



**Customer Perceptions of Quality Service Delivery within the Department of
Financial Aid at a University of Technology**

By

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DEDICATION

This dissertation is dedicated to my late dad

Mr. K NAIDOO

&

ALLY / LIELA/ BUNNY AND HERBERT GOVENDER

THANK YOU FOR YOUR LOVE AND GUIDANCE

BEYOND THE 3RD WORLD

ABSTRACT

With over thirty-four Private Universities in South Africa targeting students (customers) by marketing their services; offering free learning devices, state-of-the-art learning tools, modern amenities and other visually appealing packages, it has become imperative for Public Universities to find ways and means to secure the best students (Customers) to sustain their image and service excellence. For this study, a service quality tool known as the SERVQUAL/RATER model was used to measure a public University of Technology's Customer Perceptions of Quality Service Delivery within the Department of Financial Aid.

Both one-on-one interviews and online questionnaires were applied using the SERVQUAL/RATER genetic formula ($SQ = E - P$) to form part of the qualitative and quantitative methods to achieve the most accurate results. These results were achieved by measuring the five dimensions: tangibles, responsiveness, reliability, assurance and empathy. Using forty statements, rating customers' expectations minus rating customers' perceptions established the gaps. In this study, all five dimensions of the SEQUAL/ Rater model displayed negative quality services. According to the attached statistical report, the largest gap (-2.01) was established from responsiveness, making this an even greater challenge for Public Universities since this reflects that they take long periods to respond to the issues of students.

Recommendations were made for amenities such as access ramps for differently abled students and staff performance/project workshops to be held. Developing a few direct NSFAS helpline stations with their central information call-logging system generating reference numbering is highly recommended to reduce student waiting periods and frustrations and improve quality service delivery overall.

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CHAPTER 1 – INTRODUCTION

1.1 INTRODUCTION

Keeping customers satisfied and maintaining a solid relationship is vital for any business to thrive in the 21st century. According to Chong and Ahmed (2015), there has been an increase in unprecedented changes in higher education services and the realities of universities being able to secure the demand for their services are long gone. It is becoming an increasingly competitive industry, with over 34 privately funded and growing universities in South Africa for customers to select. Service providers must start placing great importance on meeting customers' needs, commonly classified as students. Even though the Department of Higher Education and Training is funding these organisations, they need to value their customers by identifying the quality of services that the customer expects, which will aid the business as a whole. According to Cheung (2011) and Dehghan (2014), sustaining and improving the quality of customer service delivery is now a prerequisite for higher educational institutions, which seems to be an increasingly competitive sector. This study aims to identify the expectations and perceptions of customers within the Department of Financial Aid; with the assistance of a genetic SERVQUAL/ RATER model.

1.2 BACKGROUND TO THE STUDY

Students are considered customers in the higher education environment. Selecting an institution of study is a life-changing decision for these customers. Declining student numbers is often due to increased competition within the higher education industry. According to the South African Brand Report (2017), South Africa began restructuring the higher education system by combining and opening new universities in 2003 to grant access to tertiary education and re-set the precedence of the old apartheid-based system for all students who wished to further their educational levels after secondary school. How these customers perceive the quality of the service and the assistance they receive affects them and the business as a whole. One of the problems facing quality customer service delivery is that an actual frame of performance measurement is currently non-existent when seeking to improve service quality. This study attempts to gauge the present state of the quality of customer service delivery and the challenges that affect the customer and the service provider. For the sole purpose of this study, the Department of Financial Aid within the University of Technology in Kwa-Zulu Natal was considered.

1.3 PROBLEM STATEMENT

The National Funding Association was recognised in 1991 and officially replaced the Tertiary Education Fund of South Africa in 1999, with

NSFAS Act 56 of 1999 nationally (NSFAS Annual Report, 2020).

Government funding through local and international donations is responsible for funding disadvantaged students throughout South Africa. However, each University has a Department of Financial Aid staff employed and required to provide quality service to students (customers). However, these customers are experiencing challenges with documentation, innovation and technology. Since the first-year students (customers) are new to educational systems at the tertiary level, there have been numerous student protests at the Durban University of Technology for many years. According to Mbili (2015), students took to the streets protesting. Although registration opened in early January 2015, many financial aid students were unregistered in mid-February 2015, causing the business to close doors to academic programs. Ritchie (2019) published an article nationwide, displaying images of students striking due to difficulties experienced by Financial Aid. These students were studying at the University of Technology. Although the National Funding Association plays a significant part in funding, staff at financial aid are still needed to provide quality service delivery to those disadvantaged students (customers) that are experiencing challenges with innovation, documentation and technology, which have been creating numerous incidents of student unpleasantness and student protests at Universities for years. This research aims to study customer perceptions of quality service delivery to ensure that current customers are locked in securely and that new customers want to be a part of the University of Technology, improving business economically.

1.4 RESEARCH AIMS AND OBJECTIVES

Aim

This study aims to regulate service delivery excellence within the Department of Financial Aid.

Objectives

The objectives of the study are:

To recognise the expectations of students of the Financial Aid Department;

To recognise the perceptions of students of the Financial Aid Department;

To analyse, measure and relate the expectations and perceptions of students of the Department of Financial Aid; and

To make recommendations on ways to improve service delivery

Research Questions

For the resolution of the study, the researcher focuses on customers, and their service providers as these are the two most essential role players when measuring the quality of service delivery. The research questions for the study are:

- What are expectations of student on the Financial Aid Department?
- What are perceptions of students on the Financial Aid Department?
- What can the service provider do to understand the customers' expectations and perceptions?

1.5 RATIONALE FOR THE STUDY

Due to the increase in higher educational industries, providing quality customer service and ensuring customer satisfaction is currently a high priority to survive economically. According to researchers Zeithaml and Bitner (1996), service quality is one of the most influential competitive trends determining market and business strategies. Subsequently, in the 1980s, quality service was connected to the bloodline of the economic profit family tree producing recurring sales through feedback, customer loyalty and product diversity. The authors further pointed out that "... the issue of the highest priority today involves understanding the impact of service quality on the profit and other financial outcomes of any organisation". This research aims to study customer perceptions of service delivery to ensure that current customers are secured, and new customers are waiting in line to be a part of the Durban University of Technology. According to Walker-Garvin (2006), quality has become an objective of studies, responses and customer reviews as an indicator within the quality assurance process. This type of research is of great significance to the Higher Education sector as it will ensure that quality customer service is delivered. According to an article published by Leitner (2017), when people talk about customer satisfaction, universities may not typically cross the human mind. However, educational institutions have just as much right as any traditional business to deliver on customer experiences.

1.6 SCOPE OF THE STUDY

According to Middleton (2019), validity notifies one of how precisely a method can quantify something. Once the process measures what it intended to evaluate, results strongly relate to definite values, making it valid. Listed below are types of validity that Middleton (2019) defines, namely:

Construct validity: Questions if test measured what it

expected to measure? *Content validity:* Is complete analysis

representing what was expected to measure? *Face validity:*

Do the test contents appear to validate the aims?

Criterion validity: Does its outcome run similar to an alternative analysis of the same thing?

Validity

Parasuraman et al. (1988) described validity as an instrument to measure items intended to study, basing the literature on research to achieve validity. A valid element, such as the service quality, can be used to query participants when obtaining the theories of validity. The relationship between the SERVQUAL measurement and the service quality of items determines whether the scale has a validity theory or not. Similarly, Forzano (2009) defines validity as the degree to which research analysis determines what it intends to measure, generally identifying two focal types of validity such as internal and external.

Internal validity

According to Chang (2015), validity is the degree to which the result from a measure represents the variables they aimed to measure. The degree to which variances between the intervention and specific groups in a quantifiable study can be confidently endorsed to the intervention and not to an alternative explanation involves reducing baffling factors and biased results, (Miller-Keane 2003).

Reliability

Chang (2015) simplifies the definition of reliability by stating that researchers measure a theory that they assume to be consistent over a certain period. Then

they obtain the scores, which should also be constant across time, stating that a measure that produces unreliable high scores over time cannot be a perfect measure of a construct that is supposed to be important to promote consistency. Helms (2006) defines reliability as the limit to which a sample's patterns of responses are steady and reliable. The reliability of the analysis shall be assessed by Cronbach's Coefficient Alpha (Helms 2006).

1.6 CHAPTER CONTENTS:

This study comprises five main chapters, explicitly:

Chapter 1

Introduction and Overview of the Study

Chapter One is a presentation of the introduction that highlights the motive behind the study. The chapter focuses on the study's intentions, aims, objectives, reasoning, problem statement, and delimitations.

Chapter 2

Literature Review

Chapter Two contains reviews from previous papers, articles, books and journals on quality customer service delivery and SERVQUAL models relating to the customer service industry. The literature review highlights difficulties and theories identified by previous researchers and other specialists on service and quality of customers.

Chapter 3

Research Methodology

Chapter Three illustrates the research methodology applied for the study and includes a discussion on the research design, data collection, data analysis, validity and reliability.

DELIMITATIONS

The geographical location is in

Durban, South Africa. The

organisational location is the

Steve Biko Campus.

First-year financial aid students only were recruited for the study.

Chapter 4

Presentation of results

Chapter Four refers to this study's findings, analysis of data and a detailed explanation of the outcomes, which are aligned parallelly with the theories discussed.

Chapter 5

Conclusions and Recommendations

Chapter Five comprises the closing stages, such as the conclusion and recommendations of the study for the Department of Financial Aid, and suggests the scope for further research.

Chapter 6

Limitations

The case study is too small to be global, and participants were not familiar with this area as they are first-year students. Due to the Covid-19 global pandemic, the feedback timing had to be extended, and financial constraints were experienced.

1.7 CONCLUSION

In this chapter, a brief description of the challenges was highlighted to increase awareness of the importance of the quality of customer service delivery within the University of Technology. The chapter emphasised meeting the expectations and the needs of the students who are the customers of the University of Technology, which is becoming increasingly competitive due to the increase of higher educational institutions offering the same services. Hence, implementing customer feedback to measure quality service delivery was highlighted.

CHAPTER 2 – LITERATURE REVIEW

2.1 INTRODUCTION

Chapter two emphasises reviewing the literature on quality customer service delivery. The study depicted students as customers, their perceptions of quality service delivery within the Financial Aid Department, and the challenges that distort customer satisfaction. Furthermore, the study pursued to define customer perceptions and the benefits of service quality, identifying their similarities. The literature review shows the characteristics, concepts and universal approaches to quality service delivery, as well as the challenges that can affect the industry. As mentioned in Chapter One, the Department of Financial Aid aims to provide a service to its customers, namely students. Hence, this research study aimed to determine customer observations of quality service delivery to improve the quality of service delivery continuously. According to Soisson (2018), higher education has learned that it cannot sit back and rest as the landscape of higher education, colleges and universities increased competition to enrol and retain students who are looking for better services, better amenities, better curriculum opportunities and better potential for attaining employment at a reduced price.

2.2 DEFINING THE CONCEPTS OF QUALITY SERVICE DELIVERY

According to Dragan and Dosen (2015), service quality is a critical factor in the competitive capacity of service providers because it aids in strengthening the image, creates references, establishes long-term relationships, and reduces the perceived risk to the customers. According to Juran and Gryna (1988), the concept of quality does not reflect products only. However, it is also a clear indicator of service, as the product is considered an outcome process and entails both things and services. According to Oliver (1997), "Quality is a consumer-generated reasonable judgement. Subsequently, individuals have no fixed sense of quality unless a standard of comparison is provided". Kasper, van Helsdingen and de Vries (1999) stated that the value of service is "the level for which the service, the service procedure and the service institute can satisfy the expectations of the customer".

Moreover, Mangold and Babakus (1991) define service quality as "an outcome of a process in which consumers' expectations for the service are compared with their perceptions of the service delivered". The idea of quality service has various connotations, as referenced above, and this generates arguments in service quality research. The researcher agrees that from practical observation, these variances in quality service delivery make it challenging to holistically incorporate quality service delivery into a university's mission, vision and operational plans. Since quality service delivery often

adapts to customers' expectations, many industries monitor the quality of service provided to their customers at customer service counters to identify glitches and rectify them to attain consumer satisfaction. Often, excellent quality service adds value to products. Quality is measured by how a fitting service or product conforms to a customer's needs or expectations. According to Brink and Berndt (2005), quality is the ability of a service provider to beat customer expectations. Based on this statement, the Department of Financial Aid studied and evaluated the perceptions of the service provided to students at the University of Technology as a service provider. Godfrey (1999) states that the growing importance of service quality developed after 1960. Caru and Cova (2003) agree that perceptions of service have been described in many ways as Berry and Carbone (2007), Millard (2006) and Mosley (2007) define the wonders of service experience as a "wow-factor", devotion and the overall customer experience.

Similarly, Lapaas (2019) further defines it as customers generally comparing the service they expected to receive. After that, the measurement of their satisfaction is then concluded about the quality of service. Quality service delivery and customer service are very closely related. Research studies consider customers' perceptions about quality service delivery to be ascertained over a lengthy period by studying and evaluating various industries and the quality of their service delivery. Lapaas (2019) further describes customer satisfaction as merely an emotional reaction to a service.

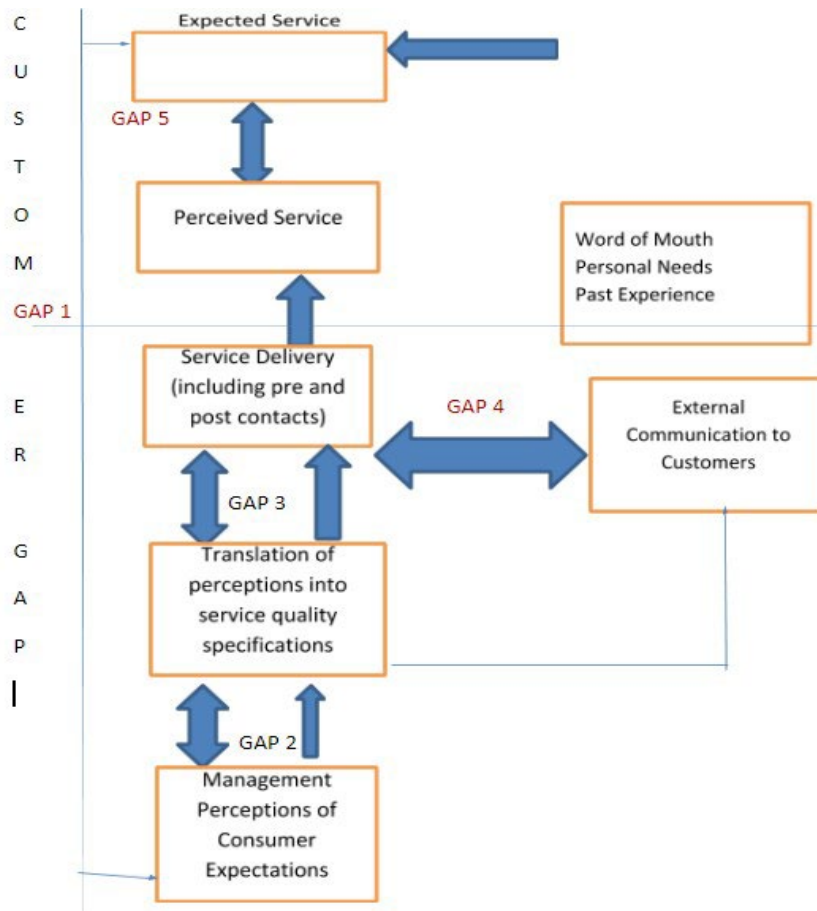


Figure 1: Linking relations between customer expectations, service quality and customer satisfaction, Source: Lapaas (2019)

Lapaas (2019) suggests that customer satisfaction is an advantage and is most likely to improve returns within organisations, further stating that many organisations realised that by humanising performance, customer satisfaction displays an increase in proceeds.

