve from that”*

Staff E: *“ At times we don’t get invitations to training of new processes and it then takes time to learn at your own and that also slows productivity which is service”*

Staff F: *“ The knowledge I have proven the kind of service I give to customers”*

Staff G: *“ Yes I do have knowledge because I attend all necessary training”*

Staff H: *“ If my customer is giving me good feedback, I know definitely that my service was of good quality and maintain that working ethic”*

Staff I: *“ No I do not have knowledge that much, because I’m new, but I’m learning very hard”*

Staff J: *“ I do, my everyday work is measured and monitored for good service quality”*

Staff K: *“ My understanding of my work has made it easy for me to have good knowledge and assure good service quality”*

Staff L: *“ Yes I have good understanding of what my job entails and what’s expected of me”*

Staff M: *“ I always tell myself every day that customer satisfaction is the best way to measure service and knowledge of your work”*

Staff N: *“ No, training still needs to be done and assessments performed to help me further”*

Staff O: *“ I believe I do have the knowledge of my work, if only it can be recognised”*

Dimension 4: Empathy

Question 4: What do you think is the best possible communication channel and ways to support customers?

Staff A: *“Even though we tell customers to always read their emails for communication it is still lacking”*

Staff B: *“ I always use emails and I think it’s where I also show my support with all the correspondence I reply to with my customers”*

Staff C: *“ With resources and platforms communication can be a very simple way to have an understanding with our customers”*

Staff D: *“ Understanding the customers situation is the best way to support him or her”*

Staff E: *“ Emails and show understanding of support all the time”*

Staff F: *“these days our customer believe of simplified and easy ways to communicate like social media and blog”*

Staff G: *“ There’s many ways to communicate but were are always trickily advised to be professional at all times”*

Staff H: *“ I’m not responsible for communication part at work but I think it must be the easiest and effective way that meets our clients expectations”*

Staff I: *“ To communicate well with the customer, you must have an open mind”*

Staff J: *“ I always prefer 1on1 communication but at times we are forced to make for more than one”*

Staff K: *“ I don’t know right now the best communication channel but I think there should be an open door policy for all clients”*

Staff L: *“ Giving support means understanding the background of the customer and find better ways to communicate”*

Staff M: *“ I prefer telephonically but resources are not always available”*

Staff N: *“ Management should come up with a communication line strategy then inform us, all we can do from our side is support our customers”*

Staff O: *“ Communicating with emails if working fine for me and I always have a back-up if anything backfires ”*

Dimension 5: Tangibles

Question 5: Does your department have adequate equipment and technology needed for the service you provide?

Staff A: *“Yes the department does, but at times we don’t get relevant training on using the materials”*

Staff B: *“ Yes we do have equipment but we are not trained most of the time to use it, as systems change every time for upgrades”*

Staff C: *“Yes the department has adequate equipment and technology with all resources needed for the good service”*

Staff D: *“ At times you feel that a customer does not trust you enough if you are using old equipment at your desk”*

Staff E: *“No, everything is outdated and not pleasing to our customer even computers we use are old in other sections and that already takes off the high expectations of our clients”*

Staff F: *“Equipment is modern but is only few people who uses it”*

Staff G: *“ Yes I do have modern equipment that is why my customers trust me”*

Staff H: *“ The equipment is not enough for us all and you fine that it’s the old ones that we end up using”*

Staff I: *“ We are always told there is no budget for everyone to have good desk equipment”*

Staff J: *“ No but I always try communicate with my customers via my phone if its urgent”*

Staff K: *“ With the type of work I do, I don’t need much equipment, so I’m not affected much”*

Staff L: *“ Equipment is new but does not have every feature that can work better for my work”*

Staff M: *“ Yes but it’s not user friendly and its always faulty”*

Staff N: *“ Only selected departments get to have the updated equipment”*

Staff O: *“ Most of the time if I don’t back-up, I could lose all my work, because systems does not indicate for upgrades at times”*

Based on the answers to the questions below, the majority of the respondents are satisfied with the service quality as customers in the finance department. Some respondents feel that the finance department can do better with the service while some are satisfied. The overall satisfaction of the service is demonstrated by the answers listed above being divided into 5 gap models of SERVQUAL. This research also addresses further analysis on customer loyalty. And trust amongst the employees and customers and again most respondents agree and some disagree with some feeling a room of improvement can be done. Some respondents complain about their system not being updated, using old computer and some are satisfied. With this been said there will never be an end point on saying quality is goo but everyone will keep having their own opinions and the only goal is to practice customer satisfaction and have good service quality in place, complying with good quality standards. Respondents had different opinions about whether the department will provide the services at the time they promise to do so. After the visit to the finance department 25% of the respondents disagree with the statement while 50 % agrees. The figures changed after the customers had visited the department and that affected the response they had after, the number of the customers decreased from 50% to 44 % of those who agree, while the number of those unsure also decreased by 39% from 25%. This shows that some customers were dissatisfied some were not. According to the answers, respondents agree that the employees have knowledge of the service they

render to them. 5% disagrees on the expectations and increases to 16% after the respondents have visited the financing department. After the visit the number of the ones that were not sure decreased from 33% to 26%.

Respondents seem to be happy be happy with the department’s operating hours even after visiting the department the numbers are still high by 61% from the expectation number of 79%. This means that the trading hours for customers are convenient to them and mostly the customers from UoT. Looking at the expectations from respondents, most of them were expected to receive personal attentions whereas after the visit, the figures were on longer high. The number of those who agreed has decreased from 69% to 48% for the perceptions. And the numbers of those who disagree grow up as well from 10% to 29%, this show that customers no longer feel the same after the visit to the financing department.

5.7 RELIABILITY TESTING

Reliability is the stability with which a measuring instrument produces a certain result when the entity being measured has not changed says Leedy and Ormrod (2001). They suggest that researchers can measure something accurately only when they can also measure it consistently. According to Blaikie (2003), Cronbach’s Alpha, is probably the most commonly used test for scale reliability where reliability refers to the capacity of a measure to produce consistent results. Table 5.3 showed the case processing summary and Table 5.4 shows the results of data reliability by means of Cronbach’s Alpha.

