



**Students' perception of financial aid service quality at a selected University of Technology**

**by**

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## DECLARATION

I, Princess Nonqaba Gxothiwe, 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: *PNGxothiwe*

Date: 15 January 2023

## **ABSTRACT**

This study investigates students' perceptions of service quality in the Financial Aid Office at a selected University of Technology in the era of fee-free education and the COVID-19 pandemic. It is important to know if students' expectations and wants are being met by the services they receive from the financial aid office of the selected university. The gap between customers' expectations of service and perceived service quality will determine student perceptions. Within the higher education structure, service quality is crucial because of its link to student satisfaction, competitive edge, student retention and satisfying government requirements. Despite being tasked by the government agency – the National Student Financial Aid Scheme (NSFAS) – with the overseeing of donations from both public and private donors, the Financial Aid Office (FAO) is also a vessel for funding students from poor backgrounds. The provision of service quality to students contributes to the university's positive reputation. The best judges of service quality are students, given that they are both the university's primary customers and its bursary beneficiaries.

This quantitative study was conducted using a SERVQUAL model structured questionnaire with closed-ended questions that was administered to 237 NSFAS bursary/loan recipients selected by means of convenience sampling at the chosen university of technology (UoT). Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS) version 20.0.

The findings revealed that students have a negative perception of service quality across the tested dimensions (assurance, empathy, responsiveness, and reliability). They encounter a lower level of service quality than expected, thus, indicating their dissatisfaction with the service. However, the tangibility dimension was scored high, meaning that students' interests are related to tangible factors. A recommendation of this study is for the participating UoT FAO to conduct constant evaluations along the five dimensions of service quality as part of their quality assurance program. Using the results of this evaluation, staff, and management can understand what adjustments they need to make to improve student service quality. In addition, changes in the higher education context require universities and policymakers to be proactive and innovative by reviewing students' needs and prioritising them in order to provide personalized support. As a result, student satisfaction barriers will be identified and eliminated, and high-quality service will be continuously delivered.

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## **DEDICATION**

I would like to dedicate this thesis to the memory of my grandparents, Mangaliso Matroos Gxothiwe, Lungile Eric Kungwayo, Thandiwe Martha Kungwayo, and my brother Uyanda Gxothiwe. Thank you for instilling in me a value of education despite their lack of formal education. They taught me the importance of discipline, love, and working hard towards what you want.

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## **LIST OF ACRONYMS AND ABBREVIATIONS**

CPUT	Cape Peninsula University of Technology
DHET	Department of Higher Education and Training
FAO	Financial Aid Office
FAPSA	Financial Aid Practitioners of South Africa
HE	Higher Education
HEI	Higher Education Institution
KSQD	Key Service Quality Determinants
NBA	National Bursary Agreement
NDP	National Development Plan
NGO	Non-Government Organisation
NSFAS	National Student Financial Aid Scheme
PER	Perception
SA	South Africa(n)
SC	Staff Competence
SERVQUAL	Service Quality model
SQ	Service Quality
SPSS	Statistical Package for the Social Sciences
TEFSA	Tertiary education Fund for South Africa
UoT	University of Technology

## **GLOSSARY**

Student	Students who have committed to attending the university until the end of the programme
Service Quality	A customer's perception of how well a service was delivered compared to the service promised.
Quality	The level of excellence of a specific entity.
Perception	The way in which a specific entity is regarded, understood, interpreted.

## CHAPTER ONE

### OVERVIEW OF THE STUDY

#### 1.1 Introduction and background

The financial needs of students attending higher education institutions (HEIs) continue to be undermined by scarce resources. The instances of scarce resources have been exacerbated by the negative social-economic impact of the COVID-19 pandemic lockdown restrictions. As a consequence of the student protests carried out within South Africa (SA)'s higher education (HE) campuses during 2015/16, the government agreed to the demand for fee-free education for households with total earnings of less than R350 000 per year (Niselow, 2019).

Both the COVID-19 pandemic's negative socio-economic impact and the government's scarce financial resources suggest that the implementation of financial support by the "National Student Financial Aid Schemes" (NSFAS) would be difficult, with some students being left out of the programme (Tjønneland, 2017). Based upon the above background, this research study seeks to investigate students' perception of the quality of financial aid service to be able to understand and describe the nature of service quality as perceived by students at a selected university of technology (UoT). As referred to above, due to the combination of scarce government resources and the COVID-19 pandemic restrictions, the service quality geared to the implementation of the fee-free education is bound to face some real service quality (SQ) constraints with regard to dimensions such as reliability, empathy, assurance, responsiveness, and tangibility (Gouëdard, Pont & Viennet, 2020). These elements are applied in this study to construct a set of statements for the questionnaire administered to the respondents who participated in the survey (Mafolo, 2020).

#### 1.2 Motivation for the study

The quality of a physical product can be assessed by product inspection, and products are rejected if they do not meet quality control requirements (Filz, Bosse & Herrmann, 2021). The same approach, however, cannot be used to gauge SQ. Upon receiving service, a customer judges the perceived quality against the expected quality (Ramya, Kowsalya & Dharanipriya, 2019). Within a university context, students are the primary customers of the services provided and, therefore, should be the assessors of SQ. Sanjay and Govender (2018) assert that education is gradually shifting from the traditional method to a student-oriented approach in which the student receives strong focus.

When assessing SQ the wants and expectations of the customer are crucial components. This approach suggests that customers compare services received with their wants or expectation in order to measure SQ (Afthanorhan et al., 2019). As seen above, SQ can be determined by assessing either the extent to which certain aspects matter to customers or their expectations, and then comparing one of the two with their perception of the service received. University management should be aware of students' underlying expectations in order to tailor service interactions to meet these requirements.

In the majority of business industries SQ research is not new because service quality models have been developed for measuring service quality. However, service quality research has increased recently in the HE sectors, adopting commercial models (Sanjay & Govender, 2018). The SERVQUAL, SERVPERF and HEdPER models are widely used in this environment (Danjuma, Bawuro, Vassumu & Habibu, 2018). As a general rule, HE quality has been assessed either by evaluating the quality of the teaching programmes or by measuring students' learning experience. This practice implies that the primary focus of higher education institutions is on their core service (academic product) and, thus, disregards the perception of the quality of the additional services employed to deliver the academic product (Kasoga & Tegambwage, 2021).

Within the higher education setting, there are students' support services in addition to teaching and research services. Since all of these services contribute to the students' holistic learning experience, it is crucial that not only the SQ within in the academic product be assessed thoroughly but should also extend to examining all the other services that contribute to the students' learning process (Tomlinson, 2017). Tegambwage (2017) recommends that HEIs should look beyond the conventional models of assessment and employ marketing strategies to understand their students' needs. Customers' perceptions or assessments of the quality of the services rendered are crucial to success.

### **1.3 Problem Statement**

As a response to student demands in 2015/16, as from 2018 the South African(SA) government committed to allowing fee-free education to citizens within a family whose total earnings does not exceed R350 000 per annum(Commission of Inquiry into Higher Education and Training, 2017) . NSFAS's operational issues and the COVID-19 pandemic has added additional constrains to government fiscus while the number of applications for NSFAS grants has grown exponentially from the R21.1 billion spent upon 586 763 students in 2018, to R37.1 billion spent upon 765 740 students in 2020 (Khuluvhe & Netshifhefhem, 2021). The combination of

these factors has the potential to undermine the implementation of fee-free education in South African universities, particularly by the Financial Aid Office (FAO) which administers students' bursaries. As a result of inadequate financial support, student protests have increased with consequences in terms of the perceived quality of FAO services.

Tjønneland (2017) asserts that student protests indicate the shortcomings and failures of the SA education system. In addition, Fomunyam (2017) claims that since 1994, the 2015/2016 demonstrations were a major wave of student protests demanding quality higher education, and that students and universities are experiencing increased difficulties in the administration of student funding because the National Student Financial Aid Scheme (NSFAS) is incapable of meeting its commitments.

The FAO is a unit within the student support services that provides financial support through various donors and advisory services to all deserving students, especially those coming from disadvantaged backgrounds. NSFAS and the university's FOA entered into an agency agreement, whereby they authorised the FOA to effectively administer students' loans and bursaries. The FOA's administration of NSFAS bursaries and loans has frustrated some students at the selected university of technology (UoT) resulting in them voicing their frustration about the delays in the payment of allowances in respect of registration fees, study materials, food, travel, accommodation, historical debts, and other problems made worse by the inadequacies of the student funding system by protesting. This led to the closure of both academic and non-academic functions at the selected university of technology (UoT). Thus, the FAO that assists students with their financial aid queries closed as well, negatively impacting the administration of student funding. In light of this context, this study aims to investigate students' perceptions relating to the quality of service provided by the FAO at the selected UoT.

#### **1.4 Rationale**

It is anticipated that the selected UoT's FAO will provide high-quality service to its customers, namely the students participating in this study. Therefore, there is a need to examine the degree of students' satisfaction with regard to the services provided by the FAO so that this office can better understand the students' perception of its services.

## **1.5 Significance**

This study attempts to reveal the current quality of financial aid services provided to students by the selected UoT in order to identify any problem areas within the service process and to recommend ideas for improving the service quality of the FAO.

## **1.6 Aim**

This investigation is designed to investigate the students' perceptions of the quality of the FAO's service at a selected UoT. The study was undertaken with the view of improving the FAO's service delivery to students.

## **1.7 The Objectives of the Study**

1. To investigate students' perception of financial aid service quality at a selected UoT
2. To investigate students' perceptions regarding the competence of the staff of the Financial Aid Office at a selected University of Technology.
3. To determine whether there is an association between students' perceptions of staff competence and the service quality of the Financial Aid Office at a selected University of Technology
4. To determine whether there is an association between the biographical characteristics of the students and their perceptions of the service quality of the Financial Aid Office at a selected University of Technology
5. To determine whether there is an association between the biographical characteristics of the students and their perceptions of staff competence of the Financial Aid Office at a selected University of Technology

## **1.8 Research Questions**

Following are the research questions posed in order to accomplish the research aims and objectives:

1. What are students' perceptions of the service quality provided by the Financial Aid Office at the selected University of Technology?
2. What are students' perceptions regarding the competence of the staff of the Financial Aid Office at a selected University of Technology?



3. Is there an association between students' perceptions of staff competence and the service quality of the Financial Aid Office at a selected University of Technology?
4. Is there an association between the biographical characteristics of the students and their perceptions of the service quality of the Financial Aid Office at a selected University of Technology?
5. Is there an association between the biographical characteristics of the students and their perceptions of staff competence of the Financial Aid Office at a selected University of Technology?

### **1.9 Research Paradigm**

According to Thompson (2015) there are four main research paradigms – positivism, constructivism, interpretivism and pragmatism.

- Positivists believe there is a unique reality to be uncovered that can be measured using a quantitative method.
- Constructivists consider multiple realities that need to be interpreted. Qualitative methods are commonly used to investigate these realities.
- Interpretivism believe that the reality to consists of people's subjective experiences of the external world.
- Pragmatists believe that realities are continually assessed, negotiated, and elucidated. Thus, a problem-solving approach is a more appropriate research method.

Choosing the correct paradigm is important because the research study will be guided by the principles and beliefs of that selected paradigm. This study is guided by the positivist paradigm since the aim is to collect and analyse data using statistical systems and to describe the outcome of the study with the intention of understanding students' perceptions of the service quality provided by the FAO of the participating UoT. The paradigm under which the study is conducted supports quantitative research that necessitates that the research should follow the scientific method of investigation (Kivunja & Kuyini, 2017).

## **1.10 Research Approach**

The research strategy employed during this research is the quantitative method. This research approach advocates, amongst other instruments, the use of surveys to collect data, presenting the findings in the form of numbers and communicating these findings in statistical language (Cooper & Schindler, 2006).

The quantitative method is an appropriate way to express behaviour, knowledge, opinions, and attitudes. This method uses data collection methods such as surveys for obtaining data for the purpose of communication and describing the facts discovered through these investigations.

### **1.10.1 Research Design**

Quantitative research generally consists of the following approaches: comparative/quasi-experimental, descriptive, correlational, causal, and experimental research.

- Descriptive research entails gathering data to describe, explain and interpret the current status of people, conditions, settings or events. Case studies, observations and surveys are the most common methods used during descriptive research (Bhandari, 2020).
- A correlational research study determines whether, and to what degree, one variable impact two or more variables by establishing a relationship between them. When there is a change in the same direction it will materialised in the form of a positive correlation between the variables. A change in opposite directions of the variables will indicate a negative correlation and when the variables are not correlated with one another, the correlation equals zero (Bhandari, 2020).
- Causal-comparative/quasi-experimental research is used to compare and analyse the cause-effect relationship without manipulating the cause (Goundar, 2012). Unlike the other methods of research, during experimental research the cause is not influenced (Goundar, 2012).

This study adopted the descriptive and correlational design. The rationale behind this choice is to fulfil the set objectives and to highlight the significance of this study (Bhat, 2019). The researcher employed a survey to gather information for investigating the problem and used the collected data to analyse and draw conclusions responding to the research objectives.

### **1.11 Delimitation of the Study**

In this investigation, a particular focus was placed on the perceptions of students who were awarded a NSFAS loan or bursary for the current year, as well as on service delivery provided by the FAO which is a unit of the student support services. Consequently, the results of this investigation cannot be used in other student support units.

### **1.12 Research Population**

The selected UoT has 6 campuses with more than 30 000 registered students (CPUT:2020). At the time of conducting this study a total of 10 008 students are confirmed to have received NSFAS funding, 3 985 are still awaiting funding confirmation from NSFAS and 482 students are linked to other bursaries. In this study, the population comprise of 2020/21 registered students who are NSFAS loan /bursary recipients .

### **1.13 Sample Method**

The study used convenience sampling to obtain 1500 students from the funding list supplied by the FAO to participate in this study by completing a questionnaire investigating students' perception of the service quality of the FAO. This sampling method appropriately ensures that all NSFAS loan and bursary applicants are fairly represented in the sample selection. Additionally, data collection was effortless since the FAO provided a list of funding recipients, which made collecting data easy. Even during the COVID 19 lockdown that restricted travel, the researcher could still send online questionnaires to students based upon their existing information. The convenience sampling method circumvented these difficulties linked with research (Taherdoost, 2016). According to Etikan, Musa & Alkassim (2016), convenience sampling refers to a method of nonprobability sampling in which practical criteria are met by the target population, including vicinity to the study site, participants' willingness to take part in the investigation, accessibility, and availability at a specified time. The researcher found this sampling method to be affordable, easy, and readily available.

### **1.14 Data Collection Instrument**

Proof of voluntary participation was initially obtained from the respondents and their ethical rights were reserved, if necessary, withdrawal from the research process is permitted. The desired information was acquired from participants using an online, five-point Likert scale

questionnaire rated from ‘strongly disagree’, ‘disagree’, ‘indifferent’, ‘agree’ to ‘strongly agree’. It further includes a section of demographical data to address the research objectives set for this investigation. The link to the questionnaire was distributed to those students willing to participate in the study using Google forms.

Likert scales are psychometric tools that allow respondents to indicate their feelings, attitudes, or opinions about a particular topic (Nemoto & Beglar, 2014). Joshi, Kale, Chandel & Pal (2015) contends that Likert scales should be used when understanding people’s perceptions and opinions regarding a single variable or phenomenon is the goal. In this study this variable is expressed by several statements in the questionnaire, thus, the Likert scale is used in the questionnaires to estimate students’ perceptions regarding the FAO’s service quality (SQ).

#### **1.14.1 Data collection**

Convenience sampling is employed in this study. As mentioned above, the researcher, with the assistance of the FAO funding list, used the convenience sampling technique to select 1 500 students from the list of NSFAS applicants. These students have engaged the services of the NSFAS office and their perceptions of the SQ provided was elicited through the administration of Google forms’ online questionnaires.

#### **1.14.2 Data analysis**

Upon completion of the questionnaires, the participating students were directed to the researcher’s email address. Questionnaires were printed and numbered to make the data capturing process easy to capture on an Excel spreadsheet, then information was transferred to a statistical software program that converts information into graphs, charts, and tables for the purpose of data presentation and the comparison of variables.

As mentioned above, the “Social Package for the Social Science” (SPSS) version 20.0 was adopted in this investigation for processing and analysing quantitative data collected from the survey (Foley, 2018). A major advantage of the SPSS is that when data has been loaded, the software offers numerous options for analysing the data.

### **1.15 Ethics Consideration**

The following ethics provisions were enforced during the research study:

- The respondents' privacy rights were carefully regarded.
- Participants' information, together with that of the participating organisation, are held in absolute confidence.
- Each individual taking part in the research process could withdraw at any time from the study.
- The research was fully compliant with selected UoT's ethics policies as well as the provisions of Section 2, Sub-section 12(2C) (Bills of Right) of the Republic of South Africa's Constitution that stipulates that, without their informed consent, citizens have the right not to be subjected to medical or scientific research.

### **1.16 Limitations to the Research**

- Data collection was adversely affected by the COVID-19 pandemic lockdown restrictions during which the UoT closed, and students returned to their homes, many of which were situated in rural villages where students had no access to technology. Consequently, accessing email to answer the questionnaires was a lengthy process and, thus, the response rate was low.
- The study is conducted using only students from the participating UoT.
- The research is conducted only within one unit of student support service; therefore, the findings of this study cannot be used in other units of student support.

### **1.17 Summary**

Chapter One outlines the introduction and study background. The research question, research aim, and research objectives are presented, along with the problem statement. These issues are followed by the significance of the study and a summary of the research process. This chapter provides the definition of terminology, plus details of the research approach, research population, sample method, data collection instrument, data analysis, ethics consideration and limitations to the research. Chapter Two will explore the existing body of knowledge and clarify important notions related to the purpose of this study.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter inquires into the existing body of knowledge on students' perception of SQ, student satisfaction, FAO staff's quality of service to students, SERVQUAL measurement tools, and the role of the FAO and NSFAS.