2.3 CHARACTERISTICS OF SERVICES

Claessens (2015) considers the following to be Universal physical features of services, with examples:

Lacking ownership is the most understandable characteristic of service. It refers to a service that cannot be owned or stored as a product—linking other features or characteristics of services, such as intangibility, perishability and inseparability.

Intangibility: Service intangibility refers to invisible services never tasted or smelt before purchase or never tried out. This is similar to purchasing an airline ticket where passengers have only a ticket

and a promise that they will depart and reach their destination at a particular time. No product can be touched.

Inseparability, these services are produced and consumed on the spot, and services cannot be detached from their service providers. Differing from mass-produced goods, stored, and after that sold, so very often consumed at a later stage. Services are firstly sold and, after that, created and ingested simultaneously. A physical product can be taken away from the maker after being manufactured. However, that service is delivered near the pay point of obtaining it. For example, when going to a café, one orders a meal and then waits for the delivery. The waiter provides the service, such components, including suppliers, as part of the service, thus making them inseparable.

Variability refers to the quality of services that differ significantly, depending on who and how they are provided. Due to the industries and their sorts of service, there is an extreme variance in the quality of service provided by various providers.

Perishability services cannot be stored or sold later. These services cannot be listed in an inventory. However, it is considered highly important due to its financial impact. Medical specialists often require patients to pay a fee for missed appointments as the value of the service has been unavoidable.

Webber (2001) identifies services as having the following characteristics: -

Intangibility: Services that cannot be physically held, which is problematic for customers to value services before purchasing. A tangible component for a learner is their amenities or gear on campus.

Inseparability: Manufacturing and utilisation. The service is produced simultaneously as the client is receiving it (e.g., online search engines);

Perishability: Vacant facilities cannot be stored for future use. For example, spare seats on an airbus cannot be transferred to the next airbus.

Heterogeneity: (unpredictability). Services that embrace diverse human interaction. Highly possible that similar enquiries would arise in different ways by individuals, so it is important to diminish any variances within the performance (using teaching, standardising and quality assurance). According to Mastear (2000), these characteristics are often categorised into services, time and place of service delivery.

2.4 UNIVERSAL IDEAS ASSOCIATED WITH QUALITY SERVICE

Service marketing has innovated over the years due to research addressing quality and its effects on the business. Tertiary institutions form a large part of the servicing industry, so it is vital to pinpoint the quality of its systems and fathom how it alters students within the academic

and Sultan (2011) state that quality service research in higher learning institutions is newfangled compared to the business sector. According to Bateson (1992) and Nishi Manuel (2008), service quality might be a little challenging for the consumer to evaluate the service quality. Quality of service observations stems from a study of customers' expectations for authentic operations. Quality assessments are not solely established on the outcomes of the service. It involves assessments of the methods of service delivery. Nishi Manuel (2008) defines tangibles as making it easy for the customer to establish its quality.

In contrast, services accessible to a student at a university level are intangible, and it is often difficult to establish their quality compared to the quality of merchandise. The student has to experience service at tertiary levels before the student can comment on the service. Mazzarol (1998) challenges the point that education is a very intangible creation with features that create problems in the marketing industry. According to Fisk et al. (2004), a customer's evaluation of services varies from tangibles because services tend to be low in search characteristics but high in credibility and experience. Specific characteristics of products can be evaluated before buying. Vannie Naidoo (2020) refers to purchasing the colour of a bike and the engine capability. However, when a student registers at an institution, that student can only comment on the process after their experience. According to Kurtz and Clow (1998) and Nishi Manuel (2008), consumer services such as accounting services, funeral services, education and veterinarian services also indicate that evaluating credibility is difficult, even after the services are rendered.

Organisations often try to overcome service barriers and difficulties by making minor changes to the physical appearances of their services. For example, making buildings more presentable, online webpages easy to access and to hire more responsive, reliable and competent staff. According to Webber (2001), if Information Desks or Centres look disorganised, service users assume the service is haphazard. According to Parasuraman et al. (1988), the features associated with services should include intangibles, perishables, the inseparability of a product, consumption, and heterogeneity. Unlike merchandise, services generally have a short lifespan as services are used as long as the subject lasts. Both Boulding (1993) and Douglas (2006) view service procedures as perishable and cannot be stowed away physically like merchandise. Therefore, the customer's anticipation of service quality is different, which has led to the non-existence of regularisation. According to Grönroos (2001), most definitions focus on the customer and the services provided, resulting in customer problems.

2.5 CUSTOMER EXPECTATIONS AND PERCEPTIONS OF SERVICE

2.5.1 Defining Customer Expectations and Perceptions Challenge

According to Nicolaides and Grobler (2017), expectations serve as a median evaluation to judge service delivery performance. Moreover, according to Brink and Berndt (2005), a customer's expectation can be defined as the desires or needs of a purchaser. The core is the customer's expectations from the service provider and their industry. These expectations are sometimes very different, and the challenge is what the customer gets in reality. Brink and Berndt (2005) further suggest focusing on customers' perceptions rather than the realities of the performance. Customer perception is defined in different ways. Strydom and Jooste (2000) define customer perception as the process of receiving, organising and assigning data or incentives noticed by a customer's five human senses, such as seeing, hearing, touching, smelling and tasting. The meaning it brings to the world revolves around the customer. Identifying perceptions is a result after the customer receives service. Generally, customers notice the service in terms of quality and satisfaction.

2.5.2 Students as Customers

Boyd (2012) segments various concepts on how academic and other institutional administrators can provide quality service when relating to students' expectations from a customer perspective—for example, treating them with dignity and respect and keeping in mind the basics of human rights. There should be clear directions on resolving their issues instead of students being given the runaround. Students at the university level are there to learn, not going on wild goose chases trying to find the solutions to simple problems. Govender, Jeevarathnam, Dayaneethie Veerasamy, Dion T Noel (2014) and Yeo (2008) offer views of students as customers: one regards students as primary customers, linking students with the input and output of a learning procedure; and the second deems students as employers. When viewing a student as a primary customer, it is argued that one should consider the reality of the situation where lessons are custom-made to the "employers" needs. According to Resnick (2014), students identified as consumers may be unaware of what is being taught and how to reduce accountability for generating their knowledge.

Similarly, Jaraiedi and Ritz (1994) argue that students are considered internal customers, and those students have no idea of what they essentially have absorbed as learners. Hence, education prepares them for their future. In the long-term, the "employers" are considered primary customers and students are considered secondary customers. According to Joseph and Joseph (1998), researchers often view students as the educational system's beneficiaries and classify them as customers. Often this arises from the notion that educational establishments are on the soq with designs and strategic plans to develop and satisfy students to sustain themselves in the marketplace.

2.6 THE VALUE OF THE QUALITY SERVICE CONCEPT IN HIGHER EDUCATION

Since the early 1970s, researchers have developed an interest in service quality, and the topic has been growing. Grönroos (1982) introduced a service-oriented approach to quality, with the perception of Service Quality and the total Perceived Service Quality model. Grönroos (1982) based the research on consumer behaviour and the effects of expectations concerning performance on post-consumption. The perceived quality service tactic, or the lack thereof, means using various methods of assessing the experiences of the service process and the outcome meeting expectations, which forms the basis of most service quality research (Grönroos, 2002). Abdullah (2005) argues that it is the force driving successful institutions to quality services. Kasper, van Helsdingen and de Vries (1999) suggest drawing valued assumptions and measuring the various levels of quality within an institution. Students need to research their observations of the quality of service within an institution. Vital discussions circulate about the quality service that an institution still needs to ascertain, quality within its strategic plan, and corporate culture. According to Nishi Manuel (2008), for an Institution to be recognised as an institution of higher learning with high qualities, it needs to hold a culture that grips high-quality service levels. The service staff must deliver reliable, efficient levels of quality service that should form a solid groundwork to provide students with a satisfying experience. Staff within higher institutions need to understand that students' "perceptions" and "expectations" of their services are of high quality, which will satisfy their overall learning in the tertiary environment. Staff are generally the contact drivers of quality services; therefore, front staff must be aware of student perceptions during these interactions.

According to Dastoor (2008), observations formed during customers will eventually become a longstanding partnership. Studies have been done on interacting and communicating with students when the intention is to deliver a service. Students have different cultures and come from different ethnic backgrounds, which adds to the complexity of perceptions and requires individual attention from interaction staff. According to Kurtz and Clow (1998), to assess the quality of services, clients will associate the service they received with the expected service. When examining the cause of quality service glitches, a standard error of judgment is when management focuses on the service process and does not question their assumptions. Furthermore, staff can sometimes have a mental bias mindset, which makes processing information difficult. Metters, King - Metters, Pulman and Walton (2006) argued that quality problems stem from the fact that staff often fail to understand variations, thus making them vulnerable to a range of mental biases that cause them to over-value what they think they know.

According to Magaud (2007), many tertiary establishments are often cautious not to consider themselves customer-driven entities. If they did, they would understand that customer-driven establishments are effective because they are dedicated to satisfying their customers' needs one

hundred per cent. The future of tertiary institutions will largely depend on how they can satisfy the needs of their customers. According to Magaud (2007) and Lewis and Smith (1994), universities' missions' most significant error is not identifying whom they serve". At the same time, customer-based establishments are often very successful mainly due to their integrated focus on what they do and whom they serve.

Similarly, tertiary institutions must determine what their customers need and expect and how best to find out, than ask customers. According to Swartzlander (2004), establishments can govern what customers expect and if the establishment is exceeded in meeting or not meeting expectations over the years. Tan (1986) describes it as beauty in the eyes of the beholder. Berry et al. (1990) similarly view consumers as the only judge of service quality. Concerning how consumers evaluate service quality, Berry (1985) further concludes that consumer perceptions of service quality result from expectations before actually receiving the service.

Similarly, Grönroos (2000) developed an approach whereby perception minus expectation (P-E), theoretically service quality, is referred to as the "gap theory". Cronin and Taylor (1992) mentioned that this "gap" proposes a difference between consumers' expectations about the service provider and their evaluation of the actual performance of an institution within that class, drives the perception of service quality. According to Zafiroopoulos and Vrana (2007), tertiary institutions are paying growing attention to quality service due to the social responsibility for quality evaluation of the educational system.

All over the world, the obligation exists to communicate directly with assured quality bodies, highlighting students' experience as one of the evaluation methods. Over the years, research studies regarding quality service delivery within tertiary institutions have focused on delivery mechanisms, such as the quality of coursework and lectures. According to Oldfield (2000), measuring the quality service delivery of any program often relies on research mechanisms (e.g. student comments on feedback materials) gathered by a representative of the tertiary institution to provide data for audit.

2.7 QUALITY – OUTLOOK FROM A SOUTH AFRICAN PERCEPTION

Varouchas et al. (2018) suggested that the integration of quality in Higher Education is multidimensional as the; administration, programs, procedures and evaluation allow for the application and dispersal of quality metrics. It is argued that quality emerged as a business and industrial concern, and slowly it has become a societal concern that impacts all areas of society including public services (Manatos, Sarrico and Rosa, 2017). Hence, Van der Westhuizen (2014) revealed that there is an agreement that service delivery in the South African higher education sector is considered a strategic issue. Thus, the institutions of higher learning are being called to account for the services they provide to their clients.

Furthermore, Brits (2011) found that recent studies suggest that in South Africa, the institutions of Higher Learning are failing to integrate the key management functions which are important to effective quality management. However, it is indicated that higher education has a role to ensure compliance and excellence among various stakeholders (Kauppila, 2016). Choeu (2019) stressed that the importance of quality service delivery cannot be over-emphasized. Charles (1994) has recognised the following reasons why South African Universities falter from one institute to another:

- Enhanced value was attained;
- Enhanced quality was attained;
- Higher service was time-honoured;
- Enhanced response was time-honoured;
- Lost its uniqueness; and
- Due to them becoming unscrupulous.

2.8 REMUNERATION AND SIGNIFICANCE OF SERVICE QUALITY FOR BUSINESS

According to Kistan (1999), "quality" is commonly known as a benchmark in education worldwide. There is an agreement that a guarantee of excellence is imperative for the up-keep and enhancement of tertiary institutions. In early 1995, a Committee of University Principles (CUP) was established for South African Universities as a Quality Promotion Unit (QPU) to investigate the quality assurance system and argue the notion of what it "quality" means. According to Kasper et al. (2006), the benefit of establishments having quality service can achieve the advantage of securing customers; suppose the service is perceived to be of higher quality than its competitors. In that case, there is no reason for customers to change service providers, regardless of the tactics used to poach customers. An increase in quality service can lower customer recruitment and marketing costs. Moreover, good reviews by positive feedback through word-of-mouth from current customers generate free marketing service for establishments with content customers. Similarly, Bhattacharjee (2010) agrees with the importance of quality service within service establishments. One of the essential advantages of high-quality service is cost reduction. Higher levels of quality services leave little to no room for error. Therefore, no need exists for repetitive tasks, service recovery exercises or refunds to customers. Service establishments known for their quality services have an advantage and do not worry about falling into the category of trade traps. Bhattacharjee (2010) further states that any organisation can afford to increase prices for services with more benefits than the competition. The quality of service also guarantees customer satisfaction, which in turn increases customer loyalty and profits. High levels of quality can result in increases in the stock exchange and market shares, mainly due to

customer loyalty through word-of-mouth (commonly known as the "buzz effect"), which increases the customer database with virtually no costs. Quality service can shape trustworthy customers within an establishment. Whilst employees become so proud of the establishment where they are employed. They adopt a sense of belonging, recognised as motivation towards high-quality services. According to Suganthi and Samuel (2004), quality has become a pivotal factor in operating services, and everyone has to be cultured on quality ideologies. Those tertiary institutions that have applied quality systems, Suganthi and Samuel (2004) further noted that quality systems were successful, and the following benefits were noticeable: -

- Reduction in customer complaints, both internal and external;
- Decrease in costs of the product;
- Reduction in production time;
- Amplified system efficiency;
- Amplified morale of staff; and
- Improved customer satisfaction.