Table: 5.3 Case Processing Summary

Cases	N		%
Valid	43		100,0
Excluded ^a	0		0,0
Total	43		100,0

Table 5.4 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,949	,950	44

5.8 SUMMARY

This chapter shows the results on the service quality at the Finance Department, as acquired through the online survey. This part likewise attempted to give a translation of this exploration due to specific compels

that were expressed. All the applicable results have been shown, giving satisfactory substantiation of the exploration that was accomplished. This part additionally gives understanding into the current observations held by clients towards the taking an interest division focused around the nature of client service received. Each one inquiry, together with the discoveries, was talked about in connection to hypothesis. Numerous perceptions were made, the majority of which addressed targets set out toward the start of the study. Targets and conclusions will be examined in the following part, taken after by proposals.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 INTRODUCTION

The objective of this research is to measure service quality model for customer satisfaction in the financing department of UoT. Customer satisfaction can be achieved only if both internal and external customers are satisfied. In chapter 2, it is concluded with the nature and background of the financing department, in literature review chapter it is also concluded that service quality is an antecedent of customer satisfaction so customer satisfaction can be increased by improving service quality. This chapter will revise the four major important things in this research; the background, research problem, research questions, research objectives and this chapter ends with recommendations to this research.

6.2 RESEARCH BACKGROUND REVISED

One of the first measures to be developed specifically to measure service quality was the SERVQUAL survey; the SERVQUAL technique can be used by the financing department to understand the expectations and perceptions of their customers better. In a round turn to acknowledge customer dissatisfaction problem, the research suggests that the financing department staff and customers should understand the service thoroughly so as to have effective communication in between.

According to Piercy (1996) many service departments try to avoid measuring customer satisfaction. But this is not the case in this research. The financing department agrees that collecting data is difficult but they believe in the usefulness of this approach. Because they believe in the usefulness and the importance of measuring customer satisfaction, the methods suggested in this research will be valuable to the financing department and it will be easy to implement the necessary changes with the support of the managers.

In the difficult task of measuring the customer satisfaction, using SERVQUAL would get the best factors to measure and the best attributes they want in the service and also using Quality Function Development (QFD) as a tool to help financing department to improve the quality of service because it mainly focus in the customer needs and expectations. As a department the main focus would be trying to retain customers and trying to make them loyal.

Chakrapani (1998) explains that measuring the wrong factors and measuring the wrong way are the most common problems of trying to measure the customer satisfaction. Finding the right way to measure the customer satisfaction is important because they want to know what customers think, what they want and what they expect from the service. In order to start with the right methodology they want to have a small background of what the customer wants in general. So some other factors will be changed and some of them will be redefined.

6.3 RESEARCH PROBLEM REVISED

It is only fair to reflect on chapter 5 of the analysis to give a clear result that a majority agreed and on the other hand some disagreed for both.

6.4 RESEARCH QUESTION REVISED

The research question forming the root of this research reads as follows: Is there a difference between student's expectations and staff perceptions on the quality of service delivery provided the finance Department?

In our days market competition involves a lot of pressure on the service delivery side, therefore means innovation and new improvements should be an everyday task to improve service quality and the standard of the department. The research widely expressed the benefits of an effective quality management in the financing department as follows: a successful and structured processes and competitiveness to be applied. At the end there will be no difference between student's expectations and staff perceptions on the quality of service delivery provided the financing Department.

6.5 RESEARCH OBJECTIVES REVISED

Objective 1: To identify the key factors that affects the Quality of service delivery in the Finance Department.

In investigating the current perceptions held by customers toward the finance department more specifically, the primary objective of the study, (i.e. whether or not the department is meeting their customers' perceptions in terms of perceived key attributes) this objective was formed to establish whether

service quality attributes exist, it was there for indicated by the respondents that the majority of the factors customers were happy and some were not happy about. The significance of this objective was answered accordingly. The key factors are referred to as the main things the financing department offers which the researcher was investigating i.e. the conditions of the place, quality service, paying attention to customers etc.

Objective 2: To explore the dimensions of service quality if are significant in the Finance Department

SERVQUAL is based upon a 22-item questionnaire covering the five dimensions of service quality (Palmer 2005: 269). These 5 dimensions explain that: reliability means that the department delivers on its promises, i.e. promises about service provision, problem resolution, and delivery.

Responsiveness is the willingness to help customers and to provide prompt service. Assurance as employees' knowledge and courtesy and the ability of the department and its employees to convey trust and confidence. Empathy is caring, individualised attention the department provides its customers.

Tangibles are all physical facilities, equipment, to set the mode and good image for the clients. All these dimensions were touched while compiling the questionnaire survey and the response from respondents indicated positive even though some were not happy as the response show in chapter 5.

Objective 3: To identify the relationship within the University of Technology staff members and customers

Participants in support of their choice offered various reasons, for example motives for being seated included, "Its More promising on rendering good service", "Receive more attention" and "It's much more comfortable". Hence, this discussion supports the objective of whether perceived key attributes of quality customer service exist and most of the staff gave positive feedback on the interview questions

Objective 4: To identify the benefits of implementing SERVQUAL in the Finance Department

Throughout the chapters an emphases of identifying the needs for implementing SERVQUAL was to seriously get an objective that was going to be influenced by the expectations and perceptions of customers at the end. And the final results have given the verdict at the end. It is clearly proven that using service quality will increase the standard of the finance department as the questionnaire results show.

Objective 5: To compare the quality of service delivery through SERVQUAL in the Finance Department

In view of the fact that customer service and quality is practised, it is only rational that core attributes of service quality exist. The findings revealed that the majority of the participants (69.1%) noted that service was in improving condition whereas, 20.4% disagree and 9.6% was not sure of neither.