#### 2.2 Defining Service Quality

According to the reviewed studies, one of the factors that students take into account when deciding which university to attend is evidence of its service quality (Ali, Zhou, Hussain, Nair & Ragavan, 2016). The significance of service quality to the service sector can be concluded from the preceding statement. So what exactly is service quality? Parasuraman, Zeithaml & Berry (1985), the researchers who developed the conceptual model for SQ, contend that defining service quality is challenging due to its intangible, heterogeneous, perishable and inseparable characteristics. The researchers suggest that acknowledgement of these characteristics is key to a thorough understanding of service quality. A discussion of these four characteristics follows:

- Services are **intangible** since it cannot be touched, smelled and inspected. This presents a challenge for consumers to guarantee quality in advance of making a purchase. It may be challenging also for businesses to gauge how consumers may perceive their services and assess service quality. (Parasuraman et al., 1985).
- Services are **heterogeneous** meaning service performance differs from provider to provider, from client to client, and from time to time. It is not possible to maintain consistent service quality. (Parasuraman et al., 1985).
- Production and consumption of many services are **inseparable**. The customer is present during the service production, quality occurs during service delivery. Additionally, it is likely that customers interact with each other during the service production process and this could impact how they individually perceive the service. In other words, the quality of service will be dependent on what happens in this 'production process' based on the interactions between employees and customers (Parasuraman et al., 1985).
- **Perishable** is the inability of a service to be saved, stored, resold, or returned (Parasuraman et al., 1985).

It is possible to draw the following about service quality from the above discussion by Parasuraman et al., (1985).

- Service quality is more difficult for the consumer to evaluate than good quality
- Service quality perceptions result from a comparison of consumer expectations with actual service performance.
- Quality evaluation are not made solely on the outcome of a service , they also involve evaluations of the process of service delivery .

To better understand the concept of service quality Parasuraman et al.,( 1985 ) undertook an exploratory research . Using the findings of that investigation, the researchers developed a distinct framework for explaining and measuring service quality , and as a result , came up with the definition : Service quality is the gap between what customers want (expectations) and what they experience (Perception). According to Parasuraman et al. (1990), if the “experienced service is less than the expected service”, the service quality is unsatisfactory. The service quality measuring scale ‘SERVQUAL’ , consist of 22 item for measuring service quality along five dimensions: reliability , responsiveness ,assurance ,empathy and tangible (to be discussed further in the chapter ) .

Several other researchers have also taken interest in the study area of service quality . For instance , Dabholkar ( 2015) , described SQ as the gap between what is delivered and what is expected by the customer from the service provider. Customers perception of service quality is the result of their satisfaction or dissatisfaction throughout the purchase or use of a product or service (Johnson & Karley, 2018). Ramya, Kowsalya, & Dharanipriya ( 2019) define SQ as an organization's capacity to satisfy customers in a timely and efficient manner and increase business performance. While Diab, Mohamed, Shidwan & Mansour (2016) describe SQ as a service experience that is outstanding or superior to what the customer expects. Kotler, Kartajaya & Setiawan (2019) define SQ as the ability of a service firm to retain its customers. In spite of the fact that all definitions are valid . Service quality may have a different meanings to the stakeholders of a university. These stakeholders comprise of students, employees, government, funding agencies and various professional bodies (Naidoo, 2015). Since students are the main consumers of the participating UoT's services and this study specifically examines SQ in a HEI from their perspective. It's crucial also to consider service quality in the context of higher education. According to (Tegambwage , 2017), service quality in higher education means understanding what students expect, so as to be able to adapt service experiences to meet students’ underlying expectations. Hossain and Abdullah (2006) explained service quality in education as the evaluation of student’s tangible and intangible facilities. Hassan ,Zaidi & Jafri. (2022) define service quality as universities meeting and

exceeding students' expectations . All of the definitions given appear to be based on the well-known definition by Parasuraman et al.,( 1985 ) , Consequently, service quality in the service industry, including higher education, has the same connotation.

### **2.3 Service Quality within Higher Education Institutions**

The success of a business, including that of a university, depends upon the quality level of the services offered. According to Doan (2021) ,higher education has been considered a service to students and the ability to provide quality education, facilities, and environment for students is the key for the survival of higher education institutions. Further , research indicates that provision of quality services builds a strong system of higher education which is a significant contributor to compete in the global marketplace (Tomlinson, 2017 ). Green (2014) points out that the recipe for retaining and increasing student numbers in the highly competitive SA tertiary education market is by ensuring SQ. According to a study by Ibrahim, Wang, and Hassan (2013) an organization's success is related to its service quality. Annamdevula & Bellamkonda (2016) emphasized that the importance of service quality in the education sector is increasing in terms of educational accountability to stakeholders. Doan (2021 ) stated that service quality in the education sector is the difference between what a student perceives the actual offering and what they expect to receive . In a university environment, when students are happy with the services they receive, they become an advocate for the institution by sharing their positive experiences. As a result, universities benefit from the 'word-of-mouth' publicity(Doan, 2021). Additionally, Green (2014) asserts that quality service delivery is an essential function of the university, particularly in light of the issues confronted by students in terms of financial assistance and enrolment. According to Van Schalkwyk and Steenkamp (2014), the most crucial issue with HE in SA is SQ. Sanjay and Govender (2018) holds that SA universities do not have a strong quality culture. However, because of the competition within the university environment and the growing emphasis on performance, SQ has become a point of differentiation between these HEIs.

Hajdari (2019) asserts that service quality in higher education is important for several reasons; a) Competition- The higher education market is evolving into a new system where there is intense competition among universities for students and financial support. Due to rising industry competition, educational institutions will need to pay particular attention to quality. b) Customer Satisfaction - Students, parents, and sponsoring organisations are examples of stakeholders of educational institutions who are aware of their rights. They seek



for high-quality facilities, student support services, and facilities. c) Maintaining standards - Universities should be concerned with continuously setting and upholding their standards. To do this, they must raise the standard of the services they offer to students. d) Responsibility - Every university is required to answer to its stakeholders for the use of any public or private funds. Given its significance, quality can act as a monitoring mechanism to ensure that funds are used wisely and that stakeholders are informed to make the best decisions. e) Improving employee morale and motivation- Focusing on quality will encourage employees to carry out their responsibilities. Internal procedures become structured when a quality system is present, allowing each department to complement other service sectors and fostering internal customer satisfaction. f) Reliability, prestige and status - when universities are consistent about quality. it builds credibility to individuals because consistency breeds practice, status, and brand value. g) Image and visibility - High-quality institutions have the ability to attract better stakeholder support, such as attracting deserving students from afar and close, increasing donations, and employers' greater interest in establishing easy of graduates.

The investigation of service quality in higher education has attracted the attention of numerous researchers. For instance , Asim, & Kumar (2018) used the SERVQUAL model to investigate students' perceptions and expectations in a HEI in the Maldives. The findings of this investigation demonstrate that in order to increase SQ, consideration should be given to each of the five dimensions within the instruments. This means that a comprehensive quality strategy that incorporates all of the SERVQUAL instruments (tangibility, reliability, responsiveness, assurance, empathy) need to be implemented at HEI. It for this reason that assessing service quality from the point of view of students is important as this provides illuminating insight into the mind of student , quality gaps are identified and it is important to make improvements at higher education institutions as students are primary stakeholders for these institutions (Hajdari ,2019).

SERVQUAL model is used by Doan (2021) to investigate the role of SQ in creating student satisfaction and loyalty is the subject of another investigation by) in which 278 students from universities in Ho Chi Minh City, in Vietnam, participated. using an online questionnaire to obtain quantitative data. This investigation concluded that SQ has an influence on student satisfaction, university sustainability practices and student loyalty. These results are in line with a study done by Latif, Bunce& Ahmad (2021) were higher perceived university social responsibility (USR) would be related to higher student loyalty, and that this relation would be mediated by perceived service quality, student satisfaction, and student trust.

Twum and Peprah (2020) conducted an investigation to assess student's satisfaction with SQ provided at the School of Business, Valley View University . A SERVQUAL questionnaire involving 100 students was used to conduct this study. The findings demonstrated that service quality and its dimensions of assurance, tangible, and responsiveness provide at the School of Business were *very satisfied*, however, Empathy was *moderately satisfied*. Indicating that students had high expectations on services provided at the School of Business. It has also confirmed satisfaction can be 100% accounted for by service quality dimensions of Assurance, Tangible, Responsiveness, Reliability and Empathy. The study recommends that School of Business must attend to student's needs by providing individual attention to solving the unique challenges of students.

Overall, the above-mentioned studies show that SQ is paramount for the success of HEIs. It offers competitive advantage, a strategy for retaining existing students, attracting potential students and is a solution to operational issues. Additionally, SQ contributes to the sustainability of the university by ensuring students' satisfaction and loyalty.

## **2.4 Service Quality Determinants**

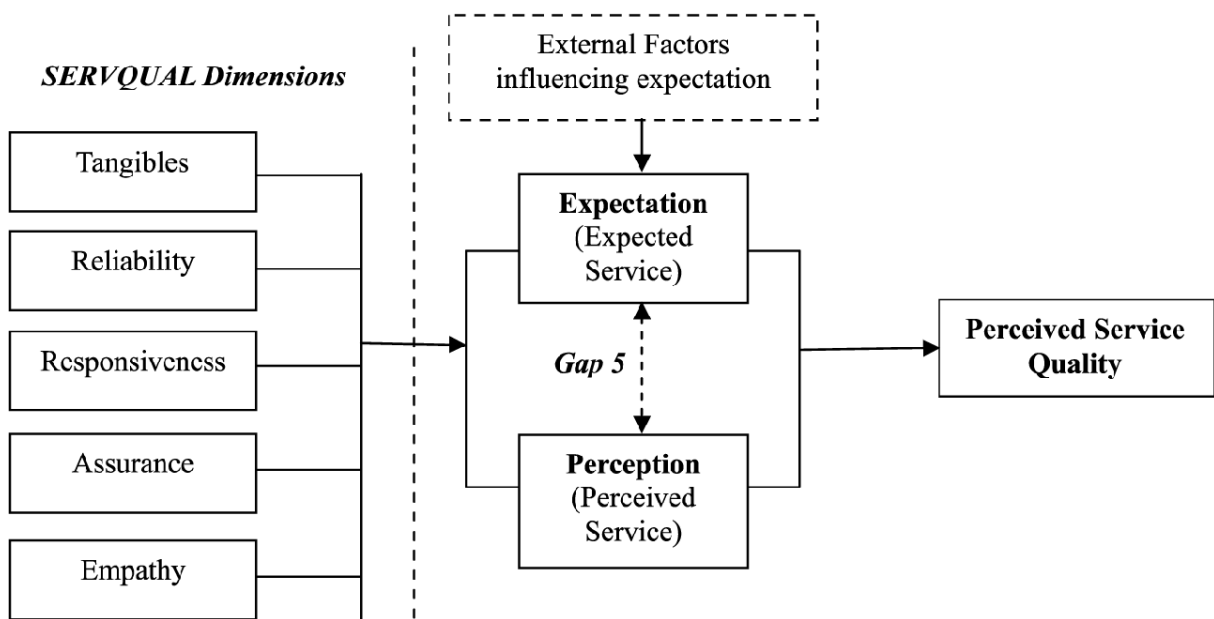
Based on consultation and research with several service environments, including banking, telephonic support, electrical equipment repair and credit cards, the SERVQUAL model created by Parasuraman et al., (1985:1988) to measure the perceived SQ in different service settings was developed. The model is based on a theory that SQ is the difference between customers' wants (expectations) and what they experience (perception) (Parasuraman et al., 1985) . According to these researchers if the “experienced service is less than the expected service”, the service quality is unsatisfactory.

The SERVQUAL model is made up of two pertaining sections (Parasuraman et al., 1990). The first section utilises 22 statements to measure the consumers' expectations of a service and the second section replicates the 22 statements but adjusts them to measure consumer's performance ratings of a specific sector within the service category. These 22 statements are used along the five determinants of service quality, namely tangibles, reliability, responsiveness, assurance and empathy (see table 2.1). According to Parasuraman et al. (1990), reliability is largely concerned with service outcome. Whereas the remaining four dimensions tangibility, responsiveness, assurance and empathy are more concerned with the service process.

Parasuraman et al. measured customers' expectations and perceptions on a 7-point Likert scale to determine perception minus expectations gap scores. They concluded, to achieve a higher degree of service quality the difference should be higher.

Agreeing with the researchers (Sultan & Wong, 2019) contend that an excellent SQ is one that satisfies or exceeds the expectations of the customer. Customers' perception of SQ is a determining factor of the gap between expectations and perceptions (Philip, 2021).

**Figure 2.1: SERVQUAL Model**



Source: Philip (2021).

Gap 5 as illustrated in Figure 2.1 is the difference between customers' perceptions and expectations which is a determinant of SQ (Philip, 2021). This study's focus is upon this gap, the difference between the expectations of student funding recipients and their perception of service delivery from the FAO.

Initially, the SERVQUAL model included ten dimensions, namely: Security, Responsiveness, Tangibles, Reliability, Credibility, Competence, Courtesy, Communication and Understanding the customer and Access (Tegambwage, 2017). Later, the dimensions were refined and streamlined to the five elements that are currently used by grouping related qualities, for example Competence, Credibility, Courtesy and Security were merged into one dimension called Assurance and Refining the Dimensions, while Access, Communication and Understanding the Customer were merged into Empathy (Tegambwage, 2017). Table 2.1 below gives an illustration of the five dimensions.

**Table 2.1 Definitions of five service quality dimensions**

<b>Dimension</b>	<b>Description</b>
<b>Tangibility</b>	Appearance of physical facilities, equipment, personnel and written materials
<b>Reliability</b>	Ability to perform the promised service dependably and accurately
<b>Responsiveness</b>	Willingness to help customers and provide prompt service
<b>Assurance</b>	Employees' knowledge and courtesy and their ability to inspire trust and confidence
<b>Empathy</b>	Caring, easy access, good communication customer understanding and individualized attention given to customers

Source: Parasuraman et al. (1990)

## **2.5 Application of Service Dimensions**

SERVQUAL model has a variety of potential application. The SERVQUAL model can be used in government, hotels, retailing, airline, restaurants, banking, telecommunications, catering, hospitals, and educational institutions in assessing consumer expectation about and perceptions of service quality (Parasuraman et al.1988). According to Philip, 2021 SERVQUAL can help in pinpointing areas requiring managerial attention and action to improve service quality. and also one application of SERVQUAL is to determine the importance of the five dimensions in influencing customer's overall quality perceptions.

Sanjay and Govender (2018) used the SERVQUAL to determine the importance of the Service Quality Determinants and students' perceptions in two selected public HEIs in SA. The study indicated the significance of the SQ dimensions in this order : responsiveness, reliability, assurance, empathy, and tangibles. The result of this study highlights that HEIs should pay attention to each of the dimensions to improve areas of concern and in order to establish a student-centric organization.

Hajdari (2019) applied the SERVQUAL model in assessing SQ at a public university in Albania. The study revealed that every dimension of SQ had a negative gap, indicating that students were dissatisfied with the services offered. In this research the model assisted in pinpointing areas that should be enhanced with regard to SQ.

Asim and Kumar (2018)) used the SERVQUAL model to investigate students' expectations and perceptions of SQ at selected HEIs in the Maldives. The results of the study revealed a negative gap score across all criteria. Suggesting that all dimensions must be given consideration in order to ensure improvement in SQ.

The SERVQUAL model was used by Tegambwage (2017) to investigate the significance of SQ dimensions in two universities in Tanzania. According to the study, these Tanzanian HEIs failed to meet students' expectations. The results for both universities indicate that there is a need for improvement in all aspect of SQ. The following order should be followed when seeking to enhance SQ within Tanzanian HEIs: reliability, tangibles, assurance, empathy and responsiveness, because reliability was ranked as the most crucial dimension of service quality, with (in descending order): tangibles, assurance, empathy, and responsiveness.

The SERVQUAL model has proved to be effective however it has also garnered some criticism from various researchers (Buttle, 1996; Coulthard, 2004; Smith, 1995) for emphasizing the manner in which services are provided rather than their results. Despite this critique, SERVQUAL is still a useful tool for service quality research (Ladhari, 2009).

## **2.6 Student satisfaction**

Student satisfaction, according to Salim, Moosa, Imam & Khan, (2017), is determined by how well a university's services match or exceed a student's expectations. According to research conducted by Weerasinghe & Fernando (2017) satisfaction of students is influenced by their expectations, perceptions of the services they receive, and the quality of those services”.

HEIs can motivate students' satisfaction by playing a significant role in assessing SQ (Twum & Pephrah, 2020). Weerasinghe& Fernando (2017) conducted research on the factors determining Sri Lankan university students' satisfaction, the findings revealed a significant link between student satisfaction and the quality of the university's employees, image, degree programme, facilities, and location. Doan (2021) also reported that student satisfaction is directly related to SQ.

Research conducted by Mulyono, Hadian, Purba, & Pramono, (2020) on the effect of the SQ provided to the students ,the results reported that students' loyalty has a direct impact on students' satisfaction. Additionally, it suggested that aspects such as access, non-academic reputation and academic success have a considerable impact on students' satisfaction which, in turn, affects students' loyalty. Annamdevula & Bellamkonda (2016) add that SQ in matters such as teaching, administrative services, campus infrastructure and academic facilities, contribute to students' satisfaction.

According to Weerasinghe & Fernando (2017), the assessment of students' educational experience, services and facilities results in a short-term attitude called student satisfaction. In HEIs students are the key stakeholders, thus, understanding their needs and wants is crucial to the sustainability and development of the institution. Asim and Kumar (2018) underline the importance of tailoring operations according to the needs and requirements of each student.

## **2.7 Determinants of Student Satisfaction**

Based upon the previous sections, it can be said that student life consists of a web of interconnected activities and experiences. This section presents a discussion of HEI-related studies and models that drive student satisfaction Weerasinghe & Fernando (2017) highlighted effective use of technology, quality of physical facilities and lecturers as key predictors of student satisfaction. A study by Lin, Huang,, Othman & Luo (2020) shares the same conviction that factors such as lecturer-student relationships, course content, quality of feedback, interaction with classmates, learning materials, classroom quality, readily available learning equipment and library facilities, have a significant impact on how satisfied students are with their universities. Kanwar and Sanjeeva (2022) \_state that:

teaching ability, university reputation and prestige, independence, faculty care, student growth and development, student centeredness, campus climate, institutional effectiveness and social conditions are the key factors influencing student satisfaction in HEIs.

Details of studies assessing student satisfaction and its relationship with variables are presented below.

To ascertain how SQ affects student satisfaction, Salim, Moosa,, Imam. & Khan (2017) conducted an investigation in which 20 universities in Pakistan were used to collect the data – 747 questionnaires were submitted, with a response rate of 83%. According to this research , universities may significantly improve student satisfaction by moderating the effects of the

university's culture, reputation and pricing policy and increasing their affordability and enhancing their service delivery.