2.9 MODELS OF SERVICE QUALITY FOR HIGHER EDUCATION

Over the years, research has led to significant developments in quality service. Specialists in this environment have developed service quality models. Nishi Manuel (2008) highlights models such as the Disconfirmation of Expectations Model developed by Oliver (1977, 1980 and 1981); the Nordic Model developed by Gronroos (1984); the Six Sigma Model of service quality developed by Motorola in the 1980s; the SERVQUAL and the Gaps models developed by Parasuraman, Zeithaml and Berry (1985, 1988, 1991); and the Three-Component Model developed by Rust and Oliver (1994). However, for this study, the SERVQUAL model was considered as it was most suitable for measuring quality service within the University of Technology.

2.9.1 What is SERVQUAL?

According to Parasuraman et al. (1985), a SERVQUAL model is designed and developed to analyse gaps between service quality performance and customer service quality desires. SERVQUAL is a model that may be used by a servicing establishment to expand their quality of service and to have a deeper understanding of the supposed desires of the customers. These measured perceptions of quality within the establishment are compared to that of an "excellent" establishment. The gaps established from the analysis may then be used as a driving force for improving the service quality. Kotler (2003) has identified that establishments that sell tangible goods are experiencing two competitive challenges: the difference and the development of quality. Thus, making service quality a central element for an institute must be measured and studied.

2.10 UNIVERSAL APPROACHES TO APPLYING THE SERVQUAL MODEL TO HIGHER EDUCATION

According to Neto (2014), when considering the grave importance of the service sector in the economy, challenges such as forced economic power, political power and adapting to the environment require service providers to be more equipped by identifying the market's demands— preferably offering quality services as they face the levels of the customer's requirements. Zafiropoulos and Vrana (2007) projected the SERVQUAL model to be a suitable instrument for service

quality measurement concerning higher education. On the other hand, when SERVQUAL was used, the results attained were not as good as predicted, although the score for perceptions on each of the quantities (with the exclusion of the tangibles) outdid the means expectation scores. Further investigation through research studies revealed challenges due to inappropriate arguments and undesirable articles. Hence, Ruby (1998) established practical ways when applying the SERVQUAL so that it can be applied to study students' satisfaction with four areas of services in mind by theoretically linking it to enrolment management, namely academic, admissions, careers, as well as financial services. However, he stated that the model may not always be suited for every higher education sector, although it shows promise as vital means for evaluating quality within the support services.

Slade (2000) also attempted the SERVQUAL instrument to attain the perception of the quality of service of students exiting an institution before finishing their studies. O'Neill (2003) used the SERVQUAL model by running a longitudinal research study to understand the impact of time on students' quality observations by sampling First-year students in stages. Firstly, the first sample was processed prior to the orientation process, and the other sample was a month after. O'Neill (2003) revealed that students' perceptions of the service quality had dropped drastically and therefore argued that the quality of service might be influenced by time. Chua (2004) further applied the SERVQUAL model to evaluate the various stakeholders' methods, including staff, parents and students. These findings exposed that the measurements of SERVQUAL are principally related to the "method" stages of the "input-process-output framework". Sherry (2004) similarly used the SERVQUAL model. However, this method was used to measure the perceptions of international students instead of native students in order to serve the needs as well as the expectations of service quality offered to this particular sampled type of students and established that the SERVQUAL model was insightful and was an excellent preliminary point to measure education quality. However, a further detailed study would still need to be carried out.

Shahin (2003) confirmed the flexibility of using the SERVQUAL model in the service business, affirming that the SERVQUAL model has some scientific baseline and identifying the strengths and weaknesses relating to service quality dimensions. Quality Service delivery is undoubtedly a driving force in a very challenging economic environment, and evaluation of the educational quality of service is vital. Tan and Kek (2004) enhanced their approach by utilising the SERVQUAL model to measure

students' service satisfaction. They achieved this by using the students' responses and generalising the results.

2.11 SERVICE QUALITY: THE CHALLENGES OF THE EXPECTATION MODEL

Oliver (1977) created the Disconfirmation of Expectation model that consists of three study elements: customer satisfaction or lack thereof; customers' expectations and perceptions; and disconfirmation. The model implies that before customers invest in a product or service, they set a standard in their minds, referencing service expectations. Furthermore, Gabbot (2003) theoretically states that stemming from the three elements is most likely to have three outcomes. If the services exceed prior to purchase expectations, a positive disconfirmation is most likely to be reached, and customers are likely to show a greater level of satisfaction. For instance, consumers are satisfied if Mango Airlines includes a complementary meal for every passenger travelling on local flights - Durban to Johannesburg. The second result arises when services are in line with customer expectations. Hence endorsement follows when consumers are satisfied. For instance, when belittling a KFC restaurant, consumers know what to expect concerning service quality. However, if the service experience is below the consumer's expectations, negative disconfirmation results and consumers are dissatisfied. For instance, the municipal workers' strike in Springfield Park (South Africa) in April 2019 crippled essential services and resulted in dissatisfied consumers.

2.12 SERVICE QUALITY: THE GAP ANALYSIS METHOD

One of the most concerning gaps is the customers' perceptions of service and expectations of the service offered. When managing quality service departments, the aim is to bridge the gap between expectations and perceptions. The gap that Zeithaml, Parasuraman and Berry studied (Figure 2.) was envisioned to study the basis for quality service problems and assist management in understanding how to improve quality service holistically.

Quality in Services Model

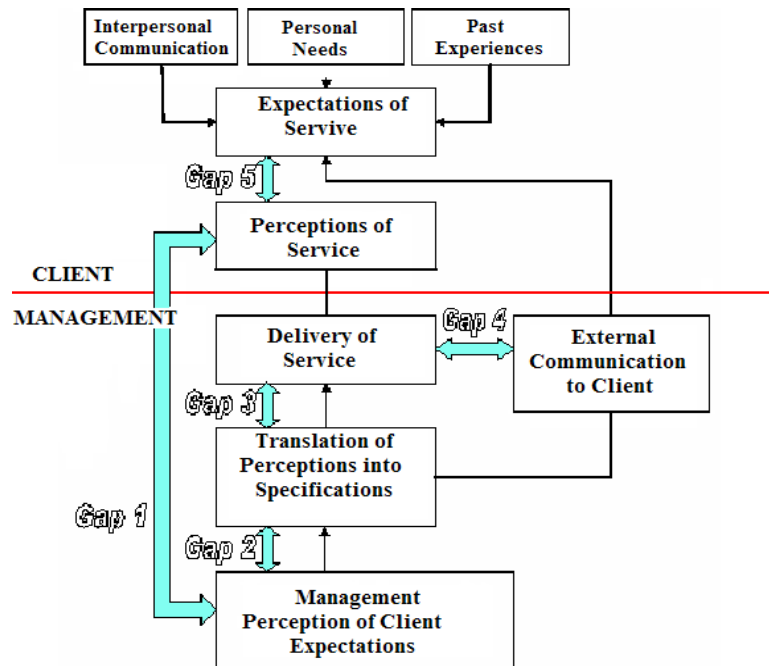


Figure 2: Conceptual model of service quality – the gap analysis

Source: Parasuraman, Zeithaml, Berry and Salomi (2005)

2.12.1 Gap Analysis Model

According to Coelho (2004), the Conceptual Gap model identifies obstacles that an organisation faces when dealing with perceived services of high quality, which was envisioned to be used for studying the basis of quality hiccups and aiding management to recognise how quality service can be rectified. In Figure 2 above, the model determines the basis from which service quality arises. The first half of the model (separated by the dotted lines) is associated with the customer, while the second half shows events related to the service provider. The anticipated service is an undertaking by the customers via word-of-mouth communiqué, personal needs or historical involvement (previous experience). The marketing tactics of the establishment primarily influence this. In the above model, the first part is the service experienced by the customer, which is entitled "perceived" service, and the second refers to the consequences of the internal undertakings. The service provider's perceptions of customer expectations are a guideline to quality service monitored by the institute when service execution is in process. According to Satolo (2002), during this process, steps must be taken into consideration when studying and developing the quality of services. The gaps in quality demonstrated are considered outcomes of the contradictions during the quality service process. Gap 5, which is in-between, expected and perceived (knowledgeable) service, is determined from the other gaps that could have occurred during the quality service process.

The Gaps Model highlights the obstacles in quality service delivery that influence the customer's decision about the quality of service received.

The following gaps include the obstacles in between:

Gap 1: Customers' expectations and establishment's perception of the expectations;

Gap 2: The perceptions of quality service alleged by the establishment and the study of it in terms of quality;

Gap 3: Conditions and the service delivery;

Gap 4: That which is guaranteed by the exterior communiqué and the tangible service provided;

Gap 5: Perceived diagram and expectations (gaps 1-4).

According to Parasuraman et al. (1988), the concept of service gaps notifies the volume of work that has been put into measuring the fulfilment of service delivery in contradiction to the customers' expectations. When classifying these gaps, one can measure their customers' satisfaction and where improvements can be made to increase the level of consumer satisfaction and the success of the service quality. SERVQUAL denotes the quality of service and any inconsistency between the customers' expectations and the customers' observations of the quality of service received. This requires respondents to answer any questions arising about their expectations and perceptions. SERVQUAL measures that which is connected but is not the same as fulfilment.

2.13 QUALITY GAPS

Parasuraman et al. (1985) state that the quality service gap was established from in-depth research conducted where they describe service quality as a function of the gap between consumers' expectations versus perceptions of the essential services acknowledged. However, this identified gap is affected by several other gaps which may have occurred within the establishment.

2.13.1 Management Perception Gap

Gap 1

According to Shahin (2006), the Management Perception Gap occurs when management inaccurately observes the quality of customers' expectations versus management perceptions because of the lack of a marketing research angle, upward communication and too many management stages. According to Rowley (1997), a gap stems from the preliminary study, poor communication and insufficient management structure. Satolo (2002) mentions that a shortfall can be adjusted and rectified by executing research, so the customers' needs and desires are observed and respected correctly.

2.13.2 Specification Gap of Quality

Gap 2

Satolo (2002) argues that service quality specifications are not always reliable and are generally inconsistent with management's perceptions of quality expectations. This problem generally results from poor planning in the procedures. The reason behind this shortage is failing to be committed to quality service because the quality was never given precedence. A remedy for this condition is to change the establishment's priority for quality perceived by customers, which is extremely important for the business. According to Rowley (1997), an organisation's acknowledgement of customer expectations must be strictly interpreted into applicable quality performance standards.

2.13.3 Service Delivery Gap

Gap 3

Gap 3 magnifies quality specifications generally never attained in the service delivery process. This shortfall is due to the terms being too complicated and not in line with the current business ethical values, the poor management of the service operations department, and the lack of suitable marketing. Poor internal marketing can be a significant issue due to the incorrect personnel recruited to perform the tasks or too much administration. Quality terms cannot be carried out. The gap can also be caused by a lack of technology and information systems that are not employee-friendly. According to Satolo (2002), the resolution to these challenges would be to develop their recruitment processes, properly communicate tasks to staff and find resolutions, when necessary, without disrupting the quality of service. Hence, staff need to be informed, supervised and trained on technological information systems to improve support services. Rowley (1997) further mentions that

gaps stem from a shortage of key supplies, lacking motivation, insufficient quality control procedures or insufficiently trained staff.

2.13.4 Market Communication Gap

Gap 4

Gap 4 comes into effect when assurances given by market communiqués are inconsistent with the service supplied. Planning not aligned with service operations; lacking or insufficient coordination between marketing and operations; the organisation failing to accomplish specifications; and an inherited tendency to inflate and thus, promise too much are a few examples. A possible resolution is to create a system that directs the planning and execution of external market communication campaigns with quality service operations and delivery. Satolo (2002) suggests that every operation drive should be planned in collaboration with those involved in quality service production and delivery. Furthermore, it would assist in training and developing the marketing and communication team, enhancing planning procedures and closer upper management supervision.

2.13.5 Perceived Service Quality Gap

Gap 5

In this gap, the perceived quality of service is not reliable about the expected quality of service received by the customer. Parasuraman et al. (1988) argue the overall sum of the preceding gaps. If an establishment wants to bridge gaps between performance and expectations, it is imperative that the establishment re-aligns its procedures for quantifying service performance to the expectations. Based on the above, the instrument considered to measure the quality of service within the Department of Financial Aid is the SERVQUAL model. According to Parasuraman et al. (1988), SERVQUAL measures customer perceptions of the quality of service within an establishment.

2.14 KEY ELEMENTS FOR MEASURING -QUALITY SERVICE

Five key elements are taken into consideration when quality service is being measured:

Tangibles- Focuses on the facilities, such as the building, equipment, and staff appearance. According to Kobiruzzaman (2020), this element focuses on physical materials such as building, equipment and resources that will positively impact the establishment. Often, organisations experience significant difficulties in ensuring service delivery specifications meet their customers'

expectations. Performance is closely linked with service delivery specifications that are sometimes affected due to external factors, occasionally outside the service provider's control.

Reliability – According to Kobiruzzaman (2020), a critical factor for delivering assistance or services to the customers on time with zero errors; requires respecting the commitment to give service on time accurately as promised and can be defined as one's ability to provide a service that is consistent and accurate. According to Yeo (2008), the inconsistency between assurance and delivery is a significant default that results in inaccurate advertisement communication by over-praising a service that an establishment cannot fulfil, thereby misleading the customer. Being boastful of facilities and technology used in adverts is a problem, however, when the existing system is slow and out of order when customers attempt to use it. The University of Technology must be able to offer the customer consistent and accurate services that work the first time around. According to Brink and Berndt (2005), if services are rendered suitably, it will enrich the perceived quality of the customer and improve the establishment holistically.