6.6 RECOMMENDATIONS

Based on the interviews and observations during the department visits, my recommendations will focus on which method should be used to measure the customer satisfaction and the tools that should be combined. Method was defined as the tool that may help them to have the data in scales; this can be surveys or phone calls. With the combination of the SERVQUAL and the QFD, it will be a reliable way for them to accomplish the CSM methodology and fulfill all the expectations from the people inside and outside the financing department.

- Excellence in customer service can only be fully achieved by having a departmental culture and system which places the customer at the heart of everything that the department and its people do.
- Democracy, human rights, transparency, accountability, service delivery, accessibility, and appropriateness
- Management should respond attentively to the customers.
- It is also recommended that the financing department uses SERVQUAL to track service trends and to assess its quality of service along tangibles, reliability, responsiveness, assurance and empathy dimensions. SERVQUAL could also serve as a diagnostic methodology for uncovering broad areas of financing department's service quality strengths and weaknesses. Furthermore, SERVQUAL could serve as market segmentation tool as different client groups may consider different dimensions of service quality as more desirable or more important.
- And lastly it is recommended that an appropriate service testing routine be in place and implemented, meaning involving training of staff and practicing good service quality.

6.6.1 Recommendations based on interviews

The administration of the SERVQUAL customer perception tool and the subsequent analysis of the results have revealed that the overall perception of the quality of service provided by the Finance Department is acceptable for the five aspects of service quality measured by the SERVQUAL instrument. While the

overall customer perception of the service quality provided by the Finance Department was within the acceptable level, analysis of the difference between the expectation of excellent service quality and perceived service quality revealed room for improvement in all areas.

- Developing training and marketing platforms to increase exposure of staff as well as promote their professionalism.
- A complete "paradigm shift" in managerial thinking in terms of service quality by placing customer satisfaction and customer service as their organisation's ultimate objectives. This can be achieved by using the customer and the customers' expectations as the focal point and seeing customers as the "reason for their existence" and every function that is to be performed should in some way contribute to total customer satisfaction.
- Ensuring that staff is well trained and re-trained, properly screened and ensuring that they possess the necessary interpersonal skills to perform their functions well will assist.
- The format of the quality standard is to be set by all the personnel involved with delivering quality service.
- More communication needs to take place between all the staff involved in delivering quality service to ensure proper coordination and completion of the service offering.

As the problems illustrated from the response in interviews it is validated that, the following conclusions have been drawn. The consumer's perception of service quality as offered by Finance is generally perceived as being satisfactory. It was also noted that the service quality that is being offered is of a fair standard. The poor perception that occurred is as a direct result of the very high expectations that have been set by consumers. This is evident that consumers have very high expectations of the service offered by the Finance Department and these impacts significantly on their overall perception of service quality.

The delivery of quality service requires the consistent responsibility of staff. Staff needs to concentrate on guaranteeing that the better detail in conveying quality service is not disregarded, as this seriously effects on the view of service quality. The SERVQUAL model is a useful tool for measuring service quality. However, a common problem that was observed was the length of the interview. It was noted that a few respondents from the interview were not basic enough regarding their impression of service quality.

6.6.2 Recommendations from questionnaires based on GAP model of SERVQUAL

- **Gap 1 - not knowing what customers expect**

Several participants in the service quality field agree that expectations are very important in a customers' evaluation of service. This also seems to occur in customer satisfaction and dissatisfaction literature. Expectations also serve as a reference point in customers' assessment of service performance. However, the debate continues about how best to incorporate expectations into service quality measurement (Parasuraman, Zeithaml & Berry, 1994).

- **Gap 2 - setting the wrong standards**

The understanding of customer expectations is not sufficient to ensure that service quality is offered. Once customer expectations are understood this knowledge should be utilised to set the service quality standards for the Finance Department.

- **Gap 3: the service performance gap**

Should the top management of service organisations manage to reduce both the size of gap 1 and gap 2 it does not imply that the service quality that is provided, is perceived by the customer as being of a high level. As is often the case, problems occur with the actual delivery of the service by employees. This could be as a direct result of unwillingness or inability of staff to deliver the service quality that is expected of them.

- **Gap 4: promises not being kept**

The difference between the promises of service organisations compared to what it actually delivers is the fourth gap in the service quality model. These promises are made through advertising, personal selling and public relations and results in high customer expectations being formed.

- **Gap 5: the expectations-perceptions gap**

As stated in chapter 1 of the study, Gaps 1 through 4 are the internal service quality problems within the organisation. These gaps result in a customer formulating a perception about the service quality that was or is being offered. This perception of the service quality that was offered is formulated using the five dimensions of service quality as the main criteria, namely; tangibles, reliability, responsiveness, assurance and empathy. The expectation the customer has of the service quality has

also been pre-determined by aspects such as; word-of-mouth communication, personal needs and past experiences. The expectations are then compared to the perception of the service that has been delivered, resulting in Gap 5 being formed, namely service quality. Should the perception of the service exceed the expectations of the consumer, the service quality would be regarded as being good.

6.7 CONCLUSION

According to the respondent's feedback customers agree that the employees have knowledge of the service they render to them. And that gives clear indication that the finance department employees know their work. While the positive feedback was drawn the respondents agreed that the finance department provides the services at the time they promise to do so. As a service department it is a good indication to the users or customers of the finance department, hence it is suggested that the service quality should be monitored by all times. 69% of the respondents were happy with the attention they receive from the finance department this show that service delivery is a major concern. One can conclude and say that in order to try and live up to expectations, finance department must further develop service quality approaches which will support the basic service delivery. Service quality is the main of the key to be practiced and the fiancé department needs to adopt it consistently, as it is indicated in the study that customer needs are the core elements to be considered by a service provider.