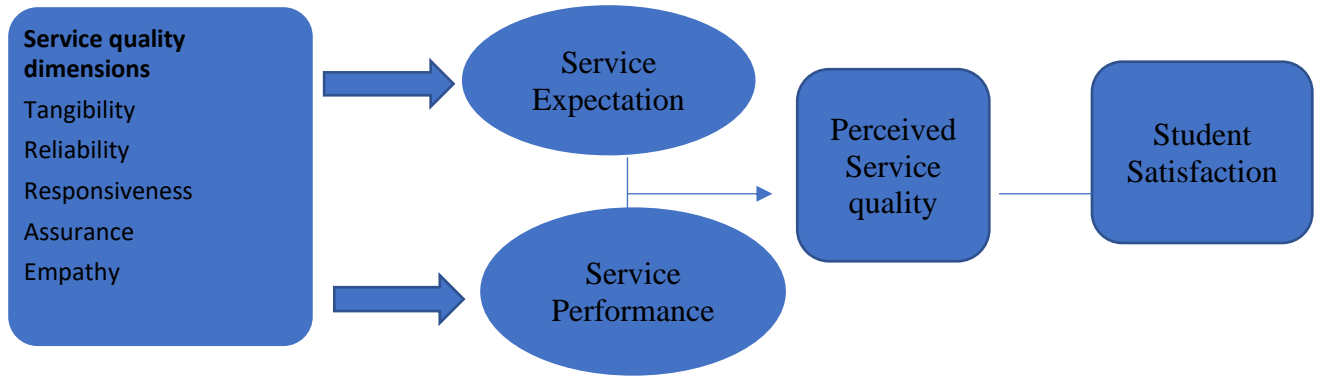
The impact of quality service and academic quality on students' satisfaction was investigated by Rusnipa., Hashim & Sa'ad. (2021). This study examined students' satisfaction with service academic quality in relation to HEIs. Data was collected in private and public HEIs in Malaysia, from 426 students using SERVQUAL scale surveys. The findings indicated a favourable link between the quality of academic service and student satisfaction.

Yusoff, McLeay, and Woodruffe-Burton (2015) conducted research on the factors influencing students' satisfaction in HEIs. The study included a total of 1200 students enrolled in business undergraduate programmes from four Malaysian private HEIs. According to the survey, demographical considerations have an impact on how satisfied business students are. Additionally, the component analysis led to the identification and adoption of 12 elements, or the fundamental characteristics, that influence business students' satisfaction in Malaysian private HEIs.

Weerasinghe & Fernando (201) conducted research on the factors influencing Sri Lankan students' satisfaction with HE, 532 completed questionnaires were processed for the study. The research revealed a connection between student satisfaction levels and the quality of the university's academic staff and administrative personnel, degree programmes, location, image and facilities. The quality of the university's reputation, together with its facilities, are significant determinants of student satisfaction.

Researchers Abu, Osman, Saputra and Saha (2017) also examined the factors that affect student satisfaction within HEIs in order to determine the link between student satisfaction, quality of teaching programmes and SQ. 331 students participated in this study, the results indicated a strong connection exists between student satisfaction and the quality of both the teaching programmes and service delivery. The framework below illustrate student satisfaction determinants.

**Figure 2.2: Student satisfaction determinants**



Source: Researcher's own construction

## **2.8 Service Quality in the Financial Aid Office of the selected University of Technology.**

The availability of financial aid services in HEIs has a significant impact on the student recruitment process. This factor encourages prospective students to enrol in the university of their choice and also allows existing students to remain at the university (Rizkallah & Seitz, 2017). Financial aid, according to Mabeba & Mamokhere (2021) has increased the number of disadvantaged students who enrol in SA universities. Financial aid programmes include work study, Sector Education and Training Authority (SETA) programmes and National Skills Funds (NSF), in addition to NSFAS.

The UoT selected for this research study was formed in 2005 from the merger of two Technikons in the Western Cape. This merger was the result of a national transformation process that changed SA's HE landscapes. There are more than 33000 students spread across six campuses at this UoT. Despite the UoT's acceptance of students of all races, the majority of students are black (Ndelu Edwin, Malabela., Vilakazi., Meth, Maringira, Gukurume & Kujeke, 2016). Generally, historically disadvantaged HEIs, as is the case with the participating UoT, predominately comprise students from underprivileged backgrounds who rely heavily on NSFAS as their primary financial sponsor (Mabeba & Mamokhere 2021).

There is a FAO at each of the participating UoT's campuses with a FAO administrator serving as the link between the donor body and the students. It is this office's responsibility to administer bursaries and loans in accordance with the donors' requirements (NSFAS, 2020). NSFAS provides funding for students' academic and other related financial needs at all 26 SA



universities (NSFAS, 2020). The requirements for qualifying for a bursary and/or loan will be discussed in the next section.

A variety of circumstances have affected the selected UoT's FAO, including the impact of student protests over student funding, fee-free education, changes in NSFAS funding model, the COVID 19 lockdown restrictions, increasing student enrolment and declining government funding. In order to improve the SQ provided by the FAO, it is imperative to determine how students perceive the services provided to them.

## **2.9 Aims and Objectives of Financial Aid Office:**

There are three goals for providing financial aid to students, which are summarized below:

- To attract the most talented learners to the HEI,
- Encourage and promote excellence in academics at the HEI,
- Provide university access for financially needy students with academic merit.

## **2.10 The National Student Financial Aid Scheme (NSFAS)**

NSFAS is a programme that seeks to provide fair and equal access to HEIs by helping to cover some of the costs of tertiary education for academically capable but financially disadvantaged students. TEFSA was replaced in 1999 by this funding scheme. Government funding supports the scheme and contributions from both domestic and international sources, which are administered by the FAOs at SA universities (Labour, 2017).

A funding application is submitted directly to NSFAS, and applicants may be subject to general conditions or board-imposed conditions in relation to specific loans or bursaries under the NSFAS Act. An assessment of a borrower's financial status and the conversion of a loan of up to 40% are two examples of these conditions (Labour, 2017). Instead of paying the applicant directly, NSFAS disburses the loan or bursary money to the approved HEI's FAO. NSFAS entered into an agency relationship with institutions that provide HE or further education and training according to which HEIs are permitted to:

- effectively manage bursaries given to the institution's students,
- collect and compile student applications for loans and bursaries,
- evaluate the applications and apply the standards set by NSFAS for the awarding of bursaries/loans,

- after confirming that funds are available, award bursaries if the NSFAS requirements are satisfied and
- enter into a written agreement in accordance with the NSFAS Act's requirements and on the terms and conditions established by NSFAS with a borrower or bursar (NSFAS, 2020).

### **2.10.1 The Expenses Covered by the NSFAS Bursary.**

For applicants who receive approval for NSFAS funding, the following financial support is provided from registration until graduation in respect of:

- admission costs
- student fees.

In addition, students receive payments for:

- meals,
- hygiene products,
- educational material and
- housing or transportation costs

Learners who have disabilities receive the following supplementary assistance:

- During the course of the qualification and upon request from the Disability Unit and Student Support Office, one medical evaluation is permitted.
- For the length of the qualification, a single assistance device is provided.
  - Support services such as a guide dog, scribe, instructor, or sign language interpreter.

### **2.10.2 Who may receive funding?**

All SA nationals who are enrolled in a public HEI in SA who can provide evidence that they have the potential to achieve well academically and who require funding for further study purposes are eligible for NSFAS funding (Labour, 2017). In addition, applicants are usually SASSA grant beneficiaries whose combined household incomes do not annually exceed R350 000. NSFAS funding is available for postgraduate students in selected fields, as well as undergraduate students pursuing their first, HE degree (such as a certificate in HE).

### **2.10.3 The Financial Aid Office at the Selected UoT**

The selected UoT has 6 campuses with only 4 identifiable FAOs accessible to students. The FAO manager oversees the operation of the FAO and reports to the UoT's executive director: Below are details of how the FAO's staff is organised:

- FAO manager,
- Two senior financial aid officers (1 bursary and 1 NSFAS),
- 2 administrators (1 at Bellville campus and 1 at District Six campus),
- 8 financial aid officers (4 NSFAS, 2 Bursaries, 1 Postgraduate bursaries/international, funding and 1 work-study).

The FAO is also supported by other internal departments namely:

- Students accounts department,
- Examination department,
- Housing department,
- Creditors department,
- Marketing and communications department and the
- SRC.

The global HE environment has undergone dramatic changes and challenges, and SA is no different. Currently universities are facing changes in student funding policies, NSFAS funding challenges, COVID 19 pandemic impact, the rise of e-learning and increased competition between public and private institutions (Wangenge-Ouma & Kupe, 2020).

## **2.11 Staff Competence**

### **2.11.1 Financial Aid Staff's Competence**

Financial aid officers provide guidance to students and their families regarding the financial aid process by informing students about financial aid programmes, mailing flyers, providing information booklets to all interested students during the first week of the academic year, and continuously interacting with students (Kilroy, 2020). The FAO also administers students' financial aid in partnership with the NSFAS head office. Students rely on the proficiency of financial aid officers, thus, it is imperative for them to be trained in terms of policies relating to the Higher Education Act and Student Financial Aid, as well as communication and computer skills, sponsorship rules and regulations and HEI policies, in order for them to award and distribute funds to eligible students accurately, fairly, and timeously (Sanders, 2021).

Examining job listings can assist one to comprehend the qualifications that institutions are seeking in its financial aid administrators. The following abilities are expected of a financial aid officer as per a vacancy advertised by the selected UoT:

- To ensure the allocation and administration of funds efficiently to qualifying students,
- Implementation of sound financial controls in the Student Financial Aid section,
- Accurate and timeous updating of student bursaries on ITS,
- Performance of timely and accurate general ledger reconciliations,
- Ensuring accurate and timeous student statements,
- Allocating financial assistance in accordance with policies and donor terms and conditions,
- Liaise with donors and external strategic partners,
- Liaise with students to address any queries relating to student funding,
- Manage timely reporting to the various administered funds in terms of the signed Memorandum of Agreement,
- Maintain Financial Aid files,
- Provide update to students on financial matters that are accurate and complete using SMS, email, face-to-face interactions, or workshops,
- Liaise with various stakeholders within the UoT and
- Perform any other duties as delegated by the line manager

The introduction of fee-free tertiary education, as mentioned previously, has motivated the increase in enrolment at SA HEIs, especially from economically and educationally disadvantaged students who otherwise could not afford the fees and other expenses if given the chance to study. According to (Khuluvhe & Netshifhefhe, 2021) public universities enrolled 985 212 students in 2015 while 1 093 353 students have enrolled in 2022. Over the past decade, public universities have admitted black students at a rate of 3.8% on average, making up over 80% of the enrolment figure, while White students have decreased by 3.7 %, and Asian/Indian students have decreased by 2.4% (DHET, 2021)

Furthermore, the impact of the COVID19 pandemic has contributed to an increase in the number of students who need financial assistance. As a result, more students are seeking funding for tertiary education, which leads to more applications being made at the FAO and NSFAS. Higher Education Minister, Blade Nzimande, said that the demand for student funding has increased due to the effects of the COVID19 pandemic and NSFAS, therefore, is expecting an increase in applications this year (2022) for the next academic year (2023) (DHET, 2022).

According to Khuluvhe, Netshifhefhe, Ganyaupfu and Negogogo (2021) the number of students sponsored by NSFAS also grew from – R7 194 618 509 billion spent assisting 178 961 students in 2015 while R47,3 billion was allocated to assisting 691 432 students in 2022.

As a historically disadvantaged institution, the majority of the students at the participating UoT receive funding from NSFAS, which results in extensive funds passing through the FAO and more students' applications for financial aid being processed. Therefore, according to a study conducted by Gallant (2009), that is similar to the current study, the findings revealed that as a result of an expansion in donations, additional workload for the FAO administrative staff, and an increased number of students needing assistance, the FAOs might experience problems with SQ and service delivery. In light of this conclusion, it might be argued that the current administrative burden prohibits financial aid officers from providing high-quality service to students (Gallant, 2009).

The tailored administrative services students are deprived of are very important as per NSFAS Act No. 56 of 1999 that states that:

the NSFAS, in conjunction with FAO, grants financial assistance to qualifying students enrolled in public higher education institutions and will manage those loans and bursaries.

Students and donors rely on financial aid officers to provide these services because they are responsible for providing advice on donor requirements. Students' perceptions of services are positively influenced by tailored student services, while the absence of such facilities raises concerns about SQ.

In its capacity as an institution of public service, funded by the government, the selected UoT's FAO is responsible for providing effective and efficient services to the public (stakeholders and students being the primary beneficiary of services). This service includes ensuring the FAO is committed to serving people and improving service delivery to ensure student satisfaction. Gallant (2009) believes that a student or donor who pays for tuition and other HEIs costs has a right to quality financial aid administration. This practice is one of the most valuable student support services.

Meeting or exceeding client expectations is the key to providing high SQ, which is necessary to foster stakeholder confidence (Atiyah, 2017). In the absence of this process, negative

perceptions of service delivery may result in a bad reputation for the institution (Schuh, Jones & Harper, 2017).

As part of its efforts to equip its staff and ensure satisfactory SQ, the FAO needs to implement training programmes that will assist its staff to transform their mindset and improve their skills in providing customer service. It is also the FAO's responsibility to adopt the Batho Pele principles for providing public services, outlined in Batho Pele White Paper on Transforming Public Service Delivery, Notice 1459 of 1997. An understanding of the values of the UoT as a public institution is crucial in order to provide students with satisfactory and high-quality services. "Putting people first" is the concept in the centre of the Batho Pele White Paper that outlines the manner in which SA individuals should receive services. Consequently, it is the duty of the FAO staff and the UoT as a whole to foster a culture of quality service delivery (Choeu, 2019).

Universities need to guide their administrative staff in accordance with the following principles (DPSA, 1997) and, therefore, the manager of the participating UoT's FAO must create an environment in which the staff can interact with customers (students) more effectively. To ensure this practice, it is important for managers to inspire their employees, give them access to the necessary resources, and provide ongoing support, particularly during stressful times. Below are the nine principles set out in the Batho Pele White Paper, Section 4.1-4.9:

- Consultation: determining the requirements of customers and how to effectively satisfy them.
- Service Standards: making constant efforts to enhance the quality of the services supplied to customers. Sensible service standards that take into account the resources available can be established when customers' wants, and expectations are known. The level and quality of the service available should also be communicated to customers.
- Access: providing citizens (particularly those from historically disadvantaged communities and those with special needs) with easy access to services.
- Courtesy: treating customers with kindness and respect.
- Information: ensuring that every customer has access to reliable information about the services being delivered.
- Openness and transparency: ensuring officers are open and honest in all areas of work, daily operations, costs, budgets and expenditure etc.
- Redress: providing customers with a straightforward means to voice their dissatisfaction with services. Grievances should be handled politely and supportively by employees. If the

level of service promised is not reached, there needs to be an apology, a complete justification given, as well as an immediate and effective remedy provided.

- Value for money: the best utilisation of the resources at hand is the focus of this idea. Preventing the wasting of time, money or other resources, and providing customers with the best SQ by employing all available resources.
- Customer impact: when all of the Batho Pele principles are followed, there are more opportunities for improving the quality of service delivery that will have a positive impact upon customers.

## **2.12 Studies of Financial Aid Service Quality.**

As indicated above, waves of student protests concerning student funding and services at SA HEIs occurred between 2015 and 2022 (Wangenge-Ouma & Kupe, 2020.) The selected UoT is among those that were most affected by these protests and, as a result, the UoT's academic and non-academic operations have suffered, which has produced an adverse effect on both its reputation and the FAO's administration of student funding, specifically NSFAS. Service standards are stipulated in the service delivery charter of the DHET (2021) which advocates for SQ, the efficiency of work habits, and proficiency in fulfilling the mandate of the DHET.

There are research studies that have examined the expected SQ relating to the provision of financial aid at SA universities. The following are examples of such research: Mhlauli (2015) conducted a study evaluating the effectiveness of a finance department at a UoT, in which 43 students and 15 members of staff participated by completing the standardized questionnaires used to gather data. The findings demonstrated that there is a disparity between what students expect and what staff members believe about the level of service the Finance Department provides. Even though staff members felt they had made an attempt to give the students high-quality services, students were generally satisfied with the level of service. In addition, there are other elements in the service process that need improvement, such as management commitment, staff involvement and frequent skill development training programmes.

Despite the above study being conducted at the same UoT as this current research study, and upon a similar topic, using the same data collection instrument, the questionnaire used in this current study posed different questions to the participating students and staff, thus, different findings were recorded. The current study indicates that the FAO is not providing satisfactory services to students.

In addition, the current study was carried out during a different period within the education realm, which could explain the different findings. As mentioned previously, this study and data collection process took place following the student strikes and the COVID 19 pandemic initial lockdown period, during which most universities had to close their physical campuses and operate online. COVID 19 lockdown restrictions and student protests had a negative impact on students' experience and expectations compared to those recorded in previous studies. The start of the 2019 academic year was already difficult for certain SA universities because of persistent student protests related to several student demands when the COVID 19 lockdown occurred. Many people experienced stress and anxiety as a result of uncertainty and could not deal simultaneously with family issues and working from home. Wangenge-Ouma and Kupe (2020) believe that turbulence can negatively impact performance for individuals and organizations by causing feelings of anxiety and stress. It is also possible that UoT employees' responses to students' queries and issues were influenced by their inability to operate in a fully online environment (Hassan, Zaidi & Jafri, 2022). Staff members at public universities are traditionally viewed as being unprepared for the transition to a fully online environment.

Matukane and Bronkhorst, (2017) conducted a study evaluating the NSFAS student funding model implemented within SA's HEIs. Through an online questionnaire, data was obtained from eight academic institutions that were significantly impacted by the student riots of 2015/16. The study revealed that NSFAS funding is insufficient to meet the requirements of all applicants. Additionally, further research findings revealed the importance of psychological readiness for supporting students who are funded from different sources because the transition from high school to tertiary education is not easy, and requires the development of money management skills, despite the fact that student funding may be the main focus of the investigation.

If NSFAS is unable to allocate funds to all students who apply for funding support how is it going meet the objective of National Development Plan (NDP) to reach the target of 1.6 million tertiary student enrolments by 2030 (Statssa, 2020). This situation poses a recurring problem for universities, namely that of NSFAS and the SA government financially over-committing themselves in this particular sector, because there are other sectors that likewise need funding.

There are many questions that arise as result of the above situation. Is SA, a developing nation, able to afford free higher education? Should all South African students receive free HE as opposed to just the financially disadvantaged ones. How can competing demands, such as those for primary healthcare and primary/secondary education, be balanced with those for increased



funding for tertiary education? These questions served as the focal point of a conference when the Presidential Commission (CIHET) was asked to examine the concept of fee-free education (Zuma, 2017). In a research study examining funding for SA's HE structure (Ayuk & Koma, 2019) stated that the conclusion reached at this conference was that SA's government is not able to make this significant financial commitment to fee-free education. This fact was determined by taking into consideration the nation's economic situation. It was also noted that the quality of the academic programmes and other services offered by HEIs will be impacted by the provision of fee-free education.