Responsiveness generally refers to when an institution is responsive to a customer's (student) needs and enquiries. For instance, when the customer (student) files complaints, an immediate response is sent via a short message system to acknowledge the problem even if a technical error has occurred, rather than the customer looking to get help elsewhere. Yeo (2008) highlights that the learning process is projected to be academically challenging yet flexible. According to Dale et al. (2007), responsiveness can be defined as readiness to help customers and provide swift service regularly. This element highlights the thoughtfulness and readiness to assist the customer's (student) requests and complaints and responds promptly to complaints with a solution.

Assurance – mastering the art of operating within a service sector is to gain the customer's trust and confidence. The see-saw approach concerning the quality of service provided to customers will eventually lead them to perceive the service as proven to their expectations. According to Yeo (2008), customers' choices distinguish their expectation levels. However, the inadequacies displayed by one service can balance with the strengths of another.

Empathy – An ounce of kind-heartedness and compassion shown towards the customer (student). It is often challenging for institutions to outdo the customer expectations due to the heavy volume of students and the high number of enquiries stretching the assistant-student relationship, which has primarily impacted individual thoughtfulness and understanding. Furthermore, according to Yeo (2008), the staff is most likely to shoulder several roles, for instance, supervising staff and counselling students, and service quality is bound to change. According to Brink and Berndt (2005), the institutions' staff must try to understand the customers' (students) issues and have the customers' best interest at heart. According to Lovelock and Wright (2002), reliability is recognised

as one of the essential elements when customers critic the quality of service. Unreliability implies that the service provider failed to honour their word to the customer. If so, the service provider may be considered useless and lose the customer to an alternate provider of services.

2.15. AREAS OF TOLERANCE CHALLENGE

Customers' hopes concerning the key elements of service are generally rational: for instance, when customers enter University for the first time, they expect the staff at the department to be welcoming, helpful and give individual attention. According to Parasuraman et al. (1991), the customers' mindset has various "Zones of Tolerance," variance is what is desired and what is considered acceptable. The service quality that the customer desires to receive is a mixture of what can or should be depending on the options presented to them. These T-zones fluctuate amongst a customer's reasons being either characteristics or experience (Dale, Van der Wiele and Iwaarden, 2007).

2.15.1 Dealing with the Challenges of Tolerance Zones

The zone of tolerance can be challenging because preference variations occur from person to person timeously. However, a common suggestion is to assess the area of tolerance of expectations; and link it to what a customer has experienced, which may assist Institutions in having an insight as to where service quality problems occur, so there will be no need for instant mass action. According to Grönroos (2002), in cases where the quantity falls below satisfactory levels of expectations, this level of service is perceived as the lowest tolerable case, and immediate corrective measures need to be put in place so that the overall perceived quality prevents management's service ship from sinking.

2.16 BENEFITS OF VALUING THE CUSTOMER'S PERSPECTIVE

According to Woodruff and Gardial (1996), customer value is derived from customers' perceptions and not by suppliers' assumptions or intentions since customers' perceptions can fluctuate depending on the situation. However, Holbrook (1999) believes that the ambiguous interpretations have led to different uses and misuses of the customer value concept. Customer value is becoming increasingly important. According to Goetsch and Davis (2003), establishments must recognise how

customers describe and understand the value, which can be by the customer's perception, considering the following elements. All of the factors listed below are important to consumers:

- Ø Service quality;
- Ø Service that an establishment provides;
- Ø The establishment's employees;
- Ø The establishment's brand;
- Ø The actual cost of a deal or service
- Ø Cost of the produce, deal or service as a whole.

According to Goetsch and Davis (2003), when services or products are offered, they must have elements that customers want and need, which are anticipated to be of sincere high quality. The customer's report or feedback to the establishment and handling of this interaction is significant. Merely producing a product, deal or service is never enough. A dissatisfied customer affects the overall business. The establishment's employee approach affects the satisfaction that customers experience. Therefore, building relations with employees in a smartly dressed, well-informed and qualified business is progressive because these relationships endorse loyalty. On the reverse side of the cooperative coin, if the employees are unpopular with the customers even though the product is satisfactory, the customer will likely bounce off to the opposition. An establishment's image is vital, not just to the founders, employees and customers of an establishment, but it is essential to display a steady image with these quality physical appearances. Competitive marketing is critical in the commercial industry but should never precede the establishment's service quality.

2.17 THE RELATIONSHIP BETWEEN QUALITY SERVICE AND CUSTOMER SATISFACTION

Athanassopoulos and Iliako-poulos (2003), states that when interested in perceived service quality, this model has proven to be the premium basis of customer satisfaction when it comes to service.

Independent Variable

Dependent Variable

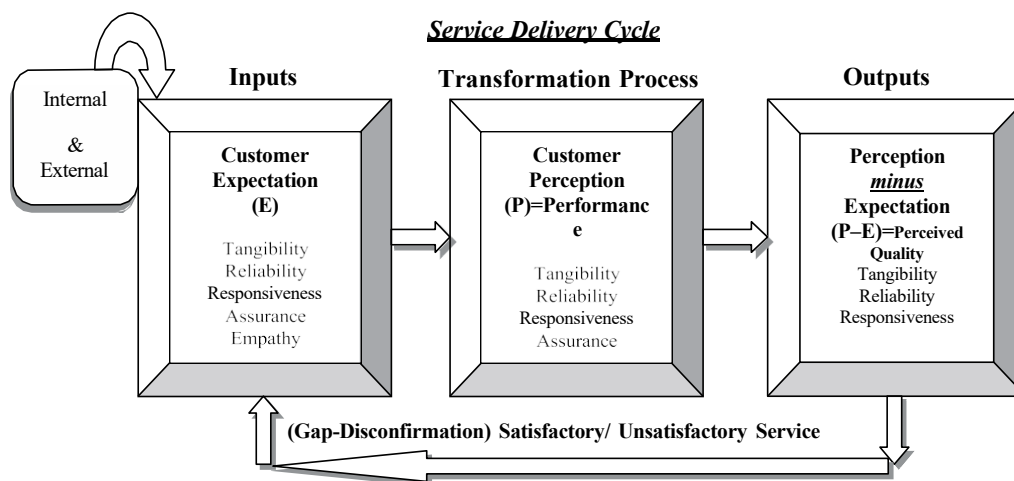
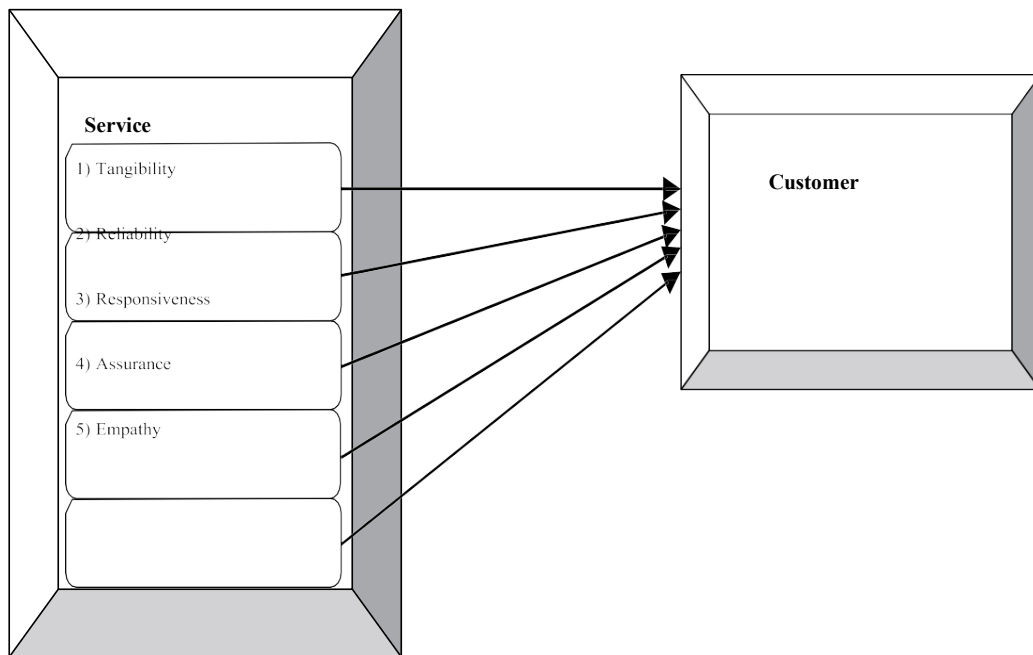


Figure 3: Research Conceptual Model

Source: Biljohn and Lues (2019)

This SERVQUAL model has five dimensions of service quality and customer satisfaction, and the customers' perspective of quality is close to their satisfaction. The same characteristics can determine the quality and satisfaction, and satisfaction is what customers consequentially sense from perceived service quality.

2.18 RELEVANCE OF THE RELATIONSHIP BETWEEN CUSTOMER SATISFACTION AND SERVICE QUALITY

According to Lovelock and Wright (2002), providing a satisfying service to the customers is something that Institutions cannot lose focus on because its existence and primary objectives are attaining some economic benefit. Undoubtedly, satisfying the consumer provides the establishment with rewards. With this in mind, higher quality levels provide customer loyalty. Delighted and content customers spread the word, which becomes a mobile billboard for any business, lowering the cost of marketing.

2.19 THE SIGNIFICANCE OF CUSTOMER FEEDBACK THROUGH SURVEYS

The significance of customer service must not be undervalued, as keeping the customer satisfied can help thrive and build any establishment in this day and age of competitive economic success. According to Infosurv (2021), customer feedback surveys: -

- Detect areas where the establishment is failing.
- Measure and assess the audacities.
- Identify regions within the establishments that do not level up to the customers' expectations.
- Quick and low-cost to create.
- Help to use the data to re-align current policies and procedures; and
- Guarantee results.

According to Lin and Jones (1997), customer fulfilment results from providing services that exceed the client's expectations by using surveys to evaluate customer satisfaction with products or services. Furthermore, customer satisfaction surveys are not always smooth sailing, namely the inclination to verify an advanced level of satisfaction; a total absence of typical satisfaction; and the most common problem is that many of the establishment's customers are tired of being surveyed.

2.20 CONCLUSION

This chapter presented a broad literature review on the theories of quality service. It attempted to define the concepts, characteristics, challenges and elements from universal points of view over various decades. This literature review gave a brief understanding of how quality impacts the

management, marketing, policies and procedures within an organisation, examining three models that can be adopted to achieve quality. Furthermore, it highlighted suggestions on how to analyse, evaluate, identify and improve the quality of service within an organisation without losing focus on the main aim of surviving in the economic trade market. The focus of the study was quality service within the higher education sector since students are viewed as the primary heirs to education, as well as the future leaders of the country. With the increasing number of higher educational institutions, service providers may have lost focus on the industry's competitiveness.

The researcher looked at the SERVQUAL Model, The Disconfirmation of Expectation Model, and the Gaps model theoretically to highlight the variances between customers' expectations and perceived quality service. This survey is of great importance to the Department of Financial Aid and student services holistically as it is a step closer to accomplishing the vital objectives of customer fulfilment, reliability, and retaining the hope to move towards student-centeredness. According to Wangenge-Ouma (2021), ongoing university student protests in South Africa have acknowledged various problems with funding, generally stemming from challenges of affordability and sustainability, as funding of universities is insufficient, and it has not been able to keep pace with enrolment burdens as the costs of providing higher education increase. Students cannot pay their fees, and the financial aid system is not a dependable source of support. Over the years, tension has been high, and students do not seem to share an understanding of needs, resources, challenges, and visions. Historical facts help to understand that education and funding systems during apartheid were not fair and had inequalities. Therefore in 2018, the South African government decided to provide free university education for poor and working-class students. The National Student Financial Aid Scheme (NSFAS) became a bursary system for students from families with an annual income below R350,000 a year. The World Bank estimated that at least 90% of university students in South Africa were eligible for fee-free higher education in 2019 prior to the COVID-19 pandemic, which has increased financial hardships for families.

The next chapter will examine the Research Methodology used for this quality service study.

CHAPTER 3 – RESEARCH METHODOLOGY

3.1 INTRODUCTION

According to Johnson (2007), research methodology involves building a strong research design, where one needs to be mindful of the primary dimensions (i.e. the purpose, the theoretical drive, timing and point of integration) so that the design answers one's research questions and contributes to having an intense study. According to Shorten and Smith (2017), a mixed-method research design is an angle researcher use to analyse both quantitative and qualitative data within the same study. For this research, a mixed-method research design was used to cartel elements of qualitative and quantitative methods for collecting data, which allowed for an in-depth analysis of customer perceptions of quality service delivery within the Department of Financial Aid. Similarly, Daniel (2007) agrees that the benefits of using mixed methods in a research design involve using multiple methods to answer a research question instead of limiting the researcher to just one particular research method, and using both methods gives accurate, time-saving and technological benefits.

3.2 The Qualitative Research Method

According to Bhandari (2020), Qualitative research requires collecting and analysing text, video or audio as non-numerical data to understand theories, views or experiences better. The qualitative method is generally used when gathering in-depth data on a problem or generating new ideas for a research study. Qualitative research is the reversal of quantitative research, which involves collecting and analysing numerical data for statistical purposes. Qualitative research is commonly used in subjects such as sociology, primary education, health sciences and history in the human and social sciences. Qualitative research is made on the use of interviews, diaries, journals, observations and immersions; and open-ended questionnaires to obtain, analyse, and interpret data content analysis of visual and textual materials and oral history (Zohrabi, 2013).

3.3 The Quantitative Research Method

The quantitative research method is an inquiry into an identified problem, based on testing theories, measured with numbers and analysed using statistical techniques (Bryman, 2017). Rahman (2017) suggested that quantitative research designs are either experimental or non-experimental and seek to obtain exact and reliable measurements. Furthermore, quantitative research consists of systematic observation and description of the characteristics or properties of objects or events with the aim of finding a link between an independent variable and a dependent variable within a population (Mohajan, 2020).

3.4 TARGET POPULATION

This target population was first-year Financial Aid Students for both the qualitative and quantitative study. The researcher acknowledges that this group is new and was likely only to have a vague perception of customer service quality within the Department of Financial Aid. In contrast, the 2nd and 3rd-year students would have had some experience with the service provider, and their service expectations would have dropped. Thus, it is best to get the perspectives of the first-year students as they have no history with the department. In a research study, population validity is extremely relevant. Welman and Kruger (2005) suggest that extreme caution and attention should be maintained to attain a descriptive sample to avoid prejudiced results. According to the records from the department, there are currently first, second and annual students registered at the institution.

3.5 SAMPLING METHODS

Quantitative

Due to the global Covid-19 pandemic, social distancing and University online teaching classes, the Convenience method of non-probability sampling was used together with voluntary responses for this research. According to Welman and Kruger (2005), the advantage of non-probability sampling is that it is less complicated and a little more economical in relation to time-saving and finance. Non-probability sampling can take place for maximum obtainability of students. Data were obtained via an online link sent to first-year students using the Department of Financial Aid services to locate 384 respondents, with the statistician's help as a quantitative study method.