The Objectives of this research study were answered based of the five that was pointed out in chapter 1. Key factors that affect quality were identified, dimensions were also indicated in chapter three as the literature, the relationship between the UoT's Finance Department and its staff members was identified in the interviews conducted and the understanding was clear that they should by all times meet the demand of the customers. In the literature review benefits of implementing SERVQUAL in the Finance Department were explained. The comparison of the current quality of service with SERVQUAL measured quality of service in the Finance Department was also investigated positively in chapter 5 of our feedback and survey analysis.

The earliest result that were obtained is that the finance department are applying the service quality philosophy and the Six Sigma methodology effectively; due to their focus on the service of the customer, their needs and expectations. All the employees are aware of the inaccuracies and the quality improvement and they have a Quality Assurance Systems to report the errors and learn from them for example. Based on the respondent's feedback we can draw analysis by saying the finance department is using these two methods properly in a continuous improvement environment. I consider that the finance department is capable of improving their quality of service as indicated by respondents that some there is a great

opportunity for improvement. However these methods don't provide any information about the current quality or the customer satisfaction and that is explained in the findings. In regards to the empirical findings and the theory gathered, it is difficult to have the TQM principle and a Six Sigma methodology as a part of measuring the customer satisfaction. Some factors that involve other techniques will be the appropriate ones to have the right methodology to measure the customer satisfaction.

CSM is an approach barely used by them. This means that they are not using the complete methodology, but rather just some steps they are taking into consideration. The ones used by them are gathering background data and the tracking system, for example. Even when they are using these steps the information is not enough and must be clarified in order to analyze the customers and how to measure the customers' satisfaction. For instance, one of the steps mentioned in CSM and not applied by the financing department is the problem of having heterogeneous customers; for example by segmenting the customers will provide the best result and with this they will avoid having mixed group of customers. Finding the right scale and the right way to measure the customer satisfaction has been a problem for them. Based on analysis I think that once they find how to use the complete methodology, they will be able to measure the customer satisfaction and they will have the right way to scale the surveys; or how to get the right feedback from the phone calls.

6.8 FUTUREWORK

Using the findings of this study a number of opportunities for future research have presented. To develop a better understanding of how to measure the customer satisfaction, the implementation of this research will help the financing department to measure the customer satisfaction. Surveys to single customers and phone calls will be useful to prove that the customer segmentation and the combination of the tools are trustworthy. Different perspectives of the service should be measured in order to gather information to understand the customer behavior.

6.9 SUMMARY

It is clear to say that good customer service is vital. It is awaking that a satisfied customer returns to the business and ensures that healthy service businesses are made. They also help to build a good reputation. If the finance department knows that delivering good service is vital and if customers receive good service 'This time, next time, every time,' then they are more likely to return and good service quality is earned.

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APPENDIX A



Faculty of Engineering
Department of Industrial & Systems
Engineering
Cape Peninsula University of Technology
P. O. Box 1906
Bellville, 7535

Head of the Finance Department

CPUT

Date: 4 April 2013

Re: MTECH: Quality

Dear Sir / Madam,

We seek permission to conduct a survey for the dissertation as identified above which is being conducted by Gugu Mhlauli from the Department of Industrial and Systems Engineering in the Engineering Faculty, Cape Peninsula University of Technology..

Why is the research being conducted?

The purpose of this study is to examine and improve employees' performance. The study is intended to explore the views, attitudes and perceptions of participants on the quality management practices employed by your organisation.

Who can participate in the survey?

This survey is intended to be conducted at the Finance Department by the staff and clients (students) to the department.

We therefore seek your approval to allow staff members from your organisation to take part in the survey.

What will be the benefits of participating?

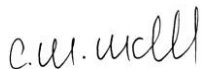
This research will assist to appreciate and use quality management practices in the provision of your service, and to explore the dimensions of service quality in the finance department.

Ethics

The participant's right to privacy is highly considered. The company's identity and personal information of participants will be strictly kept confidential. All the participants have the right to withdraw from the study at any time. Findings will be reported in an honest fashion.

Thank you very much for your support.

Yours sincerely,

A handwritten signature in black ink, appearing to read "c.w. moll".

Prof Mellet Moll

APPENDIX B



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Supervisor: Dr. B. Yan

SERVQUAL: CUSTOMER SERVICE QUALITY SURVEY

The questionnaire below is divided into three sections. The first section is demographics. The second section asks you to rank the expectations of customers towards financing department i.e. what you expect all departments to provide and the third section ask you to rank the customer perceptions after, you fill in the survey according to your experiences and perceptions

SECTION A: Demographics

Title:

Department:

Gender:

SECTION B: Customer expectations towards the financing department

22 Questions with answers ranking: **strongly agree=5 to strongly disagree=1.**

NB: Please answer ALL questions.

Q1 What are the key factors that affect the Quality of service delivery at the financing department?					
	1	2	3	4	5
1. The department will have modern looking equipment.					
2 The physical facilities at the department will be visually appealing.					
3 Employees at the department will appear professionally dressed.					
4 Materials associated with the service (promotional brochures, service tracking documents, forms etc.) will be visually appealing.					
Q2 What dimensions of service quality are significant in financing department?					
1 Employees in the department will give prompt service to customers.					
2 Employees in the department will be consistently courteous to customers.					
3 The department will have the customer's best interests at heart.					

Q3 What are the relationships between the financing department and its clients??					
1 When the department promises to do something by a certain time, they will do so.					
2 When a customer has a problem, the department will show a sincere interest in solving it.					
3 Employees in the department will tell customers exactly when services will be performed.					
4 Employees in the department will always be willing to help customers.					
5 Employees at the department will never be too busy to respond to customers' requests.					
6 Customers of the department will feel safe in their transactions.					
Q4 What are the benefits of implementing SERVQUAL in financing department?					
1 Department will insist on error-free records.					
2 The behavior of employees in the department will instill confidence in customers.					
3 The department will give customers individual attention.					
4 Employees in the department will understand the needs of their customers.					
Q5 How to compare the quality of service delivery through SERVQUAL in financing department?					
1 The department will perform the service right first time.					
2 The department will provides the services at the time they promise to do so.					
3 Employees in the department will have the knowledge to answer customers' questions.					
4 The department will have operating hours convenient to all their customers.					
5 The department will have employees who give customers personal attention.					