Mabeba and Mamokhere (2021) carried out a study at a certain SA university to investigate the effects of financial aid schemes in SA's HEIs. The researchers reported that because the majority of students depend upon financial aid services to determine their future, the lack of finance continues to have a substantially negative impact upon students regardless of their demographic background. As evidenced by the growth of student enrolment since the fee-free concept was introduced in 2017, these findings are true. Regardless of their financial situation, the possibility of a fee-free bursary encourages students from all backgrounds to attend university.

An investigation was undertaken to ascertain the connection between student bursary financing and academic achievement by Naidoo and McKay, (2018) in which 8 099 undergraduates participated. According to this report, there is no connection between students receiving bursaries and graduating successfully (throughput). Additionally, there was no connection between students' academic achievement and the amount of the stipend provided. This finding is the reality within SA HEIs. The government has provided bursaries and the private sector has assisted with funding but still the graduation rates and skills levels are very low.

Gallant (2009) conducted a study to investigate the most important service quality dimensions for the Nelson Mandela Metropolitan University's FAO. Of the 500 questionnaires distributed, 228 were returned of which 204 could be analysed statistically. Results indicated that most respondents thought the financial aid services provided at the NMMU's FAO were good. As a result, respondents had positive perceptions of the five service quality aspects examined in this investigation, suggesting that they were satisfied with the FAO's current service offerings.

Based upon the findings of the reviewed studies, there is no study that is specifically focused upon students' perceptions of the quality of financial aid services provided at a university at a time when HE is recovering from the combined challenges of the COVID 19 pandemic, student

protests, increased enrolment and issues relating to NSFAS student funding. All the above events have affected UoT operations and the SQ provided by the FAO. Thus, this current research study is needed because it is imperative to know how students perceive the quality of the FAO's service in order to improve areas of concern.

### **2.13 Summary**

This chapter provides definitions of service quality based on the work of various researchers, detailed information regarding students' perceptions of service quality, the importance of SQ in higher education and financial aid, the factors that determine student satisfaction, the FAO staff's quality of service to students, the application of SERVQUAL measurement tools, and the role of NSFAS and FAO. An existing body of knowledge was used to clarify, support, formulate arguments and explain these key concepts related to the study's purpose. Based on the literature review, it was determined that there were gaps in the literature in relation to the research topic.

A detailed description of the research process can be found in Chapter Three. This includes the research approach, the design, and the methodology used to achieve the findings of this study.

## CHAPTER THREE

### RESEARCH DESIGN AND METHODOLOGY

#### 3.1 Introduction

This section explains the methodological approach for this study. Furthermore, the researcher describes the mechanism applied to gather and analyse data, as well as the consideration of ethics.

Research stems from wanting to know about a particular problem or discovering new knowledge and research design is the procedure used to acquire information to respond or address that specific inquiry (Khalid, Abdullah & Kumar ,2017). According to Khalid, Abdullah & Kumar (2017), research students sometimes struggle to perform research successfully because they are confused about the basic principles of the main paradigms used in academic research. When his students have trouble with their research design he poses the following questions (Punch, 2014) “What are we attempting to understand exactly?”. The response to this query is a research question or a research problem.

The identification of the research problem is the first and most critical step in any investigation (Pardede, 2018) and performs the same function as the foundation of a building. In addition, Pardede (2018) defines research problems as the issue that needs to be addressed and research questions as specific questions that the researcher would like answered through the study. Punch (2014) recommends that research should be conducted in a structured manner, by following a specified research design, to guarantee the credibility of the results. Punch (2014) further states that research methodology sheds light upon “how” will the research design activities be carried out. Research methodology is the response to the “how” of the research, while the research design is the what of the research. Leedy and Ormrod (2019) explain research methodology as the overall strategy a researcher employs when conducting a project. This method dictates the specific tools that the researcher chooses for collecting data, including research techniques, publication research, surveys, interviews, as well as current and historical data.

#### 3.2 Research Paradigm

Based upon a researcher's philosophical beliefs, a research paradigm specifies what ought to be researched, how research ought to be conducted, and how the findings ought to be interpreted (Kivunja & Kuyini ,2017). The phrase “it defines the researcher’s worldview” suggests that a paradigm is the researcher’s perspective of the world.

There are four primary paradigms for research, namely positivism, constructive, interpretivism and pragmatism. Positivism holds that there is only one measurable and comprehensible reality. This reality can be expressed through statistical data analysis. Positivism frequently considers whether a relationship exists between two variables rather than what causes this link (Boru, 2018).

Followers of constructive interpretivism maintain that there is more than one reality or truth. The aim of their work is to understand and interpret the essence of a certain action. A variety of qualitative research methods are frequently employed by constructivists, including interviews and case studies (Boru, 2018).

Interpretivism is more concerned with in depth insight and factors related a context. This philosophy considers humans different from physical phenomena as they create further depth in meanings with the assumption that human beings cannot be explored in a similar way to physical phenomena (Boru , 2018).

In pragmatics, the reality is constantly reassessed and renegotiated due to new, unexpected circumstances. In this way, pragmatists adopt the philosophy they find best suited to their research question. In pragmatic research, positivist and constructivist concepts are frequently combined, using both qualitative and quantitative methods. Pragmatists believe that the best research techniques are those that address the topic most effectively (Boru, 2018).

This study is guided by the positivist paradigm since the outcome of this study is based upon numerical data. The study analysed the collected data using statistical systems and interpreted data with the intention of understanding students' perception of the SQ provided by the FAO of the participating UoT. Being a standard practice in quantitative studies, this study utilises hypotheses. According to methodological literature (Khazanchi & Munkvold, 2003), positivism enables rigorous empirical check towards testing hypotheses.

### **3.3 Research Approach: Design and Method**

#### **3.3.1 Research Design**

A research design is the strategy followed for data collection, analysis, interpretation and reporting with the goal of answering the research question (Boru, 2018). As stated by Fleming and Zegwaard (2018) The term "research design" refers to a plan for answering a research question, including a description to firmly adhere to the research standards.

The five types of research designs are as follows: descriptive , experimental, correlational , diagnostics and explanatory designs (Bryman & Bell, 2007). This investigation adopted a descriptive design which, according to Khalid, Abdullah and Kumar (2017), is a systematic analysis of a circumstance, issue, phenomenon, service, or initiative. Moreover, it provides information on, for example, a community's living conditions or attitudes towards a particular issue. Furthermore, according John & Sons (2020) it is possible to establish causes and correlations between variables using the descriptive research methodology based upon collected data and analyses. In this study the researcher has used questionnaires to collect the data in order to investigate the problem, statistical techniques to determine a relationship between variables and analyse and interpret the collected data in order to draw a conclusion responding to research objectives.

### **3.3.2 Research Method**

It is common for people to confuse the terms research methods and research methodology. Farooq (2019) points out researchers use research methods to collect data for a specific research topic. These methods include observations, theoretical procedures, laboratory studies, numerical schemes and statistical methods. Data and samples are collected through research methods to help researchers solve problems. Research methodology, however, is a structured approach through which researchers conduct research. The two primary research methodologies are quantitative and qualitative.

The quantitative research methods tends to collect and analyse data in numeric form. It contains the use of simulation, mathematical modelling, lab experimentation, statistical analysis, modelling using structural equations, and surveys. Unlike quantitative research, qualitative research is non-numerical, descriptive and employs logic and words. Its goal is to accurately describe both scenario and essence. Action research, case studies, ethnography, grounded research, semiotics, discourse analysis, hermeneutics, and narrative are examples of qualitative research approaches (Goundar, 2012). A quantitative approach is founded on the positivist or objectivist principle that knowledge is formed by observation, measurement, and analysis (Hafsa, 2019). In this current investigation, a quantitative approach is applied.

### **3.4 Research Population**

Rahi (2017) notes that in order to perform a survey effectively, the target population must be determined. He describes this population as any carefully defined set of individuals or collection of elements that is being considered Asiamah, Mensah & Oteng-Abayie (2017)

define a population as the number of individuals in the group the researcher is seeking to investigate' or any collection of elements with a shared set of traits, such as people, stores or sales territories". The population studied in this study comprises undergraduate students attending the selected UoT. The participating UoT's FAO assisted the researcher by providing a bursary/loan funded list for the use of this research.

### **3.5 Sampling Procedure**

To answer the study's questions, the researcher must select a sample from the population. The researcher uses sampling to obtain the manageable information required in a timely, usable, and cost-effective manner (Taherdoost, 2016) because it would be impractical to evaluate the entire population. The two sampling techniques that can be used to choose the sample group are probability and non-probability. Samples are usually composed of different parts of a population. 'N' is the count of the sample. In this study, participating students were selected from the total population making use of convenience sampling procedures.

The selected UoT has 6 campuses with a population of 34 000 registered students across the various campuses for the year during which the current study was undertaken. 10 008 students were confirmed to have received NSFAS funding, 3 985 were still waiting funding confirmation from NSFAS and 482 students were linked to other bursaries. 1 500 undergraduate students registered for the 2020/2021 academic years were selected for this study, and a link for the questionnaire was sent to them. This sample represents 10% of the total student population.

The convenience sampling technique was used in this study as a non-probability sampling methodology. Dudovski (2017), defines convenience sampling as a non-probability sampling method that makes use of information from conveniently available participants. This sampling technique involves participants who are available wherever it is convenient to the researcher and requirement for participation is not considered before subject selection.

### **3.6 Data Collection Method**

Data collecting is one of the most important aspects of statistical analysis in research, and there are two categories of methods researchers employ to gather data: primary and secondary data collection (Goundar, 2012). According to Ajayi (2017) primary data is information gathered by the researcher directly from sources. These sources include surveys, questionnaires, observations, experiments, one-on-one interviews, whereas, secondary data consists of already-gathered information produced by others. This investigation relies on primary data which is

obtained through an online questionnaire completed by students who applied for/receive bursaries/loans from NSFAS through the FAO.

### 3.6.1 Questionnaires

For this study, questionnaires are the preferred method for collecting data. A questionnaire consists of a set of logically designed questions posed to research participants with the intention of acquiring information that will assist the researcher to achieve the research objectives (Jawah & Laphi, 2015). As indicated previously, this study investigates the students' perception of the SQ provided by the FAO at a selected UoT. A SERVQUAL Model based questionnaire was used for this purpose which enabled the researcher to quantitatively assess how students perceive the FAO's SQ and draw conclusions based upon the analysed score means.

There are three sections within the SERVQUAL model questionnaire, namely: Part A that includes participants' biographical information, Part B that includes a Likert scale for measuring students' perceptions using five aspects of SQ with the following scale: *1 indicates "Strongly Disagree," 2 "Disagree," 3 "Indifferent," 4 "Agree," and 5 "Strongly Agree."* Part C that measures the relationship between students' perception of SQ and their view of the FAO staff's competence. The use of an online questionnaire as a data collection tool has its advantages and disadvantages as delineated in the table below.

The SERVQUAL model questionnaire for this study has been adjusted to include 25 items rather than the usual 22. The statements were formulated to represent the five service quality dimensions established by Parasuraman *et al.* (1988) namely: Tangible, Assurance, Empathy, Responsiveness and Reliability. Each dimension is provided with five statements. The other section of the questionnaire consists of 9 statements to measure staff competence.

Respondents are asked to rate each of the statements based on a five-point Likert scale which specifies the level of agreement to a statement, with one being strongly disagree and five being strong agree.

**Table 3.1: Advantages and disadvantages of using online questionnaires.**

<b>Advantages</b>
Convenient and accessible on all digital platforms.
Less expensive (no printing cost, no hiring of interviewer and other related costs).
Can be designed to meet specific needs (researcher can structure questions to achieve the research goal).
The software makes it easy for the researcher to develop questions and analyse responses and, due to the internet, the questionnaire reaches a large number of potential participants.

<b>Disadvantages</b>
It is difficult to reach potential participants living in rural areas without internet access.
Individuals are more likely to skip long, difficult or complicated questions and/or give meaningless responses in order to finish the survey. Participants can easily avoid responding to questions they feel uncomfortable answering.
Misleading information can result from response bias.
Since technology and electricity are required for online surveys, respondents are compelled to restart the survey or submit a partially finished survey when there are power outages or slow internet connections, which will increase the number of errors in the responses.
Due to the nature of the online questionnaire, there is no way to determine whether the respondents are willing to answer questions. Faces and body language are not visible.
A slower response time may be expected with this method

Source: Kothari (2017)

### **3.6.2 Data Collection Procedure**

This study involved obtaining data from students attending the selected UoT using an online self-administered questionnaire. The questionnaire was developed using MS word and Excel, then converted into an online questionnaire using Google Forms. The first option was to disseminate the questionnaire via students' emails. A list of students with their email addresses, was received from the NSFAS funding report, which reveals the funding status of a student. There was a relatively low response rate this approach; 1000 questionnaires were distributed, and only 150 were returned, probably owing to the fact that many students had trouble accessing



their student emails throughout the COVID 19 lockdown. To maximise the number of responses and because SA was still subject to lockdown restrictions, the researcher made use of the FOA's social media group and students' personal email addresses. The link to the questionnaires was then distributed again to 250 students via their personal email addresses and also to 250 Facebook users, from which 87 completed surveys in total were received, bringing the total of completed questionnaires to 237 from the 1500 sent out, indicating a 15.8% response rate. After a long period involving the sending and resending the questionnaires, the responses were converted to an Excel Spreadsheet because google Forms software has an option to convert responses in this manner for data analysis purposes. In addition to being economical and convenient, these options were the best way to achieve participation from the target population given the environmental restrictions under which the study was conducted.

### **3.7 Data Analysis**

This study employs quantitative research and, therefore, according to Chingang and Lukong (2010) it entails the use of quantitative analyses using statistical tools (descriptive and inferential). In addition, there are several software packages that can be utilised for the analysis of quantitative data such as SPSS Statistics version 20.0, which was the program applied for data analysis in this investigation. The results from the bibliographical section were presented using tables, pie charts, bar charts and histograms. Secondly, multiple statistical techniques, including descriptive statistics, were used to assess the study questions, testing the reliability of the data using Cronbach's alpha ( $\alpha$ ) inferential statistical test, the student t-test and the ANOVA (analysis of variance) where appropriate.

### **3.8 Delimitations of the Study**

This study focuses specifically on the perceptions of students who were awarded NSFAS loans or bursary for the year 2020/2021 with regard to service delivery provided by the FAO. The results of this study, therefore, cannot be applied in other student support units.

### **3.9 Ethical Considerations**

The following ethical considerations were observed during this research study:

- The respondents' right to privacy was respected.
- The participating UoT and respondents' details were and will continue to be treated completely private.
- Each participant was free to quit the research at any time.

- This investigation was conducted in compliance with the participating UoT's postgraduate rules for research and other university policies that are pertinent to research.
- The provisions of Section 2, Sub-section 12 (2C) (Bills of Right) of the Republic of South Africa Constitution were adhered to throughout this research study.
- For ethical conduct in research, HEIs have a formal and legally binding framework. The committee responsible for ethics at the selected UoT approved the study before data collection began.

### **3.10 Summary**

This section details the research strategy, approach, tools applied for data collection for the purpose of measuring and understanding student's perceptions of SQ provided by the FAO at the participating UoT. Online structured questionnaires served as the tool for collecting data. Questionnaires comprised three sections, Part A: Biographical information, Part B: Questions in which the 5 service quality dimensions were used to measure the students' perception of SQ and Part C: Information relating to the study's aim and objectives. Statements from Sections B to C were established upon five-point Likert scale questions ranging from 1 to 5.

## CHAPTER FOUR

### RESULTS AND ANALYSIS OF DATA

#### 4.1 Introduction

The study's data analysis and results are presented in this section. Data was gathered online, cleaned and then analysed making use of the SPSS version 20.0. This study aims to evaluate students' perceptions about FAO's SQ at the selected UoT. The researcher applied five quality dimensions (assurance, reliability, empathy, responsiveness, and tangibles). The analysis also examined the relationship between students' perceptions of both SQ and FAO's staff competence. The data collection and analysis are driven by the purpose of this investigation. The analysis is arranged in the following manner: (a) biography and (b) research questions and statistical analyses. The research questions were analysed making use of various statistical procedures, including descriptive statistics, testing the reliability of the data using Cronbach's alpha ( $\alpha$ ), an inferential statistical test using the student t-test and ANOVA (analysis of variance) where appropriate.

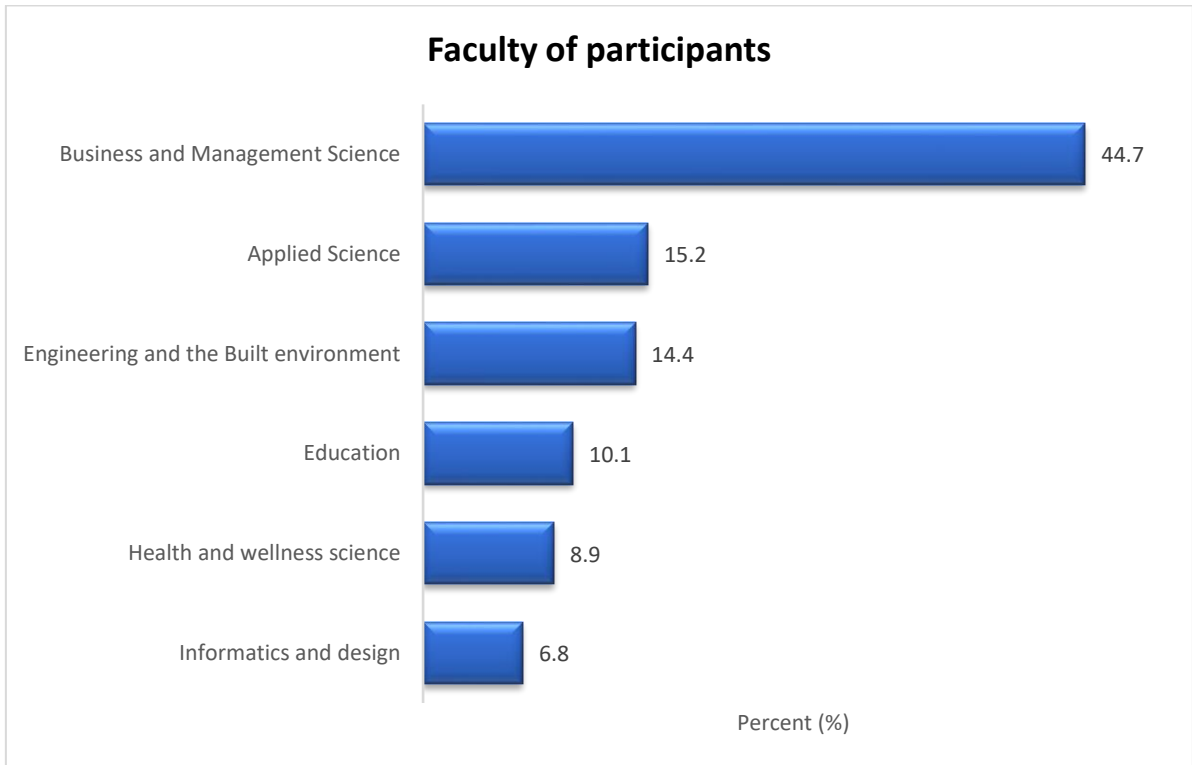
#### 4.2 Biographical Description of the Participants

Descriptive statistical analysis was employed to give an overview of the participants' biographical characteristics. The variables included faculty, year of study, bursary status and ethnic group. Valid information was provided by 237 participants – 44.73% (106) participants from the Business and Management Science Faculty, 15.19% (36) from Applied Science, 14.35% (34) from Engineering and the Built Environment, 10.13% (24) from Education, 8.86% (21) from Health and Wellness Science and 6.75% (16) from Informatics and Design, as shown in **Table 4.3 & Figure 4.1** below. The result also indicated that 33.33% (79) of the participants were first year students, 29.54% (70) second year students and 37.13% (88) third year students (**Table 4.3 & Figure 4.2** below). Most of the respondents had been awarded a bursary – 78.06% (185), while the remainder had either received a rejection – 8.86% (21), were awaiting confirmation – 8.02% (19) or had received a private bursary award – 5.06% (12) (see **Table 4.3 & Figure 4.3** below). Also, 83.97% (199) of respondents were Black South Africans, 15.61% (37) were Coloured and 0.42% (1) of Asian descent.