Qualitative

The data was in the form of descriptive words examined for patterns or meaning, sometimes through coding. Coding allows the researcher to categorise qualitative data, identify themes that correspond with the research questions, and perform qualitative analysis. Convenient sampling was applied to find respondents to conduct this qualitative study of one-on-one interviews. The qualitative component of the study helped ensure the quantitative study's validity. According to Berndt and Petzer (2011), survey research can contain sample design and measurement errors, which generally happen when researching organisations of 2019 using a client database from 2010. According to Smith (2002), many individuals who were customers in 2010 would have stopped using the organisation's services or products, are deceased or relocated. To prevent the above error regarding the currency of information, the researcher administered the survey to students registered in 2019.

3.6 QUESTIONNAIRE DESIGN

The 5-point LIKERT scale is commonly involved in research that employs questionnaires, where 1 = strongly disagree and 5 = strongly agree were used (Refer to Appendix 2).

The five key elements of focus found in the questionnaire were as follows:

- **Tangibles (1-4):**

State of amenities, equipment and outward appearance of staff;

- **Reliability (5-9):**

Skill to achieve the guaranteed service regularly and accurately;

- **Responsiveness (10-13):**

Readiness to help customers (students) and deliver quick service;

- **Assurance- (14-17):**

Awareness and courtesy of employees and their ability to motivate belief and sureness; and

- **Empathy (statements 18-20):**

Caring, tailor-made attention that the organisation provides its customers.

3.7 DATA COLLECTION

In early 1985, the SERVQUAL five-dimensional questionnaire was designed by the marketing gurus of America, Parasuraman, Zeithaml and Berry, to measure quality service delivery skillfully. It contains 22 questions divided into five focus groups according to matters relating to Tangibility, Responsiveness, Reliability, Assurance and Empathy. The SERVQUAL model was innovated to develop and improve relationships between customers and service providers. Knowing the gaps between perceptions and expectations of the service makes the relationship and communication smoother. For this study, the SERVQUAL and Gaps model was considered the most suitable instruments for measuring customer perceptions of quality-of-service delivery within the Department of Financial Aid. This method consists of a deeper understanding of the perceived desires of customers. These measured perceptions of quality service for the establishment are then compared against an establishment considered "excellent". The resulting gap analysis may then be used as a driver for service quality improvement.

According to Kotler (2003), organisations that sell intangible goods will experience two competitive challenges: the difference and the development of quality. According to Wegner (1993), "the design of a questionnaire is of great importance to ensure that the research questions are addressed accurately, and the most suitable data for the statistical study is collected". The questionnaire merely re-worked the SERVQUAL instrument developed by Parasuraman, Zeithaml and Berry (1985) for studying customer expectations' and perceptions. The main objective when collecting data is to get a moral depiction of processes performed. It is of the utmost importance that regulatory measures must be followed or made available before any study is carried out. Employees must fully fathom what is being done and what they are required to do. According to Dale et al. (2007), the data collected should precisely mirror the performance process.

Due to the global Covid-19 pandemic, self-administered online questionnaires and a list of short (supervised) scheduled interview questions were used on voluntary participants to attain the vital data. However, approval was first requested from the Department of Financial Aid to conduct research on-site. The survey was personally handed out to students by the researcher, along with a letter of consent assuring confidentiality. The questionnaires were collected with the same technique. Welman and Kruger (2005) believe that collecting data from groups of people has benefits, such as a captive audience where students are available. Since only one person is needed to provide instructions, the cost per questionnaire is far lesser than that of personal interviews. The researcher maintains absolute control of the questionnaire. The meeting was organised after gaining permission from suitable establishments to ensure that no respondent had reasons for not finishing the questionnaire. According to Struwig and Stead (2001), descriptive statistics provide statistical data synopses. The purpose of these statistics is to provide an overall, coherent image of a significant amount of data. The researcher carefully defined the questionnaires and their matters before their circulation and achieved a 100% response rate.

3.8 THE RATING SCALE

Various rating scales measure diverse degrees of attitude, such as the five-point Likert scale, Thurstone scale, and Guttman scale. The Likert scale is considered one of the most popular scales because it is deemed more effortless and may be used for multiple-dimensional rating. According to Welman and Kruger (2005), it considers statements whereby respondents have to indicate a point or a mark to which extent they agree or disagree with the statements. These statements will represent a constructive rating, whereas others will represent not-so-positive. According to (Wegner, 1993), the Likert scale generates interval data making the chi-square statistic appropriate for such a scale.

3.9 DATA ANALYSIS AND STATISTICS

For this research study, SPSS 27.0 was used. The primary data gathered by the researcher was captured on a Microsoft Excel spreadsheet. The data was then sent to the statistician who used the SPSS programme to obtain the most accurate results. Separation of the sections on the questionnaire was applied to guarantee that all the questions were acceptably completed to be considered within this study.

Responses for each question was coded on a rater scale from (1 to 5) as follows: -

1 = strongly disagree,

2 = disagree,

3 = uncertain,

4 = agree and

5 = strongly agree.

The data was then captured and processed with the aid of a qualified statistician using the SPSS statistical package version 27.0 to generate results. The study and amplification of data were presented using descriptive inferential and statistics. According to Welman and Kruger (2005), descriptive statistics contain both description and inferential statistics containing readings from the results. Finally, the statistical studies' results can be denoted graphically using bar or pie charts. This study used a genetic bar chart to compare values through the various groupings.

3.9.1 Descriptive Statistics

Descriptive statistics defines shaping and a brief measurement of data. Univariate and bivariate studies are taken into consideration for descriptive statistics. Univariate data analysis is associated with measures of principal tendency and scattering. The most appropriate measure of the principal tendency for interval data is the mean, and the most suitable measure of scattering for interval data is the average deviation. According to Lind, Marchal and Mason (2001), bivariate analysis is linked with measuring two variables simultaneously. The result obtained in descriptive statistics permitted the researcher to analyse the expectations and the perceptions, which was eventually applied to the SERVQUAL/RATER model to analyse the Gap score for each question of the five quality service elements. The data extracted from the descriptive statistics underlined the element gap scores and specified areas which created the extreme challenges.

3.9.2 Inferential Statistics

The inferential statistical study is intertwined with the testing of hypotheses. The self-governing test is considered one of the most appropriate parametric tests during interval measuring.

It transmits to all significant differences between these variables, in this case, perceptions and expectations of quality service. The principal data was collected, studied, clarified and closing thoughts were constructed on the attained results (Lind et al., 2001). Testing to decide whether there was any vital variance between the expected and perceived scores (referencing is in the form of a Table in Chapter 4) displays the variances between the perceived and expected standards and that the results were not just fictional. Scoring for all five SERVQUAL/Rater model elements was also considered and measured. The formula for perceived quality service established by Parasuraman et al. (1985) was specified as follows: -

$$SQ \text{ (Quality)} = P \text{ (Perceptions)} - E \text{ (Expectations)}$$

3.9.3 Measures of Central Tendency

3.9.3.1 Mean

The Mean, Median and Mode are the three measures of principal tendencies. According to Sekaran and Bougie (2010), a mean is a measurement of central tendencies that offers a universal depiction of the data, excluding needless flooding of the interpretations in a data set. Hair et al. (2008) further posit that the mean is an extreme measure of central tendency but is oblivious to data standards, whether added or removed. The mean can be subjected to misrepresentation if maximum standards are included.

3.9.3.2 The Median

According to Sekaran and Bougie (2010), the median is the central item in a cluster of interpretations when displayed in an ascending or descending order. Hair et al. (2008) add that if the number of data interpretations is unfluctuating, the median is considered the average of the middle two values. The median is the central value if it displays odd numbers of interpretations. The median is specifically applicable to measure central tendencies for ordinal data and curved data to either the right or left.

3.9.3.3 The Mode

Hair et al. (2008) state that the mode is the value visible during the service delivery. The mode is the worth that indicates the peak in the distribution chart. The mode is beneficial when grouped data is being measured into various classifications.

For this study, the mean is used.

3.10 RELIABILITY

Although Brown et al. (1993) criticised the SERVQUAL instrument, it showed solid reliabilities for both the expectations and perceptions. By doing the Cronbach's Alpha test, it displays high levels of reliability and internal consistency. According to Brysland and Curry (2001), the benefit of using SERVQUAL is that it has been tried and tested repeatedly, even for benchmarking.

Most users of the SERVQUAL instrument agree that it provides a priceless approach to improving service quality, agreeing furthermore that the SERVQUAL instrument provides detailed data regarding: -

1. Customer perceptions of quality service;
2. Performance echelons as perceived by customers;
3. Customers' remarks and recommendations; and
4. Employees' understanding of customers' expectations as well as their contentment.

3.11. FACTOR ANALYSIS – RELEVANCE OF FACTOR ANALYSIS

Factor analysis is a technique used by statisticians whose main objective is to reduce data, especially during survey research. The aim is the researcher's desire to present a few questions with a small number of theoretical elements. For example, during a national survey on economic development, participants may answer three separate questions regarding policies of political parties and matters at the local, provincial and national levels. Each quest alone would be insufficient to measure defiance towards specific policies, but together they might provide a better quota of defiance. Factor analysis is a method to establish if the three measures measure the same thing and if they can then be intertwined to generate a factor score variable that covers a score for each respondent.

According to Curwin and Slater (2002), in practice, the factors are usually understood, quantified, and spoken of as real things. Factor analyses show inter-correlations between variables.

3.12 CRONBACH'S MEASURE OF RELIABILITY

As mentioned previously, the Cronbach Alpha test users were calculated to measure the consistencies internally, and the dynamics are used in the questionnaire. According to the Academic Technology Services at the University of California and the Los Angeles (UCLA Academic Technology Services: 2002), Cronbach's alpha measures how well a set of variables measures one element. While dealing with multi-elemental structures,

Cronbach's alpha will generally be low due to the possibility that it is considered a reliability measurement. Cronbach's alpha can be described as the meaning of the number of test items and the average inter- relationship amongst the items.

THE FORMULA FOR THE STANDARDIZED CRONBACH'S ALPHA:

$$\alpha = \frac{N \cdot \bar{r}}{1 + (N - 1) \cdot \bar{r}}$$

N = Number (item)

r-bar = typical inter-item relationship among the items.

From this formula, when one increases the number of items, one also increases Cronbach's alpha. Additionally, if the average inter-item relationship is low, the alpha will be low. As the average inter-item relationship increases, Cronbach's alpha increases.

Automatically, this description starts making logical sense - if the inter-item relationships are high, there is proof that the items are measuring the same primary hypothesis. This is what is meant when people say they have "good" reliability, referring to how accurate their items measure to a single element concept. Any reliability measurement of 0.80 or higher is considered "acceptable". A reliability score of 0.95 signifies a high degree of acceptability (UCLA Academic Technology Services, 2002).

The two significant aspects of accuracy are reliability and validity.

3.12.1 Reliability

According to Zikmund (2000), reliability is the point where processes are precise and free from errors, and therefore results are reliable. Cooper (20 6) indicates that reliability is linked with estimates of measurement that are free of random or unstable error. However, the overall benefit is to ensure that Reliability instruments are used so that temporary and situational factors are not meddling with the process. The Cronbach's Alpha test was used for this study to measure reliability. According to Litwain (1995), a reliability measurement of less than 0.5 is considered undesirable. If the measurement falls between 0.5 and 0.6, it is regarded as noteworthy; above 0.7, it is regarded as excellent. Poor reliability reduces a single measurement's accuracy and the ability to trace measurement variations in trial studies.

3.12.2 Validity

According to Cooper and Schindler (2006), validity can be defined as the extent to which a test measures what it is planned to measure. Saunders, Lewis and Thornhill (2003) define validity as the extent to which the data collection method or related approaches precisely measure what they are intended to measure, and the research findings are what they agree to be about.

According to Cooper et al. (2006), the content validity of a measuring instrument refers to the extent to which it provides adequate coverage of the investigative questions guiding the study. Validity is calculated by comparing one's measurements with values closest to the actual values. Poor validity also destroys the accuracy of a single measurement and diminishes the ability to illustrate relationships between variables within descriptive studies. According to Cooper and Schindler (2006), the content validity of a measuring instrument can be referred to as the extent to which it provides a suitable analysis of the analytical questions. For this study, the measuring instrument used in the questionnaire design was Parasuramen, Berry, and Zeithmal's (1984) SERVQUAL instrument that was polished to fit the measurements of the higher education institution and most of the literature reviews on quality service, highlighting higher education and their related services.

According to Sekaran and Bougie (2010), pre-testing the instrument is of great importance to ensure that the respondents understand the questions and that there are no glitches with the phrasing.

3.13 CONCLUSION

This chapter provided a brief synopsis of the research methodology used during the rational survey. The problem and theories to be tested were also stated. The research method, data collection instrument; questionnaire design; the pilot study; and population, sample and sampling method were also discussed. Various statistical techniques researched to study the data were also presented and discussed. Pilot Study conducted in Propsal.

The following chapter discusses the data findings and makes recommendations for future research study.

CHAPTER 4 – PRESENTATION OF FINDINGS

4.1 INTRODUCTION – EMPIRICAL EVIDENCE

This chapter gathered empirical evidence to validate the objectives and research questions mentioned in this study. The chapter discusses details on how data was collected, methods of sampling used, how the interview schedule and the questionnaire were structured, and the coding of data, with the use of the renowned SERVQUAL Model, developed in 1988 by Zeithaml, Parasuraman and Berry to measure the quality of service that customers experienced.

4.2 SERVQUAL MODEL

The questionnaire and the interview schedule were designed using the original SERVQUAL MODEL as a measurement tool, consisting of 5 dimensions: Tangibles, Reliability, Responsiveness, Assurance and Empathy. These were used to measure service quality, solely for this study but on a somewhat smaller scale, which the marketing gurus Zeithaml, Parasuraman and Berry (1985) labelled the RATER/ SERVQUAL MODEL.

A subdivision comprising 15 statements is added to measure the service quality within the Department of Financial Aid at the University of Technology. This RATER/ SERVQUAL Model is further divided into two sections. The first section measures customers' expectations, and the second measures customer perceptions. Adapting the RATER/ SERVQUAL Model as a foundation from which the questionnaire is developed helps to answer the research questions on how the Department of Financial Aid operates. How effective is the quality of customer service delivery? What the customers' (students) perceptions of service quality are. Moreover, which aspects of the SERVQUAL/RATER model customers are satisfied with.