SECTION C: Customer perceptions of the current financing department

Q1 What are the key factors that affect the Quality of service delivery at the financing department?					
	1	2	3	4	5
1 The department has modern looking equipment.					
2 The physical facilities at the department are visually appealing.					
3 Employees at the department appear professionally dressed.					
4 Materials associated with the service (promotional brochures, service tracking documents, forms etc.) are visually appealing.					
Q2 What dimensions of service quality are significant in financing department?					
1 Employees in the department give prompt service to customers.					
2 Employees in the department are consistently courteous to customers.					
3 The department has customer's best interests at heart.					

Q3 Is there a relationship within the UoT employees with their clients?					
1 When the department promises to do something by a certain time, they do so.					
2 When a customer has a problem, the department shows a sincere interest in solving it.					
3 Employees in the department tell customers exactly when services will be performed.					
4 Employees in the department are always willing to help customers.					
5 Employees at the department are never be too busy to respond to customers' requests.					
6 Customers of the department feel safe in their transactions.					
Q4 What are the benefits of implementing SERVQUAL in financing department?					
1 Department insists on error-free records.					
2 The behavior of employees in the department instills confidence in customers.					
3 The department give customers individual attention.					
4 Employees in the department I understand the needs of their customers.					
Q5 How to compare the quality of service delivery through SERVQUAL in financing department?					
1 The department performs the service right first time.					
2 The department provides the services at the time they promise to do so.					
3 Employees in the department have the knowledge to answer customers' questions.					
4 The department has operating hours convenient to all their customers.					
5 The department has employees who give customers personal attention.					

APPENDIX C

Time frame

APPENDIX: C Activities	2013											2014							Details of activities		
	F	M	A	M	J	J	A	S	O	N	J	F	M	A	M	J	J	A		S	O&N
Complete Registration																					Student MUST be registered by 16 March
Submit Research Proposal																					Supervisors submit the proposal for internal review and finalise it for FHDC on 12 April 2012
Chapter 1																					Student must submit their Chapter 1 to their supervisors
Chapter 2																					Student must submit their Chapter 2 to their supervisors
Chapter 3																					Student must submit their Chapter 3 to their supervisors
Chapter 4																					Student must submit their Chapter 4 to their supervisors
Chapter 5																					Student must submit their Chapter 5 to their supervisors
Chapter 6																					Student must submit the thesis for accredited proof reading
Proof read																					Student must submit the thesis with a proof of proof reading to the supervisors
Submit Dissertation for Examination																					Supervisors submit the final dissertation (must be proof read) for examination
Do final corrections if required																					Student must submit their final version (after all the corrections are made) of dissertation.
Printing, Binding & Others																					Student must submit the thesis to supervisors

APPENDIX D

Responsive stats

1. * Title (Ms, Mrs, or Mr)

	Count
Responses	42
Answered	42
Skipped	0

2. * Which department are you studying at?

	Count
Responses	40
Answered	40
Skipped	2

3. * Gender?

	Count
Responses	40
Answered	40
Skipped	2

4. The department will have modern looking equipment.

		Percent	Count
1		4%	1
2		7%	2
3		54%	15
4		29%	8
5		7%	2
Answered			28
Skipped			14

5. The physical facilities at the department will be visually appealing

		Percent	Count
1		4%	1
2		11%	3
3		48%	13
4		26%	7

5		11%	3
		Answered	27
		Skipped	15

6. Employees at the department will appear professionally dressed.

		Percent	Count
1		4%	1
2		8%	2
3		28%	7
4		36%	9
5		24%	6
		Answered	25
		Skipped	17

7. Materials associated with the service (promotional brochures, service tracking documents, forms etc.) will be visually appealing.

		Percent	Count
1		4%	1
2		21%	5
3		13%	3
4		54%	13
5		8%	2
		Answered	24
		Skipped	18

8. Employees in the department will give prompt service to customers

		Percent	Count
1		5%	1
2		5%	1
3		27%	6
4		50%	11
5		14%	3
		Answered	22
		Skipped	20

9. Employees in the department will be consistently courteous to customers

		Percent	Count
1		5%	1

2		14%	3	
3		18%	4	
4		50%	11	
5		14%	3	
			Answered	22
			Skipped	20

10. The department will have the customer's best interests at heart.

		Percent	Count	
1		10%	2	
2		5%	1	
3		10%	2	
4		52%	11	
5		24%	5	
			Answered	21
			Skipped	21

11. When the department promise to do something by a certain time, they will do so

		Percent	Count	
1		9%	2	
2		9%	2	
3		18%	4	
4		45%	10	
5		18%	4	
			Answered	22
			Skipped	20

12. When a customer has a problem, the department will show a sincere interest in solving it.

		Percent	Count	
1		17%	4	
2		0%	0	
3		26%	6	
4		43%	10	
5		13%	3	
			Answered	23
			Skipped	19

13. Employees in the department will tell customers exactly when services will Be performed

		Percent	Count
1		4%	1
2		4%	1
3		26%	6
4		52%	12
5		13%	3
Answered			23
Skipped			19

14. Employees in the department will always be willing to help customers

		Percent	Count
1		4%	1
2		9%	2
3		30%	7
4		35%	8
5		22%	5
Answered			23
Skipped			19

15. Employees at the department will never be too busy to respond to customers' requests

		Percent	Count
1		13%	3
2		4%	1
3		22%	5
4		43%	10
5		17%	4
Answered			23
Skipped			19

16. Customers of the department will feel safe in their transactions

		Percent	Count
1		9%	2
2		0%	0
3		32%	7
4		41%	9
5		18%	4
Answered			22
Skipped			20