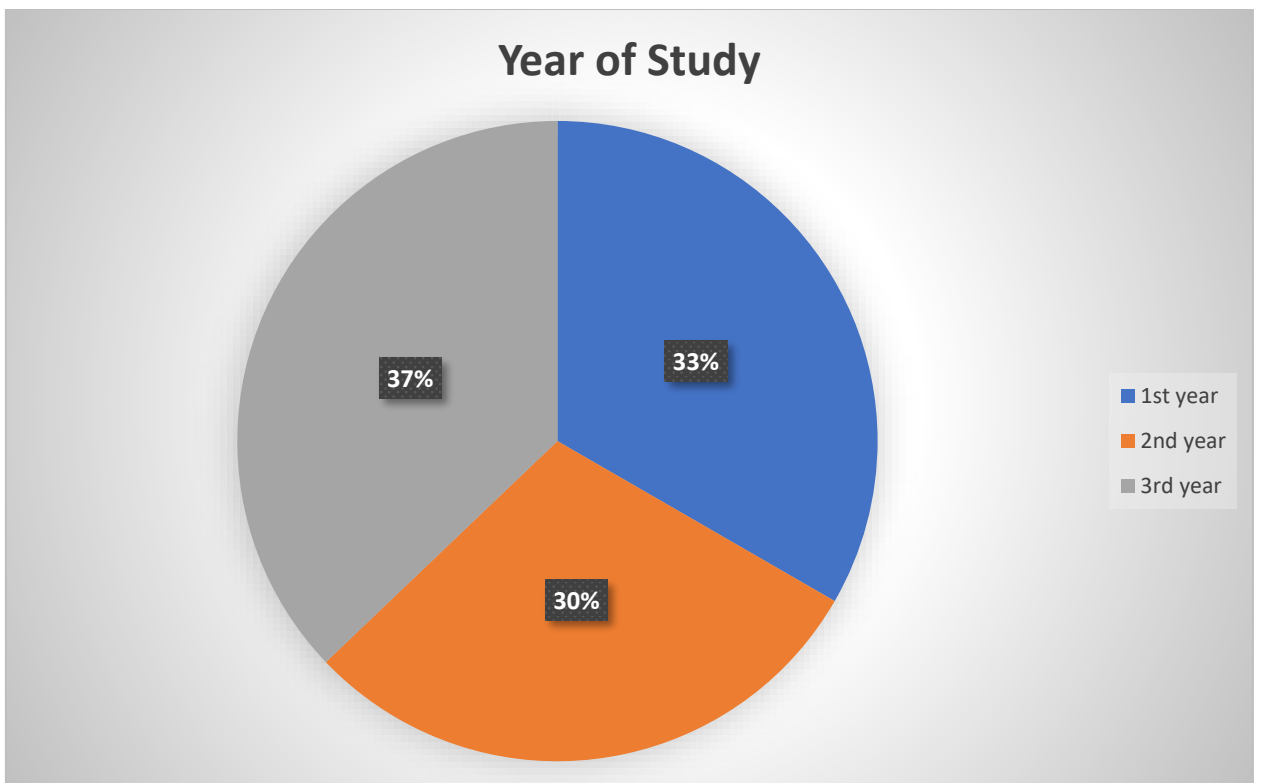
**Table 4.3: Students' Biographical Information (n=237)**

<b>Variable</b>	<b>Frequency</b>	<b>Percent (%)</b>
<b>Faculty</b>		
Business and Management Science	106	44.73
Applied Science	36	15.19
Engineering and the Built Environment	34	14.35
Education	24	10.13
Health and Wellness Science	21	8.86
Informatics and Design	16	6.75
<b>Year of Study</b>		
1st year	79	33.33
2nd year	70	29.54
3rd year	88	37.13
<b>Bursary Status</b>		
NSFAS awarded	185	78.06
NSFAS rejected	21	8.86
NSFAS waiting for confirmation	19	8.02
Private bursary awarded	12	5.06
<b>Ethnic Group</b>		
Black	199	83.97
Coloured	37	15.61
Asian	1	0.42

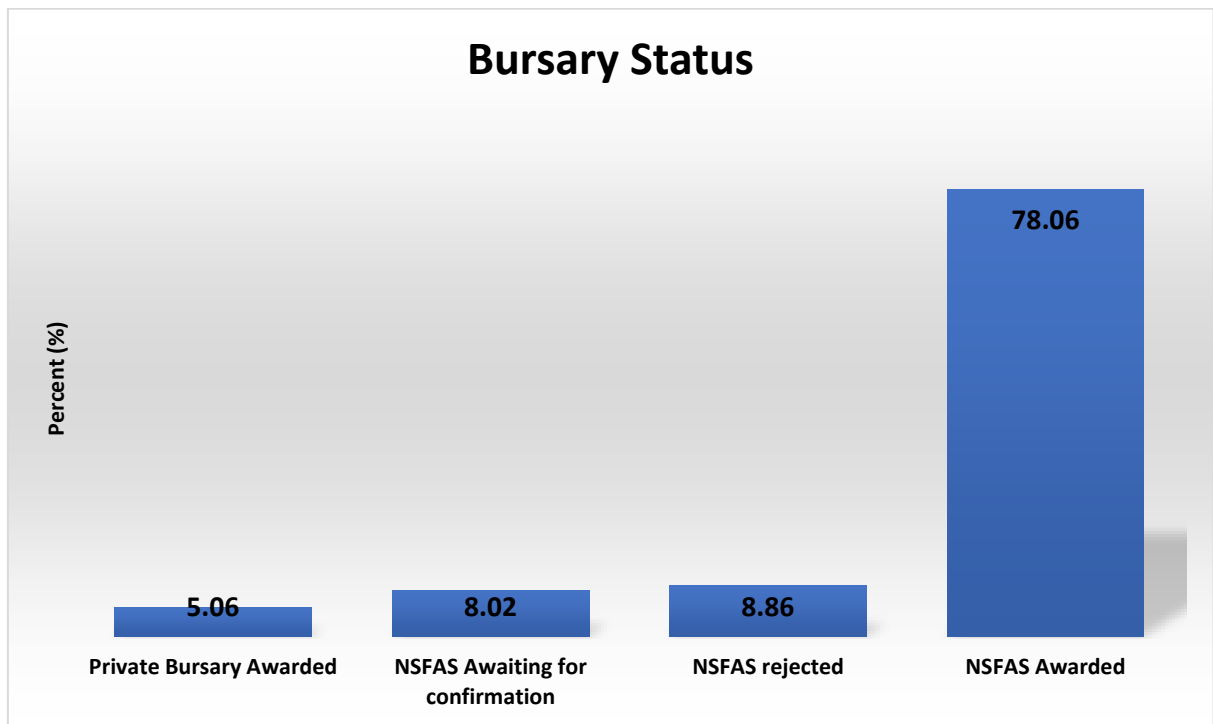
**Figure 4.1: Faculty of participants**



**Figure 4.2: Year of Study**



**Figure 4.3: Bursary Status**



### 4.3 Reliability of the Instrument

The capacity of a measuring tool to yield consistent results after repeated measurements is referred to as a research instrument's reliability (Malhotra, 2004). Participants were asked to rate their perceptions of SQ provided by the FAO employing a 25-item Likert scale with 5 points (*1 strongly disagrees, 2 disagrees, 3 is indifferent, 4 is in agree, and 5 is strongly agree*) and a 9-item 5 Likert scale with 5 points (*1 Strongly disagree, 2 Disagree, 3 Indifferent, 4 Agree and 5 Strongly agree*), that measure the students' perception of the competence of the FAO staff.

**Table 4.1: Summary of the Reliability of the Scale Dimensions of Students' Perception of Service Quality (SQ) of the Financial Aid Office**

Scale	No. of Items	Cronbach's Alpha ( $\alpha$ )
Assurance	5	0.896
Tangibles	5	0.737
Empathy	5	0.889
Responsiveness	5	0.695
Reliability		0.892
<b>Overall Perception of Service Quality (SQ)</b>	<b>25</b>	<b>0.947</b>

**Table 4.2: Summary of the Reliability of the Scale Dimensions of Students' Perception of Staff Competence of the Financial Aid Office.**

Scale	No. of Items	Cronbach's Alpha ( $\alpha$ )
<b>Overall Perception of Staff Competence (SC)</b>	<b>9</b>	<b>0.945</b>

The reliability of the data collection instrument was established in order to assess if the instrument will produce the same results when used again under the same conditions. Cronbach's alpha ( $\alpha$ ) was applied to ascertain the internal consistency reliability in order to access the consistency results across items on the same test. Cronbach's alpha ( $\alpha$ ) was applied to evaluate the item internal consistency of the 25-item 5-point Likert scale that measured perceptions of SQ provided by the FAO and the 9-item 5-point Likert scale was applied in the questionnaire to measure the students' perception of staff competence (SC) of the FAO's staff by employing the SPSS v20. The item internal consistency was considered substantial for all items in **Tables 4.1** and **4.2** above because as an alpha >0.70 was recorded which is considered desirable (Snoek, Skovlund & Pouwer, 2007).

#### **4.4 Research Questions and Statistical Analyses**

##### **4.4.1 Research Question 1: What are students' perceptions of the service quality provided by the Financial Aid office at the selected UoT?**

Research Question 1 addressed students' perceptions of the SQ provided by the FAO. The ratings were categorized into five domains – assurance, tangibles, empathy, responsiveness and reliability. A descriptive statistical analysis of the ratings on a five-point Likert scale ranging from *strongly disagree* to *strongly agree* suggested that SQ is perceived poorly in all domains because the mean scores were below the cut-off point of 3.5. Also, the majority of respondents believe that the SQ was below 50% most of the time.



**Table 4.4: Mean and Proportional Ratings of Perceived SQ based on SERVPERF Survey Items of Participants (n=237)**

*SD=Standard deviation*

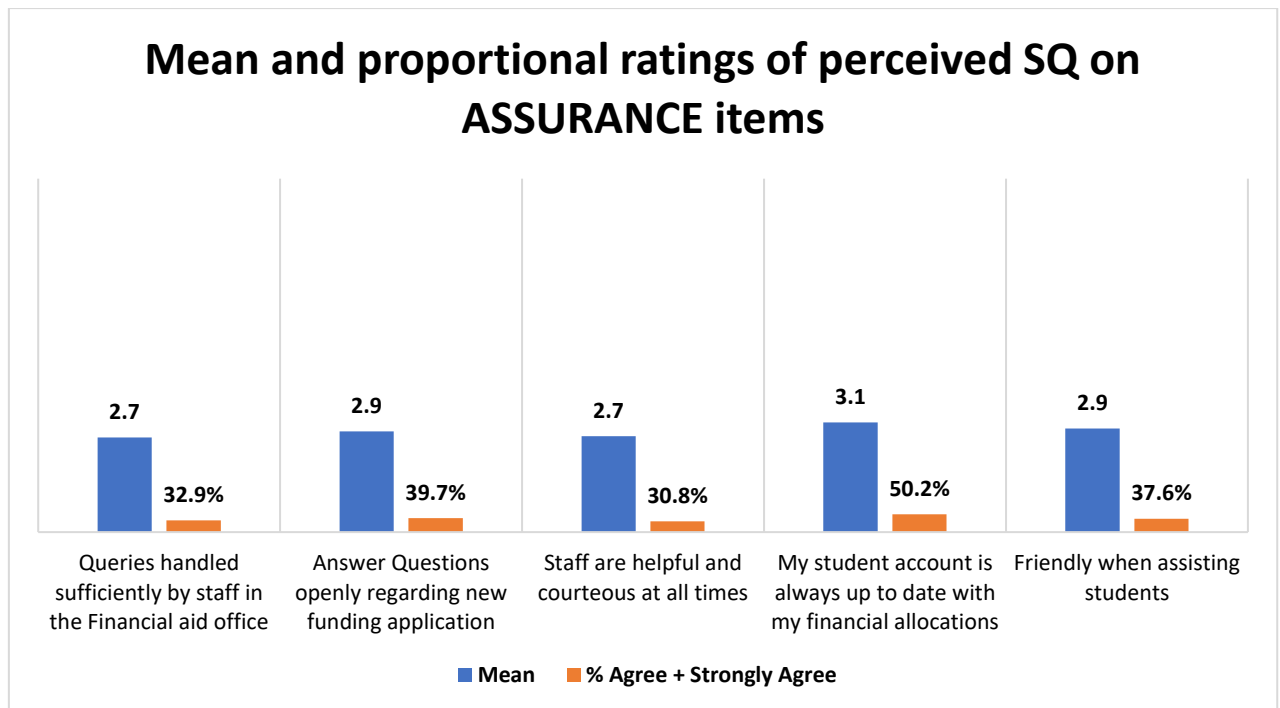
Item	Variables	Mean	SD	% Agree + Strongly Agree
<b>ASSURANCE</b>				
1	Queries handled sufficiently by staff in the Financial Aid Office.	2.68	1.26	78 (32.91)
2	Answer questions openly regarding new funding application.	2.85	1.29	94 (39.66)
3	Staff are helpful and courteous at all times.	2.71	0.97	73 (30.80)
4	My student account is always up to date with my financial allocations.	3.10	1.29	119 (50.21)
5	Friendly when assisting students.	2.93	1.24	89 (37.55)
<b>TANGIBLES</b>				
6	Notices, posters and advertising material placed around the campus are informative enough.	3.17	1.14	117 (49.37)
7	Provides information on the availability of bursaries and loans.	3.19	1.19	123 (51.90)
8	Application forms for bursaries and loans are always available.	3.20	1.20	123 (51.90)
9	The location of the office makes it easy to find.	3.23	1.20	130 (54.85)
10	The staff are dressed professionally.	3.64	0.87	158 (66.67)
<b>EMPATHY</b>				
11	Easily accessible by telephone.	2.51	1.29	70 (29.54)
12	Individualised attention received from the staff.	2.98	1.27	99 (41.77)
13	Staff are sincere with student on application outcome.	3.0	1.24	102 (43.04)
14	The feedback on funding application is timely.	2.66	1.29	80 (33.76)
15	Staff show understanding of students' needs.	2.72	1.34	82 (34.60)
<b>RESPONSIVENESS</b>				
16	Resolves loan/bursary related problems quickly and efficiently.	2.54	1.29	67 (28.27)
17	Assist with incomplete application.	2.90	1.22	91 (38.40)
18	Regular contact with student on incomplete application.	2.70	1.22	69 (29.11)
19	Not willing to assist with queries.	2.95	1.16	86 (36.29)
20	Take time to respond to email queries.	2.37	1.30	49 (20.68)
<b>RELIABILITY</b>				
21	Application forms are never misplaced.	3.12	1.09	96 (40.51)
22	My application for financial assistance, if submitted by the closing date, is responded to before the following academic registration period.	3.05	1.09	88 (37.13)
23	When I change from one bursary/loan scheme to another, the Financial Aid Office staff ensure that these changes are processed accurately and promptly.	3.07	1.07	85 (35.86)
24	Incorrect financial allocations are reversed promptly and accurately on my account.	2.91	1.08	76 (32.07)
25	Correct payments are promptly allocated to student accounts after the registration process.	3.12	1.27	126 (53.16)

### **Assurance**

When students were asked if their student account is constantly kept current with their financial allocations, the service performance evaluations were highest, scoring highest based on a Likert scale of 1 (*strongly disagree*) to 5 (*strongly agree*). The average  $M = 3.10$  with 50.21% of respondents who agreed or strongly agreed. This figure was also below the cut-off mean of 3.5. Rating scores regarding whether queries were handled effectively by FAO staff was the lowest at  $M = 2.68$  with 32.91% of respondents who agree or strongly agree. Rating scores for 'answering questions openly regarding new funding applications' was  $M = 2.85$  with 39.66% of respondents who agree or strongly agree. Rating scores for "staff are helpful and courteous at all times" was  $M = 2.71$  with 30.80% of respondents who agree or strongly agree. Rating

scores for ‘staff being friendly when assisting students’ was  $M = 2.93$  with 37.55% of respondents who agree or strongly agree. Analysis of the descriptive statistics was carried out relating to each of the five-service quality dimension for the assurance domain as shown in **Table 4.4** and **Figure 4.4** below.