4.3 ADMINISTERING OF QUESTIONNAIRES

Quantitative study

The study considered the global Covid-19 pandemic social distancing restrictions, online teaching and learning and the other regulations of South Africa. Furthermore, Babakus and Mangold's (1992) suggestion to use the five-point Likert scale is considered less frustrating for participants and is more likely to increase the rate and quality of service. A convenience sampling technique was applied to this study. To ensure accuracy and non-biasness, the questionnaire was pre-tested on six random students with the supervisor's permission and guidance. These students were excluded from the main study. After that, random first-year financial aid students from the University of Technology were

selected from the Information Systems database, disclosing no demographic information such as age, gender, religious or political beliefs to maintain the confidentiality of the students using these financial services.

Qualitative Study

In addition, six differently-abled students were selected for a short interview with a supervised and guided schedule focusing on the five dimensions mentioned in sub-heading 4.1 of this study. An advertisement (see Appendix?) for volunteers was placed outside the Financial Aid Department of the University of Technology, with contact details for interested persons to contact the researcher who conducted one-on-one interviews. Although the researcher is trained in primary sign language, the three students with hearing disabilities were allowed to have their translator read and record their responses to the questionnaire. This was to award differently-abled students using the financial aid service the opportunity to share their experiences with permission to record. This was the most inspiring part of the study since some students were in wheelchairs, whilst some were very hard of hearing but still wanted their silent voices to be heard and contribute to the study with the aid of a translator. Masks and hand sanitisers were provided to all who were individually interviewed. Since the library resource rooms were unavailable, the Disability Unit was used while maintaining safe social distancing.

4.4 MEASUREMENT

This chapter presents the results and discusses the findings obtained from the questionnaires in this study. The questionnaire was the primary tool to collect data and was distributed to first-year financial aid students (customers). The data collected from the responses were analysed with SPSS version 27.0. The results will be presented through descriptive statistics in the form of graphs, cross-tabulations and other figures for the collected quantitative data. Inferential techniques include using correlations and chi-square test values, which are interpreted using the p-values. The traditional approach to reporting a result requires a statement of statistical significance. A p-value is generated from a test statistic. A significant result is indicated with " $p < 0.05$ ".

4.4.1 The Sample

In total, 4900 questionnaires were dispatched, and 366 were returned, which gave a 7.5 % response rate.

4.4.2 The Research Instrument

The research instrument consisted of 40 items, with a level of measurement at a nominal or an ordinal level. The questionnaire was divided into two sections, measuring Expectations and Perceptions.

4.4.3 Reliability Statistics

The two most important aspects of precision are reliability and validity. Reliability is computed by taking several measurements on the same subjects. A reliability coefficient of 0.60 or higher is considered "acceptable" for a newly developed construct.

The table below reflects the Cronbach's alpha score for all the items that constituted the questionnaire.

Table 4.1: Cronbach's alpha score for all the items that constituted the questionnaire

	Expectation		Perception	
	N of Items	Cronbach's Alpha	N of Items	Cronbach's Alpha
Tangibles	4	0.881	4	0.929
Reliability	5	0.912	5	0.919
Responsiveness	5	0.932	5	0.934
Assurance	3	0.912	3	0.934
Empathy	3	0.869	3	0.910

The reliability scores for all sections exceed the recommended Cronbach's alpha value. This indicates a degree of acceptable, consistent scoring for these research sections.

4.5 FACTOR ANALYSIS: Importance of factor analysis

According to Davis (2021), Factor Analysis can be defined as an explored technique applicable to a set of observed variables with the intent to find underlying factors from which the studied variables were generated. Factor analysis is carried out on the correlation matrix of the observed variables with the primary goal of reducing data. A typical use of factor analysis is in survey research, where a researcher wishes to represent several questions with a small number of hypothetical factors. For example, as part of a national survey on political opinions, participants may answer three separate questions regarding environmental policy, reflecting issues at the local, state and national levels. Each question, by itself, would be an inadequate measure of attitude towards environmental policy, but together they may provide a better measure of the attitude.

Factor analysis can establish whether the three measures measure the same thing. If so, they can then be combined to create a new variable, a factor score variable that contains a score for each respondent on the factor. Factor techniques apply to a variety of situations. A researcher may want to know if the skills required to be a decathlete are as varied as the ten events or if a small number of core skills are needed to be successful in a decathlon. One need not believe that factors exist in order

to perform factor analysis. However, in practice, the factors are usually interpreted, given names and spoken of as real things.

The matrix tables are preceded by a summarised table that reflects the KMO and Bartlett's Test results. The KMO and Bartlett's Test table below shows two tests that indicate the suitability of data for structure detection. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy is a statistic that indicates the proportion of variance in the variables underlying factors might cause. High values (close to 1.0) generally indicate that factor analysis may be helpful with the data. If the value is less than 0.50, the factor analysis results would probably not be beneficial.

Bartlett's test of sphericity tests the hypothesis that the correlation matrix is an identity matrix, which would indicate that the variables are unrelated and therefore unsuitable for structure detection. Small values (less than 0.05) of the significance level indicate that factor analysis may be helpful with the data.

4.5.1 Components

Factor analysis is done only for the Likert scale items. Specific components are divided into finer components. This is explained below in the rotated component matrix.

KMO and Bartlett's Test

Table 4.2: KMO and Bartlett's Test

	Kaiser-Meyer-Olkin Measure of Sampling Adequacy	Bartlett's Test of Sphericity		
		Approx. Chi-Square	df	Sig.
Expectations	0.964	7612.294	190	0.000
Perceptions	0.971	8451.927	190	0.000

4.6 CONDITIONS FOR FACTOR ANALYSIS

All of the conditions for factor analysis were satisfied. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy value should be greater than 0.500, and Bartlett's Test of Sphericity sig. The value should be less than 0.05.

4.7 ROTATED COMPONENT MATRIX

Table 4.33: Rotated component matrix

		Expectations				
		Component				
		1	2	3	4	5
Physical amenities visually appealing E.g. Building	Tan 1	0.31 6	0.40 6	0.64 7	0.24 0	0.2 17
Modern Equipment Computers/Telephone	Tan 2	0.28 5	0.11 8	0.79 2	0.25 6	0.2 53
Materials Associated with The Service E.g. (Notices, Brochures, Statements) Are Visually Appealing	Tan 3	0.30 1	0.23 9	0.41 6	0.67 6	0.2 29
Staff are easy identified E.g. Uniforms, Name tags	Tan 4	0.31 0	0.37 1	0.56 0	0.51 2	0.0 29
Problems resolved first time around	Rel 1	0.34 8	0.68 7	0.15 1	0.29 4	0.4 21
No errors with information/ records	Rel 2	0.57 9	0.57 5	0.28 5	0.25 9	0.0 40
Informs you correctly when services will be executed	Rel 3	0.60 4	0.35 7	0.43 9	0.16 7	0.2 09
Staff are by no means too busy to respond to your enquiries	Rel 4	0.33 6	0.25 2	0.30 0	0.19 6	0.7 72
Operational hours appropriate for you	Rel 5	0.68 1	0.46 4	0.19 0	0.18 7	0.2 45
Meets deadlines as promised	Resp 1	0.37 3	0.43 4	0.33 4	0.51 1	0.3 36
Services timeously rendered as promised	Resp 2	0.43 4	0.71 1	0.30 4	0.21 5	0.2 23
Provides speedy service	Resp 3	0.65 1	0.42 6	0.39 5	0.06 4	0.2 72
Staff are constantly willing to assistance you	Resp 4	0.69 9	0.22 6	0.20 6	0.47 2	0.2 25
Staffs response to your enquiries very clearly explained	Resp 5	0.75 5	0.18 0	0.26 2	0.41 3	0.1 35
Staffs approach instils confidence in you	Assu r 1	0.64 4	0.21 2	0.29 4	0.34 0	0.3 41
You feel secure in your dealings with the staff	Assu r 2	0.62 8	0.36 7	0.32 2	0.22 4	0.3 69

		Perceptions				
		Component				
		1	2	3	4	5
0.3 55	0.34 6	0.70 4	0.30 1	0.19 8		
0.3 13	0.29 0	0.75 4	0.27 3	0.26 6		
0.4 59	0.61 4	0.45 5	0.24 1	0.05 3		
0.5 29	0.42 8	0.53 0	0.12 4	0.25 5		
0.3 65	0.65 6	0.26 7	0.26 0	0.37 5		
0.4 53	0.38 3	0.31 9	0.59 4	0.08 2		
0.3 67	0.40 0	0.33 1	0.64 5	0.23 6		
0.4 13	0.32 9	0.35 8	0.19 6	0.66 8		
0.6 66	0.19 2	0.44 0	0.34 7	0.12 7		
0.2 90	0.71 2	0.27 4	0.30 4	0.26 0		
0.3 54	0.70 7	0.30 5	0.29 5	0.19 9		
0.2 52	0.54 7	0.19 1	0.49 3	0.49 5		
0.5 48	0.30 0	0.25 0	0.47 2	0.41 1		
0.5 72	0.28 9	0.28 3	0.44 9	0.37 6		
0.7 18	0.36 8	0.29 8	0.22 7	0.25 6		
0.6 41	0.46 8	0.32 8	0.34 9	0.15 2		

Staff gives you exceptional commitment	Assu r 3	0.66 1	0.31 3	0.15 8	0.46 5	0.2 96
Sincere interest in resolving problems	Emp 1	0.39 3	0.51 8	0.31 9	0.43 6	0.1 18
Staff are always considerate	Emp 2	0.78 5	0.32 9	0.23 3	0.22 0	0.2 00
Staff has your best interest at heart	Emp 3	0.76 9	0.29 2	0.29 0	0.15 2	0.1 42

0.7 31	0.36 4	0.30 1	0.17 8	0.30 5
0.4 16	0.35 3	0.41 4	0.49 7	0.28 5
0.7 02	0.31 3	0.25 3	0.38 5	0.23 3
0.6 35	0.35 3	0.25 4	0.40 8	0.28 4

Factor analysis is a statistical technique whose primary goal is data reduction. A typical use of factor analysis is in survey research, where a researcher wishes to represent several questions with a small number of hypothetical factors.

With reference to the table above:

The principal component analysis was used as the extraction method, and the rotation method was Varimax with Kaiser Normalization. This orthogonal rotation method minimises the number of variables with high loadings on each factor. It simplifies the interpretation of the factors.

Factor analysis/loading shows inter-correlations between variables. Items of questions that loaded similarly imply measurement along a similar factor. An examination of the content of items loading at or above 0.5 (and using the higher or highest loading in instances where items cross-loaded at greater than this value) effectively measured along the various components.

The statements that constituted assurance loaded perfectly along a single component. This implies that the statements that constituted these sections perfectly measured what they measured.

It is noted that the variables that constituted the remaining sections loaded along 2 or 3 components (sub-themes). This means that respondents identified overlapping trends within the section. Within the section, the splits are colour coded.

4.8 DESCRIPTIVE MEASURES FOR THE VARIABLES

The table below indicates the descriptive measures for the variables.

Table 4: Descriptive measures for the variables

		N	Minimum	Maximum	Mean	Std. Deviation
Physical amenities visually appealing E.g. Building	Tan_1_E	363	1.00	5.00	4.27	1.08
	Tan_1_P	363	1.00	5.00	2.29	1.41
	Tan_Gap_1	363	-4.00	4.00	-1.98	1.93
Modern Equipment E.g. Computers/Telephone	Tan_2_E	363	1.00	5.00	4.26	1.15
	Tan_2_P	363	1.00	5.00	2.27	1.47

	Tan_Gap_2	364	-4.00	4.00	-1.98	2.04
Materials Associated with The Service E.g. (Notices, Brochures, Statements) Are Visually Appealing	Tan_3_E	363	1.00	5.00	4.28	1.06
	Tan_3_P	363	1.00	5.00	2.37	1.47
	Tan_Gap_3	363	-4.00	4.00	-1.91	1.93
Staff are easy identified E.g. Uniforms, Name tags	Tan_4_E	365	1.00	5.00	4.26	1.18
	Tan_4_P	365	1.00	5.00	2.44	1.50
	Tan_Gap_4	365	-4.00	4.00	-1.82	1.93
Problems resolved first time around	Rel__1_E	362	1.00	5.00	4.23	1.18
	Rel__1_P	362	1.00	5.00	2.16	1.35
	Rel_Gap_1	362	-4.00	4.00	-2.07	1.91
No errors with information/ records	Rel__2_E	361	1.00	5.00	4.20	1.19
	Rel__2_P	361	1.00	5.00	2.35	1.41
	Rel_Gap_2	361	-4.00	4.00	-1.85	1.87
Informs you correctly when services will be executed	Rel__3_E	360	1.00	5.00	4.25	1.15
	Rel__3_P	360	1.00	5.00	2.30	1.44
	Rel_Gap_3	360	-4.00	4.00	-1.96	1.94
Staff are by no means too busy to respond to your enquiries	Rel__4_E	359	1.00	5.00	4.14	1.27
	Rel__4_P	359	1.00	5.00	2.26	1.38
	Rel_Gap_4	359	-4.00	4.00	-1.88	2.01
Operational hours appropriate for you	Rel__5_E	359	1.00	5.00	4.29	1.08
	Rel__5_P	359	1.00	5.00	2.43	1.43
	Rel_Gap_5	359	-4.00	3.00	-1.86	1.80
Meets deadlines as promised	Resp__1_E	364	1.00	5.00	4.20	1.21
	Resp__1_P	364	1.00	5.00	2.13	1.36
	Resp_Gap_1	364	-4.00	4.00	-2.06	1.91
Services timeously rendered as promised	Resp__2_E	362	1.00	5.00	4.16	1.21
	Resp__2_P	362	1.00	5.00	2.19	1.36
	Resp_Gap_2	362	-4.00	4.00	-1.97	1.98
Provides speedy service	Resp__3_E	359	1.00	5.00	4.14	1.25
	Resp__3_P	359	1.00	5.00	2.04	1.30
	Resp_Gap_3	359	-4.00	4.00	-2.10	1.96
Staff are constantly willing to assistance you	Resp__4_E	359	1.00	5.00	4.26	1.14
	Resp__4_P	359	1.00	5.00	2.29	1.45
	Resp_Gap_4	359	-4.00	4.00	-1.97	1.87
Staffs response to your enquiries very clearly explained	Resp__5_E	355	1.00	5.00	4.28	1.10
	Resp__5_P	355	1.00	5.00	2.32	1.44
	Resp_Gap_5	355	-4.00	4.00	-1.95	1.84
Staffs approach instils confidence in you	Assur__1_E	357	1.00	5.00	4.27	1.10
	Assur__1_P	357	1.00	5.00	2.37	1.45
	Assur_Gap_1	357	-4.00	4.00	-1.91	1.93
You feel secure in your dealings with the staff	Assur__2_E	359	1.00	5.00	4.26	1.11
	Assur__2_P	359	1.00	5.00	2.41	1.47
	Assur_Gap_2	359	-4.00	4.00	-1.85	1.89