17. Department will insist on error-free records.

		Percent	Count
1		10%	2
2		10%	2
3		20%	4
4		40%	8
5		20%	4
Answered			20
Skipped			22

18. The behaviour of employees in the department will instill confidence in customers

		Percent	Count
1		9%	2
2		13%	3
3		17%	4
4		39%	9
5		22%	5
Answered			23
Skipped			19

19. The department will give customers individual attention

		Percent	Count
1		9%	2
2		4%	1
3		22%	5
4		48%	11
5		17%	4
Answered			23
Skipped			19

20. Employees in the department will understand the needs of their customers

		Percent	Count
1		9%	2
2		9%	2
3		23%	5
4		41%	9
5		18%	4
Answered			22
Skipped			20

21. The department will perform the service right first time

		Percent	Count
1		10%	2
2		14%	3
3		24%	5
4		29%	6
5		24%	5
Answered			21
Skipped			21

22. The department will provide the services at the time they promise to do so.

		Percent	Count
1		10%	2
2		19%	4
3		24%	5
4		29%	6
5		19%	4
Answered			21
Skipped			21

23. Employees in the department will have the knowledge to answer customers' questions

		Percent	Count
1		10%	2
2		5%	1
3		30%	6
4		40%	8
5		15%	3
Answered			20
Skipped			22

24. The department will have operating hours convenient to all their customers.

		Percent	Count
1		5%	1
2		14%	3
3		10%	2
4		52%	11
5		19%	4
Answered			21
Skipped			21

25. The department will have employees who give customers personal attention

		Percent	Count
1		10%	2
2		10%	2
3		29%	6
4		33%	7
5		19%	4
Answered			21
Skipped			21

26. The department has modern looking equipment.

		Percent	Count
1		0%	0
2		23%	5
3		36%	8
4		27%	6
5		14%	3
Answered			22
Skipped			20

27. The physical facilities at the department are visually appealing.

		Percent	Count
1		5%	1
2		10%	2
3		35%	7
4		35%	7
5		15%	3
Answered			20
Skipped			22

28. Employees at the department are professionally dressed.

		Percent	Count
1		0%	0
2		16%	3
3		32%	6
4		42%	8
5		11%	2
Answered			19
Skipped			23

29. Materials associated with the service (promotional brochures, service tracking documents, forms etc.) are visually appealing.

		Percent	Count
1		5%	1
2		21%	4
3		21%	4
4		32%	6
5		21%	4
Answered			19
Skipped			23

30. Employees in the department give prompt service to customers.

		Percent	Count
1		0%	0
2		21%	4
3		32%	6
4		26%	5
5		21%	4
Answered			19
Skipped			23

31. Employees in the department are consistently courteous to customers

		Percent	Count
1		5%	1
2		21%	4
3		26%	5
4		32%	6
5		16%	3
Answered			19
Skipped			23

32. The department has the customer's best interests at heart.

		Percent	Count
1		0%	0
2		11%	2
3		32%	6
4		37%	7
5		21%	4
Answered			19
Skipped			23

33. When the department promises to do something by a certain time, they do so.

		Percent	Count
1		0%	0
2		32%	6
3		26%	5
4		32%	6
5		11%	2
Answered			19
Skipped			23

34. When a customer has a problem, the department show a sincere interest in solving it.

		Percent	Count
1		0%	0
2		26%	5
3		21%	4
4		26%	5
5		26%	5
Answered			19
Skipped			23

35. Employees in the department tell customers exactly when services will be performed.

		Percent	Count
1		0%	0
2		16%	3
3		32%	6
4		26%	5
5		26%	5
Answered			19
Skipped			23

36. Employees in the department are always willing to help customers.

		Percent	Count
1		5%	1
2		16%	3
3		26%	5
4		26%	5
5		26%	5
Answered			19
Skipped			23

37. Employees at the department are never be too busy to respond to customers' requests

		Percent	Count
1		11%	2
2		21%	4
3		21%	4
4		26%	5
5		21%	4
Answered			19
Skipped			23

38. Customers of the department feel safe in their transactions

		Percent	Count
1		0%	0
2		33%	6
3		11%	2
4		33%	6
5		22%	4
Answered			18
Skipped			24

39. Department insist on error-free records.

		Percent	Count
1		0%	0
2		28%	5
3		22%	4
4		39%	7
5		11%	2
Answered			18
Skipped			24

40. The behaviour of employees in the department instills confidence in customers.

		Percent	Count
1		6%	1
2		17%	3
3		28%	5
4		28%	5
5		22%	4
Answered			18
Skipped			24

41. The department gives customers individual attention.

		Percent	Count
1		0%	0
2		29%	5
3		24%	4
4		24%	4
5		24%	4
Answered			17
Skipped			25

42. Employees in the department understand the needs of their customers.

		Percent	Count
1		0%	0
2		26%	5
3		26%	5
4		32%	6
5		16%	3
Answered			19
Skipped			23

43. The department performs the service right first time.

		Percent	Count
1		0%	0
2		11%	2
3		47%	9
4		16%	3
5		26%	5
Answered			19
Skipped			23

44. The department provides the services at the time they promise to do so

		Percent	Count
1		0%	0
2		17%	3
3		39%	7
4		22%	4

5		22%	4
Answered			18
Skipped			24

45. 3Employees in the department have the knowledge to answer customers' questions

		Percent	Count
1		0%	0
2		16%	3
3		26%	5
4		42%	8
5		16%	3
Answered			19
Skipped			23

46. The department have operating hours convenient to all their customers.

		Percent	Count
1		0%	0
2		17%	3
3		22%	4
4		39%	7
5		22%	4
Answered			18
Skipped			24

47. The department have employees who give customers personal attention.

		Percent	Count
1		10%	2
2		25%	5
3		20%	4
4		25%	5
5		20%	4
Answered			20
Skipped			22