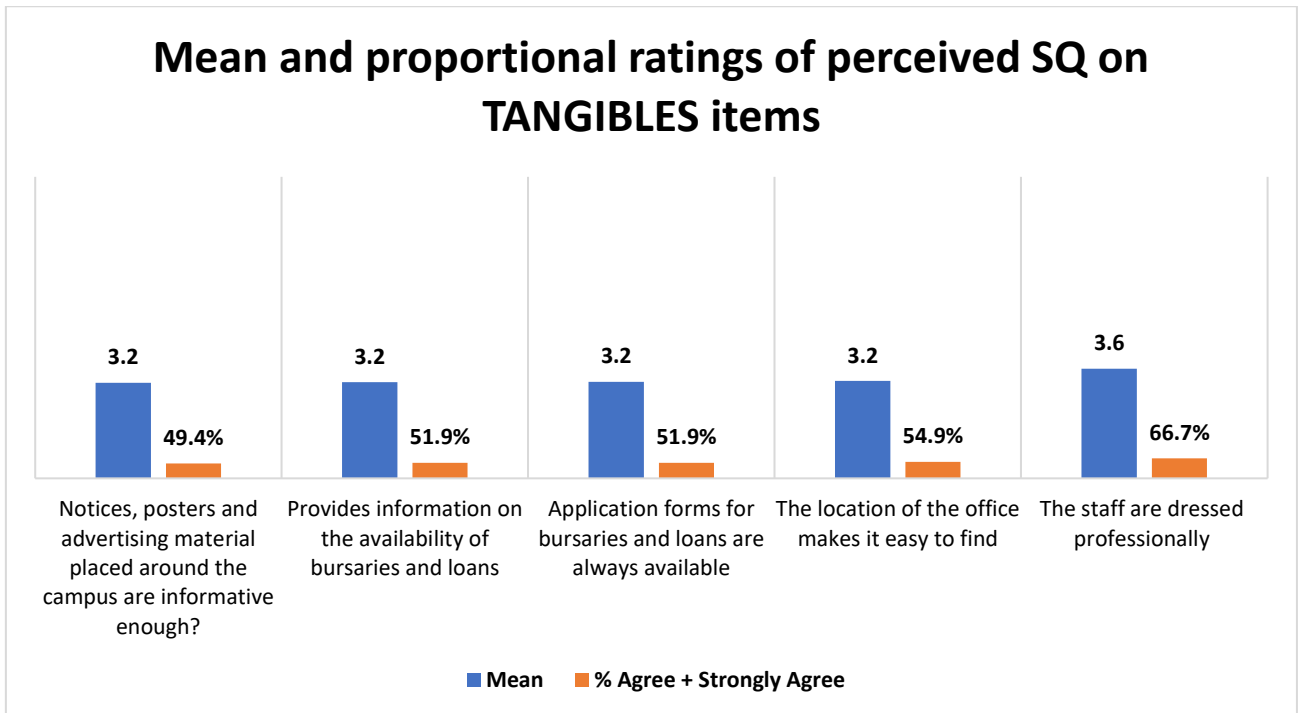
**Figure 4.4: Mean and Proportional Ratings of Perceived SQ on Assurance Items of Participants.**



### ***Tangibles***

When students were asked to rate whether the FAO employees are dressed professionally based on a Likert scale of 1 (*strongly disagree*) to 5 (*strongly agree*), the service performance scores were highest. The average  $M = 3.64$  with 66.67% of respondents who agree or strongly agree. This result was slightly above the cut-off mean of 3.5. Rating scores regarding whether “notices, posters and advertising material placed around the campus are informative enough” was lowest at  $M = 3.17$  with 49.37% of respondents who agree or strongly agree. Rating scores for provides “information on the availability of bursaries and loans” was  $M = 3.19$  with 51.90% of respondents who agree or strongly agree. The rating score for “application forms for bursaries and loans are always available” was  $M = 3.20$  with 51.90% of respondents who agree or strongly agree. Rating scores for “the location of the office makes it easy to find” was  $M = 3.23$  with 54.85% of respondents who agree or strongly agree. As shown in Table 4.4 and Figure 4.5 below, an analysis of the descriptive data for the Tangibles domain was examined for each of the five services.

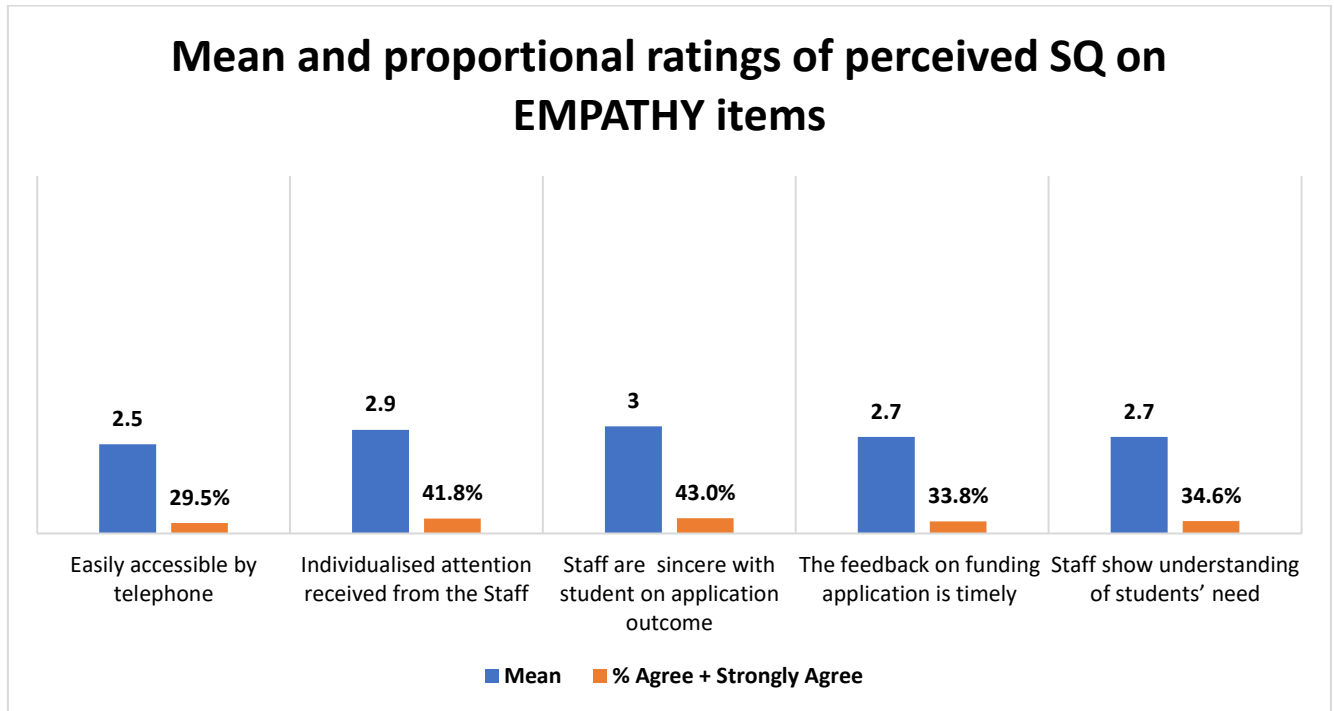
**Figure 4.5: Mean and Proportional Ratings of Perceived SQ on Tangibles Items of Participants**



### ***Empathy***

When students were asked if ‘staff are sincere with student on application outcome’ the service performance ratings based on a Likert scale of 1 (*strongly disagree*) to 5 (*strongly agree*) were at their highest. The average  $M = 3.0$  with 43.04% of respondents who agree or strongly agree. This figure was below the cut-off mean of 3.5. Rating scores regarding whether the FAO was ‘easily accessible by telephone’ was lowest at  $M = 2.51$  with 29.54% of respondents who agree or strongly agree. Rating scores on ‘individualised attention received from the staff’ was  $M = 2.98$  with 41.77% of respondents who agree or strongly agree. Rating scores on ‘feedback on funding application is timely’ was  $M = 2.66$  with 33.76% of respondents who agree or strongly agree. Rating scores on ‘staff show understanding of students’ needs’ was  $M = 2.72$  with 34.60% of respondents who agree or strongly agree. Table 4.4 and Figure 4.6 below show the results of an analysis of the descriptive statistics for each of the five services for the empathy domain.

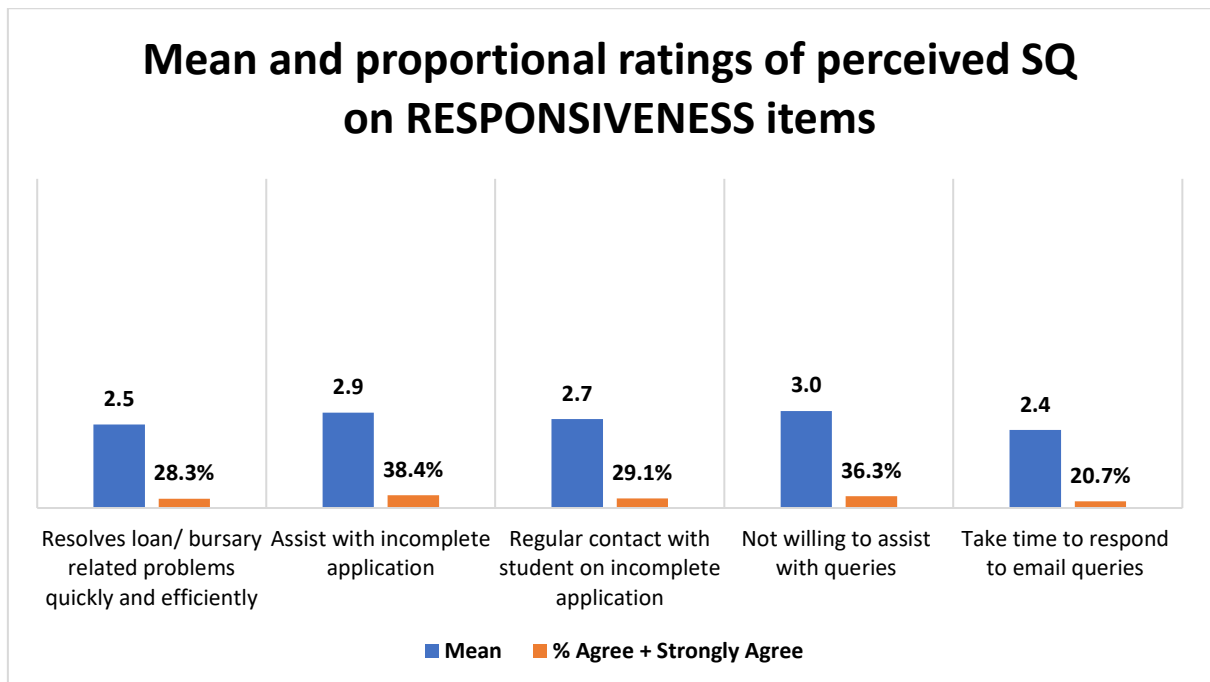
**Figure 4.6 : Mean and Proportional Ratings of Perceived SQ on Empathy Items of Participants**



### **Responsiveness**

Students' responses that FAO is 'not willing to assist with queries' received the highest service performance ratings based on a Likert scale of 1 (*strongly disagree*) to 5 (*strongly agree*). Items 19 and 20 were reversed so higher scores reflect better perception, as is in the rest of the items. The average  $M = 2.95$  with 36.29% of respondents who agree or strongly agree. This figure was below the cut-off mean of 3.5. Rating scores on the FAO staff 'take time to respond to email queries' was lowest at  $M = 2.37$  with 20.68% of respondents who agree or strongly agree. Rating scores on FAO 'resolves loan/bursary related problems quickly and efficiently' was  $M = 2.54$  with 28.27% of respondents who agree or strongly agree. Rating scores on FAO staff 'assist with incomplete application' was  $M = 2.90$  with 38.40% of respondents who agree or strongly agree. Rating scores on 'regular contact with the student on the incomplete application' was  $M = 2.70$  with 29.11% of respondents who agree or strongly agree. For the responsiveness domain, an analysis of the descriptive data was completed for each of the five services, as shown in Table 4 and Figure 7 below.

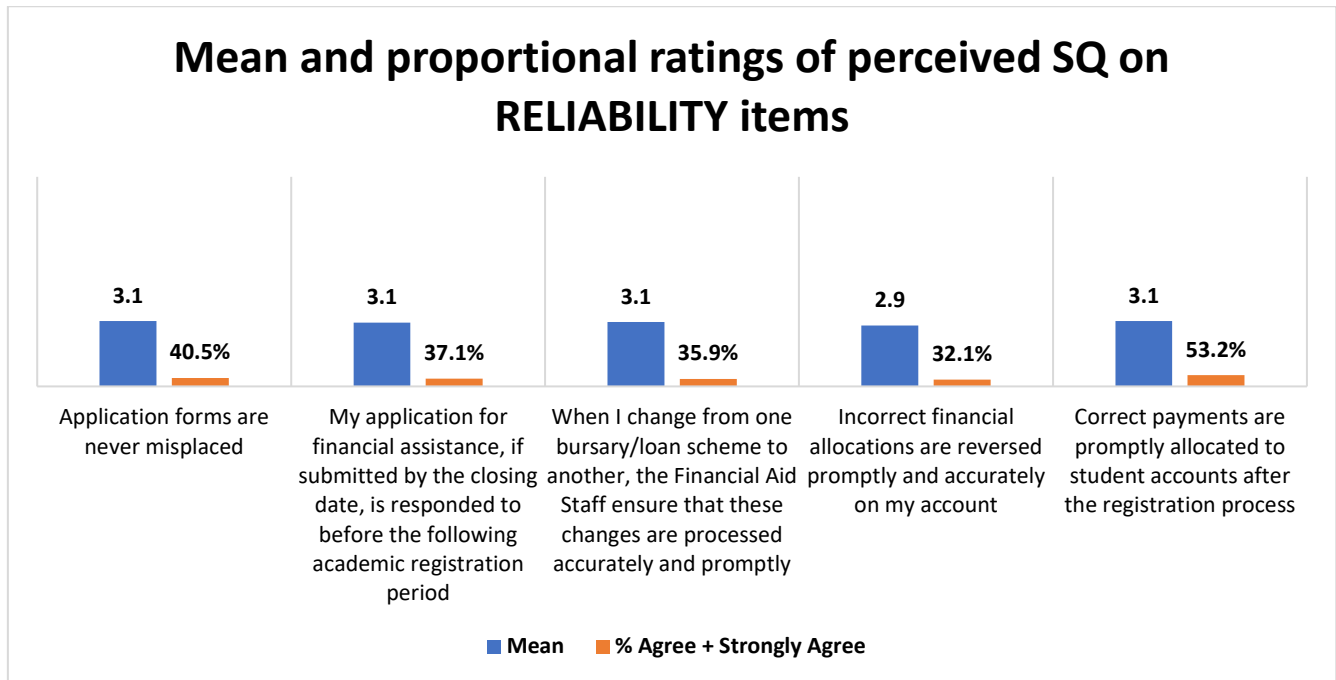
**Figure 4.7: Mean and proportional ratings of perceived SQ on Responsiveness items of participants**



### **Reliability**

Based on a Likert scale of 1 (*strongly disagree*) to 5 (*strongly agree*), the service performance ratings were highest when respondents said that after the registration process, the ‘application forms are never misplaced/lost’ and that the correct funds are immediately distributed to student accounts. The average  $M = 3.12$  with 40.51% and 53.16% of respondents who agree or strongly agree. This rating was below the cut-off mean of 3.5. Rating scores on “incorrect financial allocations are reversed promptly and accurately on my account” was lowest at  $M = 2.91$  with 32.07% of respondents who agree or strongly agree. Rating scores on “my application for financial assistance, if submitted by the closing date, are responded to before the following academic registration period” was  $M = 3.05$  with 37.13% of respondents who agree or strongly agree. Rating scores on “when I change from one bursary/loan scheme to another, the Financial Aid Staff ensure that these changes are processed accurately and promptly” was  $M = 3.07$  with 35.86% of respondents who agree or strongly agree. For the reliability domain, an analysis of the descriptive statistics was conducted based upon each of the five services, as shown in Table 4.4 and Figure 4.8 below.

**Figure 4.8: Mean and Proportional Ratings of Perceived SQ on Reliability Items of Participants**



**One-sample statistics for perceptions of SQ categories based on SERVPERF survey items of participants.**

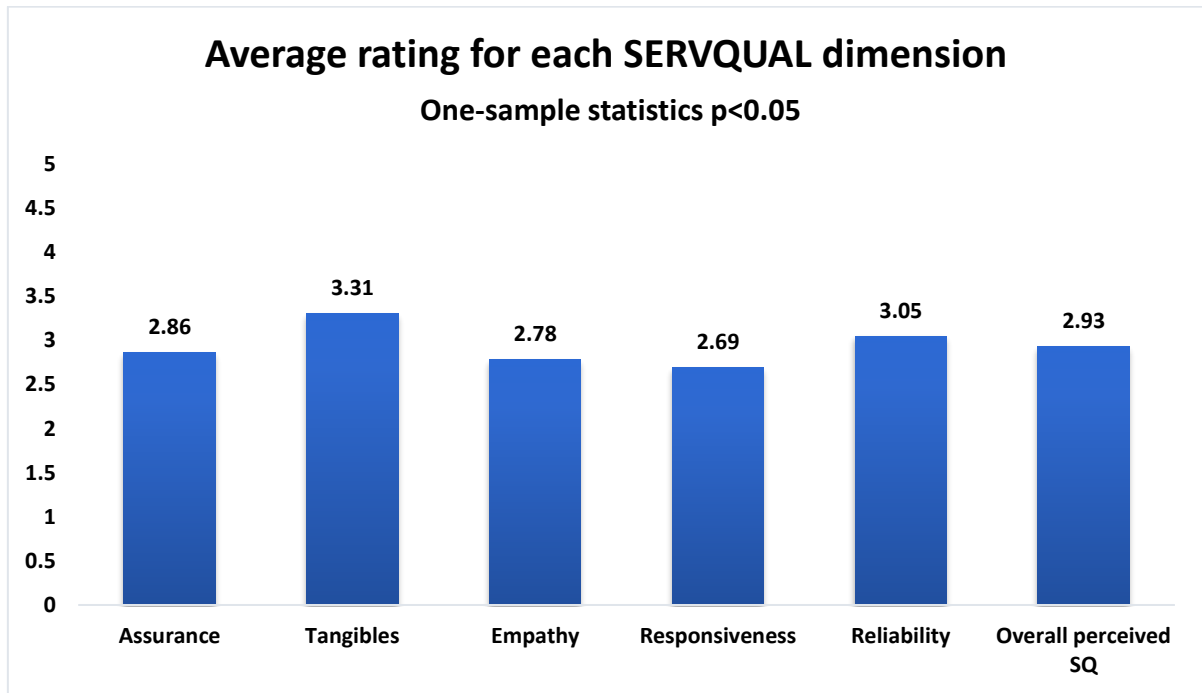
The means of each individual item were organised in accordance with the dimension of SQ . The range of respondents' ratings of the perceived SQ was responsiveness, with a mean  $M = 2.69$ , to reliability, with a mean  $M = 3.05$  (see Table 5 below). The range of the combined ratings' standard deviations was 0.83 to 1.05. The area of service reliability received the highest perceived degree of SQ from the responding students ( $M = 3.05$ ), and the lowest in the area of responsiveness ( $M = 2.69$ ). Based upon the one sample statistics, it is noted that the experimental average for all items being below the cut-off point (3.5) and the statistical significance of the differences revealed, it can be shown that all services offered by the FAO were perceived to be below the expected SQ level. ( $p < 0.05$ ) as displayed in Figure 4.9 and Table 4.5 below.