Staff gives you exceptional commitment	Assur__3_E	357	1.00	5.00	4.24	1.10
	Assur__3_P	357	1.00	5.00	2.33	1.38
	Assur_Gap_3	357	-4.00	4.00	-1.91	1.88
Sincere interest in resolving problems	Emp__1_E	362	1.00	5.00	4.30	1.06
	Emp__1_P	362	1.00	5.00	2.31	1.37
	Emp_Gap_1	362	-4.00	4.00	-1.98	1.85
Staff are always considerate	Emp__2_E	357	1.00	5.00	4.22	1.14
	Emp__2_P	357	1.00	5.00	2.27	1.38
	Emp_Gap_2	357	-4.00	4.00	-1.96	1.84
Staff has your best interest at heart	Emp__3_E	359	1.00	5.00	4.25	1.14
	Emp__3_P	359	1.00	5.00	2.33	1.46
	Emp_Gap_3	359	-4.00	3.00	-1.92	1.86

4.8.1 DESCRIPTIVE AND INFERENTIAL STATISTICS

An overview of descriptive and inferential statistics used in this empirical study is presented below. The preliminary analysis is shown using descriptive statistics. According to Levine, Ramsey and Smidt (2010), the term 'statistics' can have many meanings. As the number of observations gets larger, it becomes necessary to condense the data into appropriate summary tables. Welman and Kruger (2002) concur that a large data file can be reduced to helpful information, which can facilitate the interpretation of data and the drawing of conclusions using descriptive and inferential statistics. Willemse (2004) states that descriptive statistics include the collection, classification, presentation and analysis of data to give a clear picture of a situation at a given time. Kumar (2014) states that the text is a dominant method of communicating research findings in quantitative studies. It is often combined with other forms such as tables, graphs and statistical measures, making research easier to understand. Welman and Kruger (2002) affirm that results can be presented:

- as tables (for example, cross-tabulation);
- as graphs (for example, histograms, bar diagrams, pie charts, and scatter diagrams);
- as statistical summaries (for example, means, standard deviations and the correlation coefficient);
- and
- as selected quotations (for example, writing representative statements from responses obtained from an interview).

The descriptive data for this study are presented in tables, pie charts and bar diagrams. Harris (1995) states that inferential statistics involves concluding a broader group of people or scores than the ones available. Testing such predictions or hypotheses is a significant function of inferential statistics. Creswell et al. (2016) concur that the researcher interprets the results considering initial predictions

and prior research on the same topic. Sekaran (1993) argues that inferential statistics comprises two branches: Parametric Statistical Tests (robust) and Non-Parametric Statistical tests (less robust). The Kaiser-Meyer-Olkin and Barlett's test was conducted to test the construct validity of the measuring instrument. Correlation Analysis was performed to test the relationships between the variables of the model and Pearson's Chi-Square (a non-parametric test), which was extensively used to test the hypotheses. Harris (1995) states that a Chi-Square Test is a non-parametric technique that assesses whether the frequencies of scores obtained on one or more nominal-level variables differ significantly from those expected based on some theory. Creswell et al (2016).

Descriptive Statistics

		N	Minimum	Maximum	Mean	Std. Deviation
Physical amenities visually appealing E.g. Building	Tan_1_E	363	1.00	5.00	4.27	1.08
	Tan_1_P	363	1.00	5.00	2.29	1.41
	Tan_Gap_1	363	-4.00	4.00	-1.98	1.93
Modern Equipment E.g. Computers/Telephone	Tan_2_E	363	1.00	5.00	4.26	1.15
	Tan_2_P	363	1.00	5.00	2.27	1.47
	Tan_Gap_2	364	-4.00	4.00	-1.98	2.04
Materials Associated with The Service E.g. (Notices, Brochures, Statements) Are Visually Appealing	Tan_3_E	363	1.00	5.00	4.28	1.06
	Tan_3_P	363	1.00	5.00	2.37	1.47
	Tan_Gap_3	363	-4.00	4.00	-1.91	1.93
Staff are easy identified E.g. Uniforms, Name tags	Tan_4_E	365	1.00	5.00	4.26	1.18
	Tan_4_P	365	1.00	5.00	2.44	1.50
	Tan_Gap_4	365	-4.00	4.00	-1.82	1.93
Problems resolved first time around	Rel__1_E	362	1.00	5.00	4.23	1.18
	Rel__1_P	362	1.00	5.00	2.16	1.35
	Rel_Gap_1	362	-4.00	4.00	-2.07	1.91
No errors with information/ records	Rel__2_E	361	1.00	5.00	4.20	1.19
	Rel__2_P	361	1.00	5.00	2.35	1.41
	Rel_Gap_2	361	-4.00	4.00	-1.85	1.87
Informs you correctly when services will be executed	Rel__3_E	360	1.00	5.00	4.25	1.15
	Rel__3_P	360	1.00	5.00	2.30	1.44
	Rel_Gap_3	360	-4.00	4.00	-1.96	1.94
Staff are by no means too busy to respond to your enquiries	Rel__4_E	359	1.00	5.00	4.14	1.27
	Rel__4_P	359	1.00	5.00	2.26	1.38
	Rel_Gap_4	359	-4.00	4.00	-1.88	2.01
Operational hours appropriate for you	Rel__5_E	359	1.00	5.00	4.29	1.08
	Rel__5_P	359	1.00	5.00	2.43	1.43
	Rel_Gap_5	359	-4.00	3.00	-1.86	1.80
Meets deadlines as promised	Resp__1_E	364	1.00	5.00	4.20	1.21
	Resp__1_P	364	1.00	5.00	2.13	1.36
	Resp_Gap_1	364	-4.00	4.00	-2.06	1.91
Services timeously rendered as promised	Resp__2_E	362	1.00	5.00	4.16	1.21
	Resp__2_P	362	1.00	5.00	2.19	1.36
	Resp_Gap_2	362	-4.00	4.00	-1.97	1.98
Provides speedy service	Resp__3_E	359	1.00	5.00	4.14	1.25
	Resp__3_P	359	1.00	5.00	2.04	1.30
	Resp_Gap_3	359	-4.00	4.00	-2.10	1.96
Staff are constantly willing to assistance you	Resp__4_E	359	1.00	5.00	4.26	1.14
	Resp__4_P	359	1.00	5.00	2.29	1.45
	Resp_Gap_4	359	-4.00	4.00	-1.97	1.87
Staffs response to your enquiries very clearly explained	Resp__5_E	355	1.00	5.00	4.28	1.10
	Resp__5_P	355	1.00	5.00	2.32	1.44
	Resp_Gap_5	355	-4.00	4.00	-1.95	1.84

Staffs approach instils confidence in you	Assur__1_E	357	1.00	5.00	4.27	1.10
	Assur__1_P	357	1.00	5.00	2.37	1.45
	Assur_Gap_1	357	-4.00	4.00	-1.91	1.93
You feel secure in your dealings with the staff	Assur__2_E	359	1.00	5.00	4.26	1.11
	Assur__2_P	359	1.00	5.00	2.41	1.47
	Assur_Gap_2	359	-4.00	4.00	-1.85	1.89
Staff gives you exceptional commitment	Assur__3_E	357	1.00	5.00	4.24	1.10
	Assur__3_P	357	1.00	5.00	2.33	1.38
	Assur_Gap_3	357	-4.00	4.00	-1.91	1.88
Sincere interest in resolving problems	Emp__1_E	362	1.00	5.00	4.30	1.06
	Emp__1_P	362	1.00	5.00	2.31	1.37
	Emp_Gap_1	362	-4.00	4.00	-1.98	1.85
Staff are always considerate	Emp__2_E	357	1.00	5.00	4.22	1.14
	Emp__2_P	357	1.00	5.00	2.27	1.38
	Emp_Gap_2	357	-4.00	4.00	-1.96	1.84
Staff has your best interest at heart	Emp__3_E	359	1.00	5.00	4.25	1.14
	Emp__3_P	359	1.00	5.00	2.33	1.46
	Emp_Gap_3	359	-4.00	3.00	-1.92	1.86

(2016) affirm that this kind of analysis calculations are based on the two variables' two-way cross-tabulation (also referred to as the contingency table).

4.9 SECTION ANALYSIS

The following section analyses the respondents' scoring patterns per variable per section. The results are first presented using mean scores for the variables that constitute each section. Gap scores were determined by the difference between Expectations (E) and Perceptions (P). Results are then further analysed according to the importance of the statements.

SCORING PATTERNS FOR THE SECTIONS IN THE QUESTIONNAIRE

4.9.1 Tangibles

According to Parasuraman et al. (1998), generally, customer expectations are higher than customer perceptions. In order to obtain the Service quality scores, the researcher needs to calculate the difference between perception and expectation scores (P-E).

4.9.2 Summary of the scoring patterns

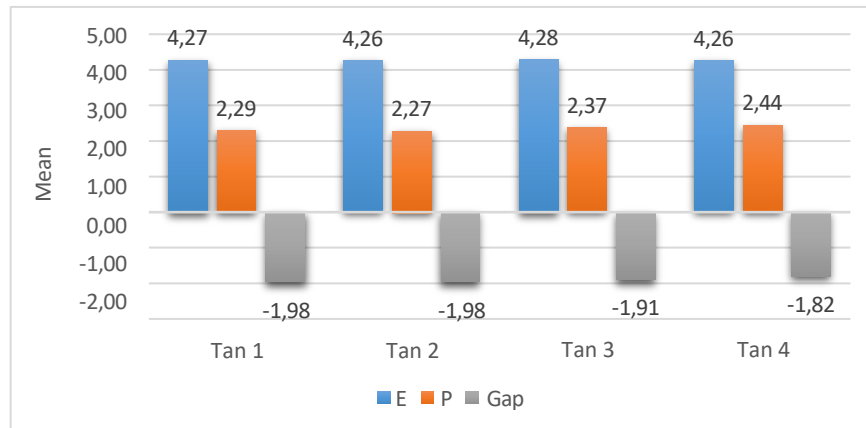


Figure 4: Tangibles Gap Analysis

Table 5: Tangibles scoring patterns

		E	P	Gap	p-value
Physical amenities visually appealing E.g. Building	Tan 1	4.27	2.29	-1.98	< 0.001
Modern Equipment E.g. Computers/Telephone	Tan 2	4.26	2.27	-1.98	< 0.001
Materials Associated with The Service E.g. (Notices, Brochures, Statements) Are Visually Appealing	Tan 3	4.28	2.37	-1.91	< 0.001
Staff are easy identified E.g. Uniforms, Name tags	Tan 4	4.26	2.44	-1.82	< 0.001
Overall		4.27	2.34	-1.92	< 0.001

The following patterns are observed:

- The levels of Expectations are all high and similar in score;
- The levels of Perceptions are also similar but lower than the levels of Expectations; and
- The significance of the differences is tested and shown in the table.

According to Table 5, Tan1 (Physical amenities visually appealing e.g. Building) and Tan2 (Modern Equipment e.g. Computers/Telephones) have more significant gap scores compared to Tan3 and Tan4, which means services in Tan1 and Tan2 are under-performing in comparison to Tan3 (Materials Associated with The Service e.g. Notices, Brochures, Statements are Visually Appealing) and Tan4 (Staff are easy identified, e.g. Uniforms, Name tags). However, although the Tan3 and Tan4 are higher than Tan1 and Tan2, it still falls under the poor quality of service as presented in the above table by the gap is negative, which can hinder the business economically as mentioned earlier in the study concerning the increase in similar competitive service providers.

A Wilcoxon paired test was done to determine whether the differences between E and P were significant. The null hypothesis claims no difference between the E and P mean scores. The alternate

states that there is a significant difference (Table 5). The highlighted sig. values (p-values) are less than 0.05 (the significance level), implying that the differences between E and P were significant.

4.9.3 Reliability

Table 6: Reliability scoring patterns

		E	P	Gap	p-value
Problems resolved first time around	Rel 1	4.23	2.16	-2.07	< 0.001
No errors with information/ records	Rel 2	4.20	2.35	-1.85	< 0.001
Informs you correctly when services will be executed	Rel 3	4.25	2.30	-1.96	< 0.001
Staff are by no means too busy to respond to your enquiries	Rel 4	4.14	2.26	-1.88	< 0.001
Operational hours appropriate for you	Rel 5	4.29	2.43	-1.86	< 0.001
Overall		4.22	2.30	-1.92	< 0.001

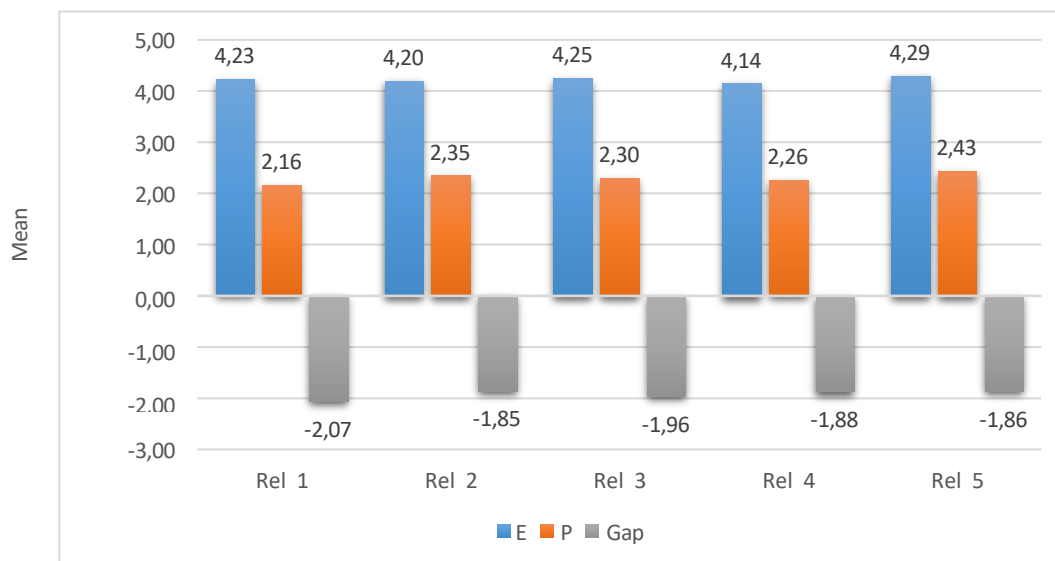


Figure 5: Reliability Gap Analysis

4.9.4 Reliability Test

Rel1- Demonstrates a gap of (-2.07) in this test for reliability, meaning that the customer has found the quality of service extremely poor when requesting to resolve problems the first time around, although Rel2, REL4, AND REL5 range from -1.85 to -1.88), the service is somewhat better it in comparison to REL1 and REL3 (-1.96). However, it still falls under a negative, demonstrating a minus (-1.92), depicting poor overall reliability rebelling against good service quality.