APPENDIX E

Value	Answer
1	Strongly Disagree
2	Disagree
3	Neither
4	Agree
5	Strongly Agree

The department will have modern looking equipment. #8673					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	2	4,7	4,7	7,0
	3	26	60,5	60,5	67,4
	4	12	27,9	27,9	95,3
	5	2	4,7	4,7	100,0
	Total	43	100,0	100,0	

The physical facilities at the department will be visually appealing #8675					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	4	9,3	9,3	9,3
	3	24	55,8	55,8	65,1
	4	12	27,9	27,9	93,0
	5	3	7,0	7,0	100,0
	Total	43	100,0	100,0	

Employees at the department will appear professionally dressed. #8676					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	7,0	7,0	7,0
	3	9	20,9	20,9	27,9
	4	19	44,2	44,2	72,1
	5	12	27,9	27,9	100,0
	Total	43	100,0	100,0	

Materials associated with the service (promotional brochures, service
					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	12	27,9	27,9	27,9
	3	8	18,6	18,6	46,5
	4	20	46,5	46,5	93,0
	5	3	7,0	7,0	100,0
	Total	43	100,0	100,0	

Tracking documents, forms etc.) Will be visually appealing. #8677"					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	7,0	7,0	7,0
	3	8	18,6	18,6	25,6
	4	27	62,8	62,8	88,4
	5	5	11,6	11,6	100,0
	Total	43	100,0	100,0	

Employees in the department will give prompt service to customers #8678					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6	14,0	14,0	14,0
	3	4	9,3	9,3	23,3
	4	25	58,1	58,1	81,4
	5	8	18,6	18,6	100,0
	Total	43	100,0	100,0	

Employees in the department will be consistently courteous to customers #8679					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	2	4,7	4,7	7,0
	3	2	4,7	4,7	11,6
	4	21	48,8	48,8	60,5
	5	17	39,5	39,5	100,0
	Total	43	100,0	100,0	

The department will have the customer's best interests at heart. #8680					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	3	7,0	7,0	9,3
	3	4	9,3	9,3	18,6
	4	27	62,8	62,8	81,4
	5	8	18,6	18,6	100,0
	Total	43	100,0	100,0	

When the department promise to do something by a certain time, they will do so #8681					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	9,3	9,3	9,3
	2	1	2,3	2,3	11,6
	3	11	25,6	25,6	37,2
	4	21	48,8	48,8	86,0
	5	6	14,0	14,0	100,0
	Total	43	100,0	100,0	

When a customer has a problem, the department will show a sincere interest
					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	2,3	2,3	2,3
	3	9	20,9	20,9	23,3
	4	29	67,4	67,4	90,7
	5	4	9,3	9,3	100,0
	Total	43	100,0	100,0	

In solving it. #8682"					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	4,7	4,7	4,7
	3	13	30,2	30,2	34,9
	4	14	32,6	32,6	67,4
	5	14	32,6	32,6	100,0
	Total	43	100,0	100,0	

Employees in the department will tell customers exactly when services will
					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4,7	4,7	4,7
	2	2	4,7	4,7	9,3
	3	11	25,6	25,6	34,9
	4	15	34,9	34,9	69,8
	5	13	30,2	30,2	100,0
	Total	43	100,0	100,0	

Be performed #8683"					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4,7	4,7	4,7
	3	15	34,9	34,9	39,5
	4	13	30,2	30,2	69,8
	5	13	30,2	30,2	100,0
	Total	43	100,0	100,0	

Employees in the department will always be willing to help customers #8684					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	2	4,7	4,7	7,0
	3	9	20,9	20,9	27,9
	4	14	32,6	32,6	60,5
	5	17	39,5	39,5	100,0
	Total	43	100,0	100,0	

Employees at the department will never be too busy to respond to customers' requests #8685					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4,7	4,7	4,7
	2	3	7,0	7,0	11,6
	3	10	23,3	23,3	34,9
	4	19	44,2	44,2	79,1
	5	9	20,9	20,9	100,0
	Total	43	100,0	100,0	

Customers of the department will feel safe in their transactions #8686					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	3	7,0	7,0	9,3
	3	6	14,0	14,0	23,3
	4	28	65,1	65,1	88,4
	5	5	11,6	11,6	100,0
	Total	43	100,0	100,0	

Department will insist on error-free records. #8687					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4,7	4,7	4,7
	2	3	7,0	7,0	11,6
	3	7	16,3	16,3	27,9
	4	24	55,8	55,8	83,7
	5	7	16,3	16,3	100,0
	Total	43	100,0	100,0	

The behaviour of employees in the department will instil confidence in customers #8688					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4,7	4,7	4,7
	2	4	9,3	9,3	14,0
	3	6	14,0	14,0	27,9
	4	10	23,3	23,3	51,2
	5	21	48,8	48,8	100,0
	Total	43	100,0	100,0	

The department will give customers individual attention #8689					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	8	18,6	18,6	20,9
	3	6	14,0	14,0	34,9
	4	15	34,9	34,9	69,8
	5	13	30,2	30,2	100,0
	Total	43	100,0	100,0	

Employees in the department will understand the needs of their customers #8690					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	2	4,7	4,7	7,0
	3	9	20,9	20,9	27,9
	4	20	46,5	46,5	74,4
	5	11	25,6	25,6	100,0
	Total	43	100,0	100,0	

The department will perform the service right first time #8691					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	7,0	7,0	7,0
	3	4	9,3	9,3	16,3
	4	17	39,5	39,5	55,8
	5	19	44,2	44,2	100,0
	Total	43	100,0	100,0	

The department will provide the services at the time they promise to do so. #8692					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	2	4,7	4,7	7,0
	3	9	20,9	20,9	27,9
	4	16	37,2	37,2	65,1
	5	15	34,9	34,9	100,0
	Total	43	100,0	100,0	