**Table 4.5: One-sample statistics for perceptions of SQ categories based on SERVPERF survey items of participants ( $n=237$ )**

Category	Variables	Mean	SD	Std. Error Mean	t-test	p-value
1	Assurance	2.86	1.05	0.069	9.38	0.001*
2	Tangibles	3.31	0.83	0.054	3.52	0.001*
3	Empathy	2.78	1.07	0.070	10.38	0.001*
4	Responsiveness	2.69	0.83	0.054	14.90	0.001*
5	Reliability	3.05	0.85	0.055	8.10	0.001*
<b>Overall perceived SQ</b>		<b>2.93</b>	<b>1.0</b>	<b>0.065</b>	<b>8.83</b>	<b>0.001*</b>

*\*Statistically significant ( $p < 0.05$ ); "t-test=Student t-test; SD=Standard deviation"*

**Figure 4.9: Average Rating for each SERVQUAL Dimension**





**4.4.2 Research Question 2:** What are students’ perceptions of staff competence of the Financial Aid office at the selected UoT?

Research Question 2 addressed students’ perceptions of SC of the FAO staff. The ratings had 9-item questions. Using SPSS, a descriptive statistical analysis of the responses on a Likert scale of 1 (*strongly disagree*) to 5, (*strongly agree*) for the nine survey items was carried out. The ratings from respondents imply that they perceived SC to be poor across all of the items because the mean scores were below the cut-off point of 3.5. Also, respondents agree or strongly agree that the SQ provided by the FAO staff also was below 50% most of the time.

**Table 4.6: Mean and proportional ratings of perceived SC based upon the survey items for each participant (n=237)**

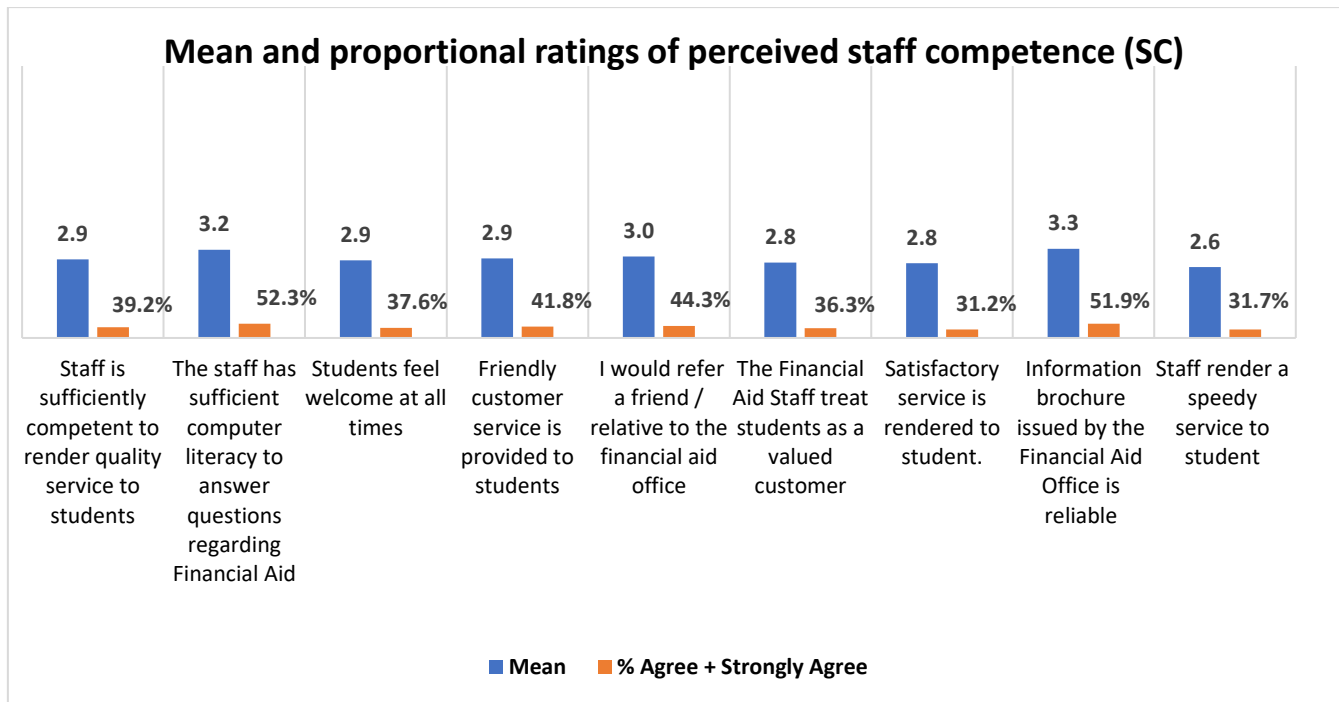
Item	Variables	Mean	SD	% Agree + Strongly Agree
1	FAO staff is sufficiently competent to render quality service to students	2.89	1.17	93 (39.24)
2	FAO staff has sufficient computer literacy to answer questions regarding financial aid.	3.24	1.11	124 (52.32)
3	Students feel welcome at all times.	2.85	1.22	89 (37.55)
4	Friendly customer service is provided to students.	2.93	1.21	99 (41.77)
5	I would refer a friend/relative to the Financial Aid Office.	3.0	1.26	105 (44.30)
6	The Financial Aid Staff treat students as a valued customer.	2.77	1.26	86 (36.26)
7	Satisfactory service is rendered to students.	2.75	1.19	74 (31.22)
8	Information brochure issued by the Financial Aid Office is reliable.	3.28	1.14	123 (51.90)
9	FAO staff render a speedy service to students.	2.61	1.24	75 (31.65)

*SD=Standard deviation*

The highest scores for service performance on a Likert scale of 1 (*strongly disagree*) to 5, (*strongly agree*), came from respondents who said the “information brochure issued by the Financial Aid Office is reliable”. The average  $M = 3.28$  with 51.90% of respondents who agree or strongly agree. This figure was below the cut-off mean of 3.5. Rating scores on ‘satisfactory/speedy service is rendered to students’ was lowest at  $M = 2.61$  with 31.65% of respondents who agree or strongly agree. Rating scores on “FAO staff is sufficiently competent to render quality service to students” was  $M = 2.89$  with 39.24% of respondents who agree or strongly agree. Rating scores on FAO ‘staff has sufficient computer literacy to answer questions regarding financial aid’ was  $M = 3.24$  with 52.32% of respondents who agree or strongly agree. Rating scores on ‘students feel welcome at all times’ was  $M = 2.85$  with 37.55% of respondents who agree or strongly agree. Rating scores on ‘friendly customer service is provided to students’ was  $M = 2.93$  with 41.77% of respondents who agree or strongly agree.

Rating scores on ‘I would refer a friend/relative to the Financial Aid Office’ was  $M = 3.0$  with 44.30% of respondents who agree or strongly agree. Rating scores on the “Financial Aid Staff treat students as a valued customer” was  $M = 2.77$  with 36.26% of respondents who agree or strongly agree. Rating scores on ‘satisfactory service is rendered to students’ was  $M = 2.75$  with 31.22% of respondents who agree or strongly agree. According to Table 4.6 and Figure 4.10 below, analysis of the descriptive statistics was conducted for each of nine-item scales.

**Figure 4.10: Mean and Proportional Ratings of Perceived Staff Competence (SC)**



### One-sample statistics for perceptions of staff competence of participants

Based upon the one sample statistics, it is observed that the respondents’ perceptions of all the services offered by the FAO with regard to staff competence were lower than anticipated since the experimental average for all items fell below the threshold (3.5), with an average mean score of  $M=2.93$  and the differences reported were statistically significant ( $p<0.05$ ) as shown in **Table 4.7** below.

**Table 4.7: One-sample Statistics for Perceptions of Staff Competence (SC) based upon the Survey Items for Each Participant ( $n=237$ )**

Item	Variables	Mean $\pm$ SD	Std. Error Mean	t-test	p-value
------	-----------	---------------	-----------------	--------	---------

1	Staff is sufficiently competent to render quality service to students.	2.89 ± 1.17	0.076	8.0	0.001*
2	The staff has sufficient computer literacy to answer questions regarding financial aid.	3.24 ± 1.11	0.072	3.55	0.001*
3	Students feel welcome at all times.	2.85 ± 1.22	0.079	8.24	0.001*
4	Friendly customer service is provided to students.	2.93 ± 1.21	0.079	7.21	0.001*
5	I would refer a friend/relative to the Financial Aid Office.	3.0 ± 1.26	0.082	6.07	0.001*
6	The Financial Aid staff treat students as a valued customer.	2.77 ± 1.26	0.082	8.91	0.001*
7	Satisfactory service is rendered to students.	2.75 ± 1.19	0.078	9.68	0.001*
8	The information brochure issued by the Financial Aid Office is reliable.	3.28 ± 1.14	0.074	2.90	0.003*
9	Staff render a speedy service to students.	2.61 ± 1.14	0.081	11.01	0.001*
<b>Overall Perception of Staff Competence (SC)</b>		<b>2.93 ± 1.01</b>	<b>0.065</b>	<b>8.83</b>	<b>0.001*</b>

\*Statistically significant ( $p < 0.05$ ); "t-test=Student t-test; SD=Standard deviation"

#### 4.4.3 Research Question 3: Is there an association between students' perceptions of staff competence and the service quality of Financial Aid Office at a selected university of technology?

Research Question 3 looks at the relationship between the responding students' perceptions regarding the SC and how it affects their perception regarding the SQ offered by the FAO.

**Table 4.8** below shows the Pearson correlations between the respondents' perceptions of SC and their perception of the SQ domains – assurance, tangibility, empathy, responsiveness and reliability. All correlations were in the positive direction and were strong, showing that increased perception of SC results in an increased perception of service quality. Empathy and assurance had the strongest positive correlation with SC at ( $r=0.86$ , 95%CI: 0.74-0.86,  $p=0.001$ ) and ( $r=0.83$ , 95%CI: 0.72-0.85,  $p=0.001$ ), followed by reliability ( $r=0.78$ , 95%CI: 0.82-0.93,  $p=0.001$ ), responsiveness ( $r=0.71$ , 95%CI: 0.74-0.96,  $p=0.001$ ) and tangibles ( $r=0.69$ , 95%CI: 0.72-0.94,  $p=0.001$ ). Overall SQ also had a strong correlation with SC ( $r=0.90$ , 95%CI: 0.86-0.97,  $p=0.001$ ), as shown in the Scattered Plot (**Figure 11**).

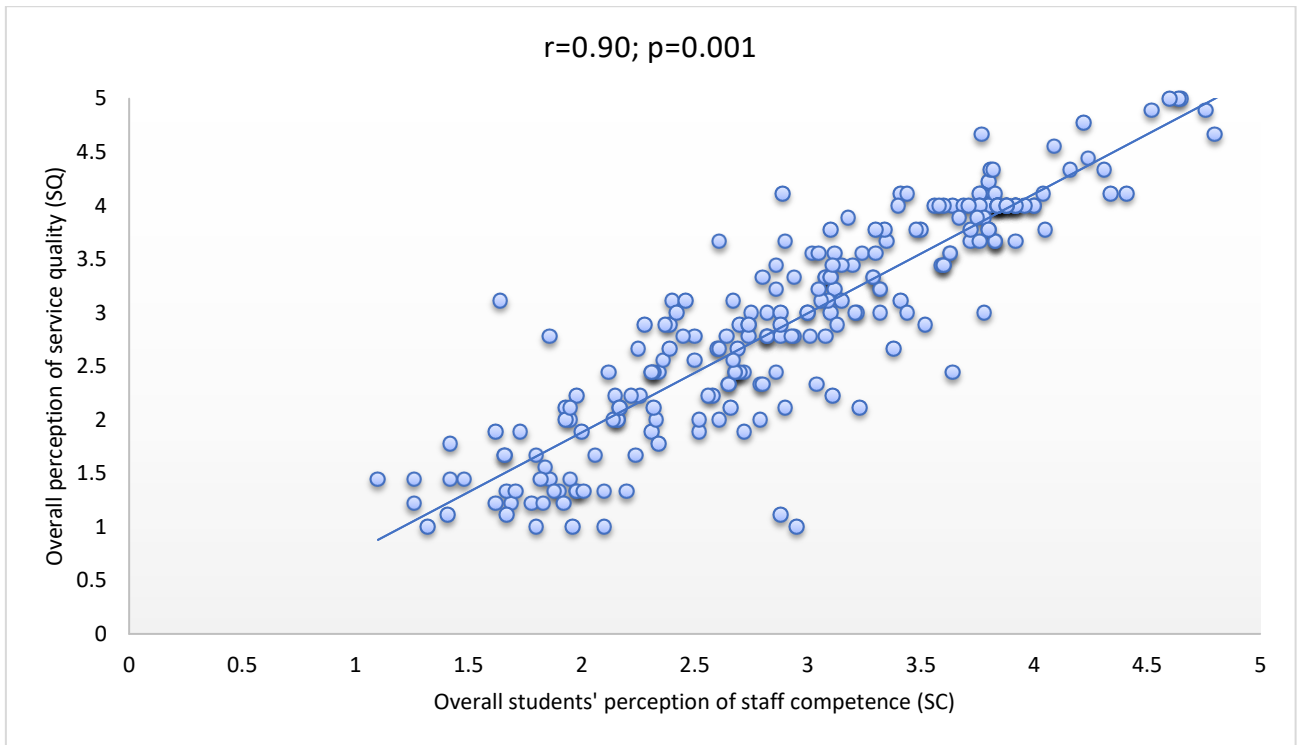
**Table 4.8: Pearson's Correlation Coefficient between SC and SQ (N = 237)**

Category	Variables	R	R <sup>2</sup>	95%CI		p-value
				Lower	Upper	
1	Assurance	0.83	0.69	0.72	0.85	0.001*

2	Tangibles	0.69	0.48	0.72	0.94	0.001*
3	Empathy	0.86	0.73	0.74	0.86	0.001*
4	Responsiveness	0.71	0.50	0.74	0.96	0.001*
5	Reliability	0.78	0.60	0.82	0.93	0.001*
<b>Overall perceived SQ</b>		<b>0.90</b>	<b>0.80</b>	<b>0.86</b>	<b>0.97</b>	<b>0.001*</b>

*“Statistically significant ( $p < 0.05$ );  $r = \text{Pearson's correlation coefficient}$ ”*

**Figure 4.11: scatter plots showing the association between student’s perception of staff competence (SC) and service quality (SQ) of Financial aid Office.**



**4.4.4 Research Question 4:** Is there an association between the biographical characteristics of the students and their perceptions on service quality of the Financial Aid Office at a selected UoT?

Research Question 4 looks at the relationship between the biographical details of students and the respondents’ perceptions on SQ of the FAO and whether differences exist in students’ perception of SQ on the basis of their (a) faculty, (b) year of study and (c) bursary status. ANOVA was performed to determine statistically significant differences in means of SQ across biographical characteristics. The procedure involved assessing the equality of covariance matrices, which checks the assumption of homogeneity of mean-variance across the groups (3 or more) using  $p < 0.05$  as a criterion. ANOVA tests revealed no significant association between faculty, year of study and students’ perceptions of SQ. Bursary status was statistically significantly associated with students’ perceptions of SQ of the FAO, because those respondents who indicated NSFAS was awarded to them showed a higher score ( $M=3.04$ ) on the perception of SQ compared to those respondents who were awaiting confirmation ( $M=2.51$ ), had been rejected ( $M=2.25$ ) ( $P=0.003$ ) or had received a private bursary ( $M=2.76$ ), as shown in **Table 4.9** below.

**Table 4.9: Association between Biographical Characteristics of the Students and their Perceptions of Service Quality of Financial Aid office ( $n=237$ )**

Variable	Mean ± SD	ANOVA (F-statistic)	p-value
Faculty		1.26	0.278

Business and Management Science	2.89 ± 0.81		
Applied Science	2.89 ± 0.82		
Engineering and the Built Environment	2.69 ± 0.78		
Education	2.99 ± 0.82		
Health and Wellness Science	3.14 ± 0.74		
Informatics and Design	2.75 ± 0.98		
<b>Year of Study</b>		0.66	0.518
1st year	3.02 ± 0.81		
2nd year	2.92 ± 0.86		
3rd year	2.88 ± 0.76		
<b>Bursary Status</b>		<b>4.74</b>	<b>0.003*</b>
NSFAS waiting for confirmation	2.51 ± 0.61		
NSFAS awarded	3.04 ± 0.80		
NSFAS rejected	2.25 ± 0.72		
Private Bursary awarded	2.76 ± 0.89		

“Statistically significant ( $p < 0.05$ ); ANOVA=Analysis of variance (F-Statistic); SD=Standard deviation”

#### 4.4.5 Research Question 5: Is there an association between the biographical characteristics of the students and their perceptions of staff competence of the FAO at a selected UoT?

Research Question 5 looks at the relationship between the biographical characteristics and students’ perceptions of the SC of the FAO and whether there are differences in students’ perception of SC based upon their (a) faculty, (b) year of study and (c) bursary status. ANOVA was performed to determine statistically significant differences in means of SC across biographical characteristics. The procedure involved the testing of equality of covariance matrices, which checks the assumption of homogeneity of mean-variance across the groups (3 or more) using  $p < 0.05$  as a criterion. ANOVA tests revealed no significant association between faculty, year of study and students’ perceptions of SC. Bursary status was statistically significantly associated with students’ perceptions of SC, because those respondents who indicated NSFAS was awarded to them showed a higher score ( $M=3.02$ ) on the perception of SCs to those who were awaiting confirmation ( $M=2.61$ ), had been rejected ( $M=2.79$ ) ( $P=0.044$ ) or had received a private bursary ( $M=2.79$ ), as shown in **Table 4.10** below.