"Employees in the department will have the knowledge to answer customers'
 questions #8693"					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	7,0	7,0	7,0
	3	10	23,3	23,3	30,2
	4	24	55,8	55,8	86,0
	5	6	14,0	14,0	100,0
	Total	43	100,0	100,0	

questions #8693"					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	3	7,0	7,0	9,3
	3	18	41,9	41,9	51,2
	4	18	41,9	41,9	93,0
	5	3	7,0	7,0	100,0
	Total	43	100,0	100,0	

The department will have operating hours convenient to all their customers. #8694					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	5	11,6	11,6	11,6
	3	7	16,3	16,3	27,9
	4	29	67,4	67,4	95,3
	5	2	4,7	4,7	100,0
	Total	43	100,0	100,0	

The department will have employees who give customers personal attention #8695					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	7	16,3	16,3	18,6
	3	7	16,3	16,3	34,9
	4	24	55,8	55,8	90,7
	5	4	9,3	9,3	100,0
	Total	43	100,0	100,0	

The department has modern looking equipment. #8857					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	8	18,6	18,6	18,6
	3	15	34,9	34,9	53,5
	4	16	37,2	37,2	90,7
	5	4	9,3	9,3	100,0
	Total	43	100,0	100,0	

The physical facilities at the department are visually appealing. #8858					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4,7	4,7	4,7
	2	5	11,6	11,6	16,3
	3	18	41,9	41,9	58,1
	4	15	34,9	34,9	93,0
	5	3	7,0	7,0	100,0
	Total	43	100,0	100,0	

Employees at the department are professionally dressed. #8859					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	4,7	4,7	4,7
	3	18	41,9	41,9	46,5
	4	18	41,9	41,9	88,4
	5	5	11,6	11,6	100,0
	Total	43	100,0	100,0	

Materials associated with the service (promotional brochures, service tracking documents, forms etc.) are visually appealing. #8860

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	8	18,6	18,6	18,6
	3	15	34,9	34,9	53,5
	4	18	41,9	41,9	95,3
	5	2	4,7	4,7	100,0
	Total	43	100,0	100,0	

Employees in the department give prompt service to customers. #8861

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	8	18,6	18,6	18,6
	3	5	11,6	11,6	30,2
	4	22	51,2	51,2	81,4
	5	8	18,6	18,6	100,0
	Total	43	100,0	100,0	

Employees in the department are consistently courteous to customers #8862

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	5	11,6	11,6	11,6
	3	8	18,6	18,6	30,2
	4	15	34,9	34,9	65,1
	5	15	34,9	34,9	100,0
	Total	43	100,0	100,0	

The department has the customer's best interests at heart. #8863

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2,3	2,3	2,3
	2	6	14,0	14,0	16,3
	3	8	18,6	18,6	34,9
	4	13	30,2	30,2	65,1
	5	15	34,9	34,9	100,0
	Total	43	100,0	100,0	

When the department promises to do something by a certain time, they do so. #8864

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	7,0	7,0	7,0
	2	6	14,0	14,0	20,9
	3	4	9,3	9,3	30,2
	4	15	34,9	34,9	65,1
	5	15	34,9	34,9	100,0
	Total	43	100,0	100,0	

When a customer has a problem, the department shows sincere interest in solving it. #8865					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	10	23,3	23,3	23,3
	3	1	2,3	2,3	25,6
	4	19	44,2	44,2	69,8
	5	13	30,2	30,2	100,0
	Total	43	100,0	100,0	

Employees in the department tell customers exactly when services will be performed. #8866					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	9	20,9	20,9	20,9
	3	9	20,9	20,9	41,9
	4	22	51,2	51,2	93,0
	5	3	7,0	7,0	100,0
	Total	43	100,0	100,0	

Employees in the department are always willing to help customers. #8867					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4,7	4,7	4,7
	2	5	11,6	11,6	16,3
	3	8	18,6	18,6	34,9
	4	22	51,2	51,2	86,0
	5	6	14,0	14,0	100,0
	Total	43	100,0	100,0	

Employees at the department are never be too busy to respond to customers' requests #8868					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	11	25,6	25,6	25,6
	3	4	9,3	9,3	34,9
	4	15	34,9	34,9	69,8
	5	13	30,2	30,2	100,0
	Total	43	100,0	100,0	

Customers of the department feel safe in their transactions #8869					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	11	25,6	25,6	25,6
	3	8	18,6	18,6	44,2
	4	11	25,6	25,6	69,8
	5	13	30,2	30,2	100,0
	Total	43	100,0	100,0	

Department insist on error-free records. #8870					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	5	11,6	11,6	11,6
	3	13	30,2	30,2	41,9
	4	10	23,3	23,3	65,1
	5	15	34,9	34,9	100,0
	Total	43	100,0	100,0	

The behaviour of employees in the department instils confidence in customers. #8871					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	7	16,3	16,3	16,3
	3	9	20,9	20,9	37,2
	4	22	51,2	51,2	88,4
	5	5	11,6	11,6	100,0
	Total	43	100,0	100,0	

The department gives customers individual attention. #8872					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6	14,0	14,0	14,0
	3	18	41,9	41,9	55,8
	4	14	32,6	32,6	88,4
	5	5	11,6	11,6	100,0
	Total	43	100,0	100,0	

Employees in the department understand the needs of their customers. #8873					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	7,0	7,0	7,0
	3	13	30,2	30,2	37,2
	4	19	44,2	44,2	81,4
	5	8	18,6	18,6	100,0
	Total	43	100,0	100,0	

The department performs the service right first time. #8874					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	4,7	4,7	4,7
	2	10	23,3	23,3	27,9
	3	11	25,6	25,6	53,5
	4	14	32,6	32,6	86,0
	5	6	14,0	14,0	100,0
	Total	43	100,0	100,0	

ANOVA with Cochran's Test						
		Sum of Squares	df	Mean Square	Cochran's Q	Sig
Between People		537,760	42	12,804		
Within People	Between Items	107,372	43	2,497	154,895	,000
	Residual	1174,333	1806	,650		
	Total	1281,705	1849	,693		
Total		1819,465	1891	,962		