**Table 4.10: Association between Biographical Characteristics of the Students and their Perceptions of Staff Competence of Financial Aid Office ( $n=237$ ).**

Variable	Mean (SD)	ANOVA (F-statistic)	p-value
<b>Faculty</b>		0.36	0.878
Business and Management Science	2.89 ± 1.04		

Applied Science	2.90 ± 0.94		
Engineering and the Built Environment	2.87 ± 0.92		
Education	3.14 ± 0.94		
Health and Wellness Science	3.06 ± 1.03		
Informatics and Design	2.86 ± 1.15		
<b>Year of Study</b>		<b>2.35</b>	<b>0.098</b>
1st year	3.12 ± 0.95		
2nd year	2.88 ± 1.09		
3rd year	2.79 ± 0.94		
<b>Bursary Status</b>		<b>2.75</b>	<b>0.044*</b>
NSFAS awaiting confirmation	2.61 ± 0.78		
NSFAS awarded	3.02 ± 1.0		
NSFAS rejected	2.47 ± 1.0		
Private Bursary awarded	2.79 ± 1.05		

*“Statistically significant (p<0.05); ANOVA=Analysis of variance (F-Statistic); SD=Standard deviation”*

#### 4.5 Summary

Upon receipt of information gathered using an online SERVQUAL-based survey, data was cleaned and then analysed using SPSS version 20.0. This process was performed with the intention of fulfilling the research purpose of evaluating students’ perceptions regarding the SQ provided by the FAO at the selected UoT. Additionally, to answer the research questions, detailed accounts were provided of the following: reliability of the instrument, biographical description of respondents, research questions and statistical analysis. The research results were organised into categories. (a) respondents’ biographical characteristics, and (b) research questions and statistical analyses. It is through this process that the responding students’ perceptions of the SQ provided by the FAO at a selected UoT were revealed. The findings highlighted that these students are dissatisfied with SQ provided by the FAO across all five SQ service quality dimensions, except for the tangibility dimension.

## CHAPTER FIVE

### CONCLUSION AND RECOMMENDATIONS

## **5.1 Introduction**

This section includes a discussion of the findings, conclusions reached, and recommendations made in relation to this research study. Additionally, the investigation's limitations are described. Related research areas that could be explored in the future are also outlined.

## **5.2 A brief overview**

This study was conducted for the purpose of investigating students' perceptions of the SQ of the FAO at a selected UoT. The study seeks to understand and describe the challenges that the FAO faces in the administration of student funding. As HEIs currently place a greater emphasis on student satisfaction and SQ, it is essential that the FAO's staff has an understanding of the responding students' perception of its current offering of SQ to students. It needs to understand how students feel about the service it received from FAO staff and to monitor the quality of such financial services for the purpose of ensuring both SQ and students' satisfaction.

## **5.3 Findings of the Study**

Below are the results of the analysis of the data collected via the electronic questionnaire based upon the five dimensions of SQ:

### **5.3.1 Dimensions of Service Quality**

The five dimensions of SQ (assurance, tangible, empathy, responsiveness and reliability) were applied to evaluate students' perceptions of the service offered by the FAO. The received responses indicated that 78.06% (185) of respondents had received their bursary award. This figure indicates that the majority of the responding students have interacted with the FAO and, thus, are likely to evaluate it based upon their experience. Other responding students had either had their funding application rejected – 8.86% (21), were awaiting confirmation – 8.02% (19) or had received a private bursary award – 5.06% (12). In the analysis of the descriptive statistics of the five dimensions of SQ, respondents rated the FAO's overall SQ as being poor. To improve the responding students' perception of the SQ, the following sections will discuss all five dimensions.

#### **5.3.2.1. Assurance**



The ratings by the respondents in this research study suggest that they perceived the SQ as inadequate on each of the five services for the assurance domain. The mean scores were below the cut-off point of 3.5. Rating scores relating to whether queries were handled sufficiently effectively by FAO staff were the lowest. The FAO oversees a significant aspect of a student's life – namely funding. Students become dissatisfied and frustrated when they are uncertain about their financial situation. A study conducted by Sanjay and Govender (2018) reflected that students ranked assurance as the second most important aspect of SQ . Therefore, it is recommended that the FAO should make a greater effort to foster a culture of trust and confidence among its employees and students and also ensure that these high standards are adhered to. A study conducted by Hassan, Zaidi and Jafri (2022) also revealed that students showed dissatisfaction with regard to similar aspects of SQ.

The trust that students felt regarding their chosen university prior to enrolment often weakened during their study period. The finding of a study conducted by Gallant (2009) relating to the FAO at NMMU, indicated that under this assurance dimension the FAO should improve its reputation by providing SQ. Additionally, when assisting students the FAO staff should be more welcoming. In a study on a similar topic conducted by Mhlauli (2015) respondents indicated they were satisfied with the services offered at this participating UoT, thus, contradicting the findings of this current investigation. One explanation for this disparity of outcome could be that this earlier study was undertaken at a different time in the context of HE. The HE system and the issue of students' financial aid have both undergone significant adjustments due to several changes and challenges experience during the period 2015/16 until 2021 as discussed earlier in this report.

#### **5.3.2.2. Tangibles**

The ratings of the respondents revealed in this study suggest that they perceived poor SQ on each of the five service-related questions posed under tangibles except for 'the staff are dressed professionally' – this question received the mean score of 3.6, that is slightly above the cut-off point of 3.5, thus, indicating students' satisfaction on this issue. The fact that the mean score of each of the other 4 tangibles was not far from the 3.5 cut off point means the FAO should continue to improve this strategy because as it appears to be working. A previous study conducted by Hassan, Zaidi and Jafri (2022) revealed results suggesting low dissatisfaction scores is all service quality dimensions for universities in Pakistan except for tangibility. These authors state that the university had made noticeable renovations and that the students appreciated these developments. The results of this study have been recommended to university administrators who are making, or planning to make, capital and infrastructure improvement

decisions. A study conducted by Green (2014) revealed that students are dissatisfied with the service quality received at the Durban University of Technology (DUT) thus, indicating that students had set high expectation upon empathy, responsiveness, reliability, assurance and tangibles. In line with the findings of Gallant's (2009) study of students' perception of SQ provided by a FAO in NMMU, that suggested students were dissatisfied with the visibility of financial aid notices as well as the content of posters and pamphlets, this current investigation suggests that the FAO ought to concentrate their efforts to the communication tools used to inform and attract students to submit loan and bursary applications.

### **5.3.2.3. Empathy**

This study revealed that the ratings by the respondents imply that they perceived poor SQ for all five services for empathy. The mean scores were below the cut-off point of 3.5. Rating scores on 'if there is easy access by telephone' was the lowest at 2.51. Staff members who work in the FAO should make an effort to continuously recognize students as frequent customers and be available to offer advice via the telephone. The FAO telephone system should be linked to a computerised system so that staff can respond to calls even when working from home. Moreover, the FAO at the participating UoT does not have a contact centre or central switchboard system to handle telephonic enquiries.

A study conducted by Hassan, Zaidi and Jafri (2022) also reported low SQ in this particular aspect. The poor results recorded in this current study indicate that students want closer, more tailored relationships with financial support staff at universities. A study by Gallant (2009) also confirmed that the FAO was rated low in this dimension, thus, suggesting that FAO employees should make students feel heard and understood. Additionally, they should ensure that students who return with the same query are given a repeat note or card that they can produce to staff members to make them aware of the reason for the students' return visit. A study by Green (2014) revealed empathy was the lowest recorded gap of all the five dimensions. This fact implies that the DUT fails to connect with students' feelings and, thus, are unable to resolve their queries.

### **5.3.2.4. Responsiveness**

An analysis of the descriptive statistics was performed on each of the five services for the responsiveness domain. It was revealed that respondents perceived poor SQ on each of the five service ratings below the cut-off point of 3,5. Rating scores on FAO staff ‘take time to respond to email queries’ was the lowest at 2.4. Respondents felt that FAO staff require more focus and time to address email inquiries. Students need to receive their bursary funding timeously to be able to pay for their tuition, books, accommodation and meals during and after registration. Additionally, the speed with which services are delivered is slower than expected, which students perceive as a problem. The FAO management should monitor the commitment that staff members display in order to ensure that students do not encounter long queues that can lead to rising frustration and, eventually, protests by students.

It is evident from this study that students prefer to use email as an official communication platform to receive regular correspondence regarding funding updates from the FAO. The FAO management should implement an online strategy for using digital communication as a tool to update students and to market the student services the FAO offers. Additionally, email can be used to reduce the number of face-to-face inquiries at the service counters. To ensure timely responses to email queries, the FAO staff members should be encouraged to respond to such requests within two to three days of their receipt. Data was gathered around the time of the COVID-19 pandemic lockdown, when universities were compelled to close and operate online. Thus, the FAO’s responses to students’ queries may be positively influenced by the staff’s ability to operate in a fully online environment.

According to a study by Gallant (2009), students dislike having to wait a long time before receiving assistance and/or responses to their questions. He recommends that to help deal with the high volume of students, the FAO should try to ensure that sufficient staff members are always available to assist students. The FAO management should also find innovative ways of resolving the issue of long queues. Hassan, Zaidi and Jafri’s (2022) research findings indicated responsiveness as receiving the lowest mean scores. The students had poor expectations of universities’ “willingness to help students and provide prompt services”. Students' complaints about the lack of administrative assistance and the slow response to their inquiries have increased student unhappiness.

#### **5.3.2.5. Reliability**

An analysis of the descriptive statistics was performed on each of the five services for reliability. It was revealed that respondents perceived SQ as poor on each of the five service ratings below the cut-off point of 3,5. Rating scores on “incorrect financial allocations are reversed promptly and accurately on my account” was the lowest at 2.91. When a student switches from a loan scheme to another bursary it the responsibility of the FAO staff to ensure the prompt reallocation of funds is completed correctly. Responses show that students perceive that the FAO staff have failed to perform this task accurately and timeously. When the delivered service differs from what is promised, customers perceive the service as less reliable. Therefore, it is essential that FAO staff should respond to students’ requests promptly and accurately, regardless of whether the request is made by telephone or at the service counter. A study conducted by Gallant (2009) on the SQ of the FAO at NMMU also revealed that students are concerned about the FAO's incapacity to provide the services promised accurately and timeously.

A study by Mhlauli (2015) revealed that students were pleased with the SQ of the reliability dimension. As stated previously, however, the circumstances under which the current research was conducted are different from the prior studies. From the end of 2015 until 2022 circumstances at various HEIs have differed. There have been #feesmustfall protests that have disrupted some of these institutions, fee-free education programmes that are difficult for FAOs to manage due to the SA government’s diminishing financial support and the impact of COVID19 pandemic. Therefore, there have been numerous changes in the HE industry since 2015.

#### **5.4. Recommendations**

- The staff of the FAO should use their knowledge, abilities and competence to assist students to establish a sense of trustworthiness in the service delivery process and ensure students feel valued by listening to and attending to their needs accurately and timeously.
  - Constant evaluations should be conducted along the five dimensions of service quality as part of the participating UoT's quality assurance programmes. These results should be applied within the FAO to help management and staff understand the adjustments they need to make to improve the SQ they provide to students.
  - The FAO management and staff at the selected UoT should keep up-to-date with the changing and varying needs of students by conducting market research on a regular basis. This practice will ensure service provision is tailored to meet individual student needs wherever possible.
  - The FAO staff should receive training in SQ initiatives, and the FAO management should promote the implementation of a mindset of service excellence among all the employees. This process will help to improve the students' perception of the SQ offered by the FAO staff.
  - The participating UoT should ensure that the FAO has adequate equipment and sufficient resources to assist staff to carry out their work effectively and timeously. These resources include computer equipment, scanners, photocopiers, printers and an on-site technician.
  - To help limit the amount of time students have to wait for assistance, the participating UoT should hire more FAO staff to expand the number of personnel providing assistance to the increasing number of students who are experiencing ongoing financial aid issues.
- Employees in the FAO should be more sensitive to students' needs, particularly students from underprivileged backgrounds, rural students who have very little exposure to city life and students who do not understand fully the UoT's language of instruction.
  - During strikes or other forms of violent disturbance upon campus, the participating UoT's management should strive to ensure the safety of both students and personnel.
  - Students should be given a survey after they have been assisted by FAO staff in order to gauge their satisfaction with the services they received.

## **5.5 Limitations of the Study**

- In this investigation, members of the FAO staff were not **observed** to ascertain their viewpoints of the SQ provided by the FAO. Only students took part in measuring the perceptions and recommendations based upon the empirical results.
- As a result of this study being carried out during the COVID 19 pandemic lockdown restrictions, the psychological impact of the outbreak was felt by both the researcher and the participants. During the pandemic anxiety and depression were particularly evident, and students said they had trouble adjusting to distance learning.
- Data collection was impacted by the Covid19 pandemic lockdown restrictions. The limitations of social distancing regulations led to a longer data gathering period. Information for this investigation was gathered using an online questionnaire because there were very few students physically present on the chosen UoT campuses. The use of online options was not easy either because most students did not check their emails regularly due to a lack of data or problematic networks.
- Students were already overwhelmed with the students' protests occurring at the time of the study, which could have negatively influenced their opinion of the FAO as an effective service provider.

## 5.6 Future Research

A contribution to the application of the SERVQUAL model to higher education is made through this study. In addition, this study contributes to the existing literature regarding service quality in higher education in the era of fee-free education and the COVID-19 pandemic. Despite the fact that a similar study, conducted during 2009 at the same University of Technology, had shown the FAO was meeting the needs of students, this study suggests that FAO should pay more attention to SQ because students are dissatisfied with its service provision. It is possible that the earlier study was conducted in a less challenging environment, which could explain this disparity. Since 2015/16 until 2021, disruptive events have had a negative impact on the UoT's student funding systems administered by the FAO. This study primarily examined the experiences of students receiving financial aid during the 2020/21 school year, which are the primary consumers of FAO's services. It might have been more beneficial to study all students including staff from the financial aid office to gain a different perspective on the service quality perception of that office. There has also been a recent development of interest and discussion in higher education about Service Quality, but very few recent studies have addressed student services and SQ within HEIs. The few existing reports/articles covering these topics are no longer relevant. There is a need for further research on this topic to broaden the scope. In the service sector, the SERVQUAL model is suitable for measuring service quality. During this study, it was used to measure service quality in a department that serves students. In the future, other support service departments at the university could adopt this model, including housing, libraries, clinics, sports, etc.

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**APPENDIX A: The questionnaire**

**An investigation of the student’s perception of Financial Aid service quality at a selected University of Technology.**

*Dear Respondent; this questionnaire is an academic exercise to investigate respondent’s perception of Financial Aid service quality at a selected University of Technology. Your response will be collected and processed anonymously and kept in strict professional confidence. Therefore, you do not have insert your name or any form of identification on the questionnaire.*

.....  
 .....

**SECTION A. BIOGRAPHY**

Please indicate with an X in the relevant box.

1. Are you a registered student?

Yes		No	
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2. Please Indicate your faculty.

Business and Management Science	Applied Science	Education	Engineering and the Built environment	Health and wellness science	Informatics and design	
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Please specify.

.....  
 .....

3. Please indicate year of study.

1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year	5 <sup>th</sup> year	
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If other, please specify.

.....  
 .....

4. Please indicate bursary status

NSFAS Awarded	NSFAS Awaiting for confirmation	Private Bursary Awarded	NSFAS rejected
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5. Please Indicate your ethnic group

Black	Coloured	White	Asian	
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## SECTION B

Please respond to all questions by putting an X in the respective boxes (numbers) corresponding to each statement. Use the following scale: 1= Strongly Disagree, 2 = Disagree, 3= Indifferent, 4= Agree and 5= Strongly Agree.

		Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree
0	<b>ASSURANCE</b>	0	0	0	0	0
1	Queries handled sufficiently by staff in the Financial aid office	1	2	3	4	5
2	Answer Questions openly regarding new funding application	1	2	3	4	5
3	Staff are helpful and courteous at all times	1	2	3	4	5
4	My student account is always up to date with my financial allocations	1	2	3	4	5
5	Friendly when assisting students	1	2	3	4	5
0	<b>TANGIBLES</b>					
6	Notices, posters and advertising material placed around the campus are informative enough?	1	2	3	4	5
7	Provides information on the availability of bursaries and loans	1	2	3	4	5
8	Application forms for bursaries and loans are always available	1	2	3	4	5
9	The location of the office makes it easy to find	1	2	3	4	5
10	The staff are dressed professionally	1	2	3	4	5
0	<b>EMPATHY</b>					
11	Easily accessible by telephone	1	2	3	4	5
12	Individualised attention received from the Staff	1	2	3	4	5
13	Staff are sincere with student on application outcome	1	2	3	4	5
14	The feedback on funding application is timely	1	2	3	4	5
15	Staff show understanding of students' need	1	2	3	4	5



		Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree
0	<b>RESPONSIVENESS</b>	0	0	0	0	0
16	Resolves loan/ bursary related problems quickly and efficiently	1	2	3	4	5
17	Assist with incomplete application	1	2	3	4	5
18	Regular contact with student on incomplete application	1	2	3	4	5
19	Not willing to assist with queries	1	2	3	4	5
20	Take time to respond to email queries	1	2	3	4	5
0	<b>RELIABILITY</b>					
21	Application forms are never misplaced	1	2	3	4	5
22	My application for financial assistance, if submitted by the closing date, is responded to before the following academic registration period	1	2	3	4	5
23	When I change from one bursary/loan scheme to another, the Financial Aid Staff ensure that these changes are processed accurately and promptly	1	2	3	4	5
24	Incorrect financial allocations are reversed promptly and accurately on my account	1	2	3	4	5
25	Correct are promptly allocated to student accounts after the registration process	1	2	3	4	5

**SECTION C**

Please respond to all questions by putting an X in the respective boxes (numbers) corresponding to each statement. Use the following scale: 1= Strongly Disagree, 2 = Disagree, 3= Indifferent, 4= Agree and 5= Strongly Agree.

		Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree
	<p><b>Questions in this section will answer the below objectives:</b></p> <ul style="list-style-type: none"> <li>• Investigate students' perceptions of service quality in Financial Aid office at a selected University of Technology</li> <li>• Understand student perception of service quality</li> <li>• Describe the understanding of student perception on service quality</li> </ul>	0	0	0	0	0
26	Staff is sufficiently competent to render quality service to students	1	2	3	4	5
27	The staff has sufficient computer literacy to answer questions regarding Financial Aid	1	2	3	4	5
28	Students feel welcome at all times	1	2	3	4	5
29	Friendly customer service is provided to students	1	2	3	4	5
30	I would refer a friend / relative to the financial aid office	1	2	3	4	5
31	The Financial Aid Staff treat students as a valued customers	1	2	3	4	5
32	Satisfactory service is rendered to student.	1	2	3	4	5
33	Information brochure issued by the Financial Aid Office is reliable	1	2	3	4	5
34	Staff render a speedy service to student	1	2	3	4	5

Thank you for your cooperation