4.9.5 Responsiveness

Table 7: Responsiveness scoring patterns

		E	P	Gap	p-value
Meets deadlines as promised	Resp 1	4.20	2.13	-2.06	< 0.001
Services timeously rendered as promised	Resp 2	4.16	2.19	-1.97	< 0.001
Provides speedy service	Resp 3	4.14	2.04	-2.10	< 0.001
Staff are constantly willing to assistance you	Resp 4	4.26	2.29	-1.97	< 0.001
Staffs response to your enquiries very clearly explained	Resp 5	4.28	2.32	-1.95	< 0.001
Overall		4.21	2.19	-2.01	< 0.001

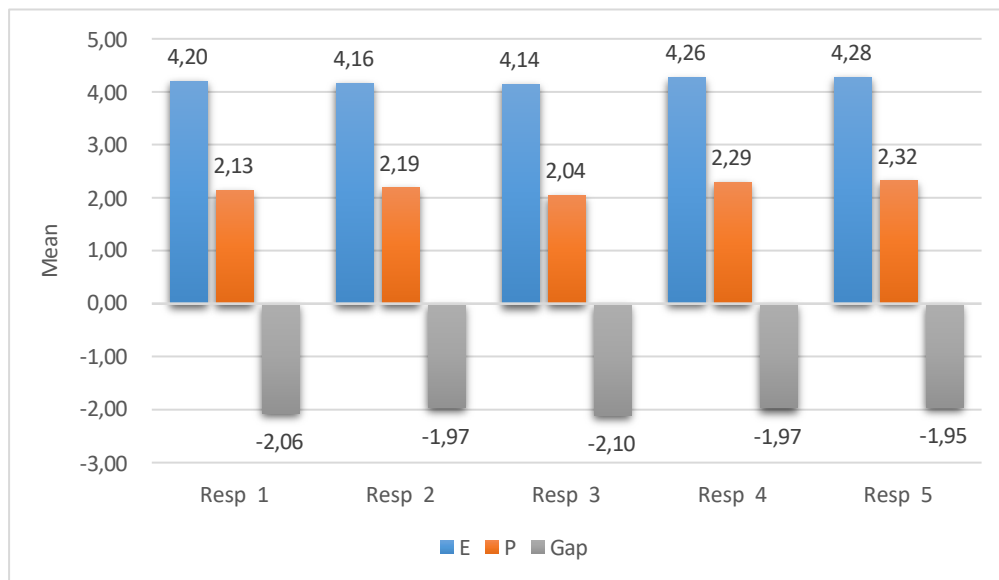


Figure 6: Responsiveness Gap Analysis

4.9.6 Responsiveness Test

Resp1 and Resp3 display (-2.06 to -2.10) high negative responsiveness (Table 7, Figure 6), and although Resp2, Resp4 and Resp5 are showing a slight improvement, the response still ranges from -1.95 to -1.97, respectively, creating the overall responsiveness test to be negative.

4.9.7 Assurance

Table 8: Assurance scoring patterns

		E	P	Gap	p-value
Staffs approach instils confidence in you	Assur 1	4.27	2.37	-1.91	< 0.001
You feel secure in your dealings with the staff	Assur 2	4.26	2.41	-1.85	< 0.001
Staff gives you exceptional commitment	Assur 3	4.24	2.33	-1.91	< 0.001
Overall		4.26	2.37	-1.89	< 0.001

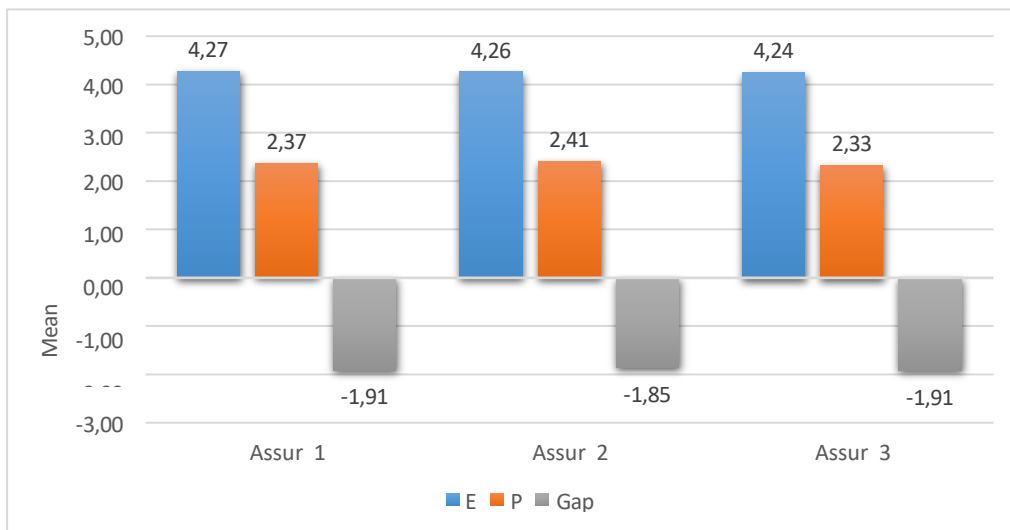


Figure 7: Assurance Gap Analysis

4.9.8 Assurance Test

According to an article published in the Marketing Study Guide (2021), assurance is considered informative, the courteousness of organisations and their capability to inspire reliance and trust in customers. However, Table 8 above displays minimal evidence of assurance. Assur1, Assur 2 and Assur 3 range from -1.85 to -1.91 (Figure 7)

These results depict negative results from the Test.

4.9.9 Empathy

Table 9: Empathy scoring patterns

		E	P	Gap	p-value
Sincere interest in resolving problems	Emp 1	4.30	2.31	-1.98	< 0.001
Staff are always considerate	Emp 2	4.22	2.27	-1.96	< 0.001
Staff has your best interest at heart	Emp 3	4.25	2.33	-1.92	< 0.001
Overall		4.26	2.30	-1.95	< 0.001

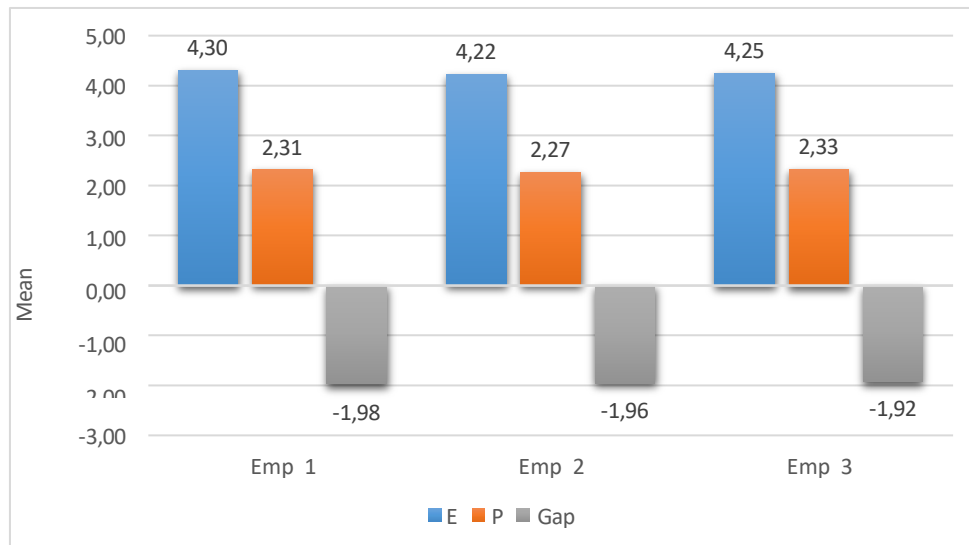


Figure 8: Empathy Gap Analysis

4.9.10 Empathy Test

Table 9 and Figure 8 display evidence of a negative gap when analysing the results from the feedback of the empathy test. Emp1, Emp2 and Emp3 show negative results (ranging from -1.92 to -1.98). This means that the quality of empathy displayed has achieved a negative value concerning service quality. According to Huang (2011), Service employees are responsible for communicating with customers and can figure out and disfigure the organisation's brands. Similarly, Abbasi and Alvi (2013) add that a lack of empathy or failure to recognise another's perspective can mutilate any service provider and result in customer frustration and discontentment.

4.9.11 Overall Scoring

Table 10 and Figure 9 indicate the overall mean dimension scores.

Table 10: Overall scoring patterns

	E	P	Gap
Tangibles	4.27	2.34	-1.92
Reliability	4.22	2.30	-1.92
Responsiveness	4.21	2.19	-2.01
Assurance	4.26	2.37	-1.89
Empathy	4.26	2.30	-1.95

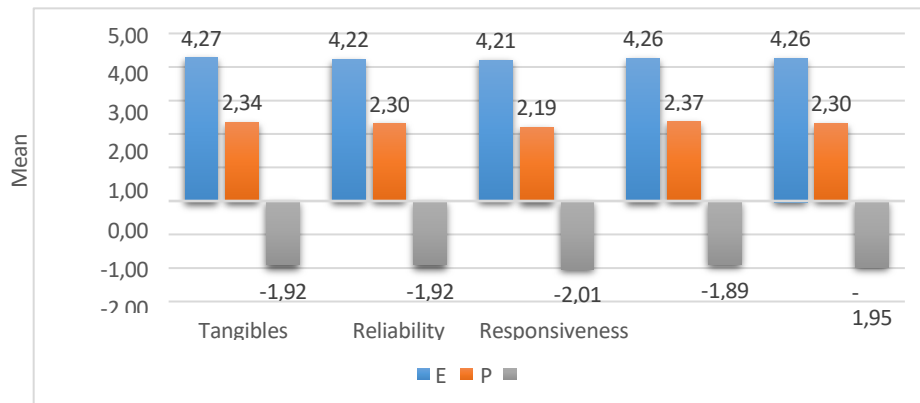


Figure 9: Overall Gap Analysis

Tangibles, Assurance and Empathy had similar higher levels of agreement, with Reliability and Responsiveness having similar but lower scores. The largest gap was for Responsiveness (-2.01), and the smallest was for assurance (-1.89).

4.10 QUALITATIVE DATA ANALYSIS

4.10.1 Analysis of Semi-Structured Interview Schedule Data –

As mentioned in this study, empirical evidence was gathered to validate the objectives and the research questions. The research interview schedule is designed with no demographic information to ensure the confidentiality of the differently-abled students, consisting of five open-ended questions covering the five dimensions of the SERQUAL/RATER MODEL. Fitzsimmons and Fitzsimmons (2014) looked at the provision of tangibility of services, namely the physical environmental conditions, organisational materials and equipment used to communicate during quality service delivery. Similarly, Davis (2003) suggests that the quality of service has a momentous impact on higher education service providers.

4.10.1.1 Question 1: What do you think of the location of the Department of Financial Aid?

Theme one :Tangibles

In response to the above question, five of the six customers (students) felt that the building was hidden and that they experienced great difficulty in accessing it. One student stated that since he uses a wheelchair, it is a real struggle, and he has to depend on another student for assistance as he has to go around the building to get to the access point. Another student stated that the office on another campus is a little easier to access. However, none of the provided modes of transport is wheelchair-friendly, making it a challenge to get to the location. Similarly, Howell and Lazarus (2003) stated that

a central requirement of respect for diversity includes physical barriers that limit students with physical disabilities, making this a significant challenge.

4.10.1.2 Question 2: Are staff employed within the Department of Financial Aid easy to approach?

Theme two Assurance and Empathy

In response to this question, five out of the six students (customers) felt that the staff was not easy to approach. One student (customer) further stated that for her to get assistance, she has to approach the Disability unit for their intervention to resolve her financial issues. Another student with a hearing impairment requested the translator to mention on record that staff are not helpful and communication emails are sent late, claiming that the staff often forget to include lists for differently-abled students to receive allowances. According to Allman (2013) and Fredericks (2010), belonging is an important need for students, and Hoyt and Brown (2002) further state that student choice is an increasingly critical component in the student marketplace.

4.10.1.3 Question 3: How can we improve Notices and Information systems?

Theme three - Reliability and Responsiveness

For this question, all participants in the interview suggested that the service provider should use more modern and technological ways to inform students of notifications. One student (customer) requested that WhatsApp groups be created since most of the classes are virtual due to the Covid-9 pandemic. Hence it should not be mandatory to go to campus to receive information and feedback. Three students (customers) suggested that emails be sent to them using their University of Technology's email addresses instead of short message services via mobiles (due to sim card numbers often getting lost). They added that there is much needed improvement concerning the current card system service that has been in operation. The (partially) visually impaired students requested that the notices and communication information be displayed in larger bold fonts. According to Hoyt and Brown (2003), websites were valuable sources of information as a marketing strategy.

4.10.1.4 Question 4: How can we improve service delivery?

Zeithaml, Parasuraman and Berry (1990) proposed individually measuring service quality and finding inconsistencies between customers' expectations and desired perceptions of performed service quality. The first interviewed student (customer) suggested that a well-trained staff member be allocated specifically for the differently-abled students.

The second requested a reduction in waiting periods and turnaround time—interviewee three requested allowance services to be dispatched once rather than randomly dispatching funds. Moreover, participants four, five and six suggested that since they study in virtual groups and online classes, MS Team groups should display notifications and essential information. The issue of receiving assistance devices needs to be resolved and not be given after students have written their tests, which is unhelpful. In addition, staff working remotely must reply to student enquiries during working hours.

4.10.1.5 Question 5: Any other comments?

Respondent One expected front-office staff to pressurise higher authorities for funding to be communicated timeously. According to her knowledge, many students still do not have funding information. Respondent Two believed someone would be there to speak directly to them and handle all enquiries raised by differently-abled students. Respondents Three and Six expected the department to improve in terms of its quality of service, especially in terms of the service quality they deliver to students. They also suggested extra helpers during registration and first approvals, stating that it becomes frustrating and leads to student protests, creating a challenge for both the consumer and the service provider. Respondent Four perceived no issues with receiving assistive devices for differently-abled students meant to help them cope when they attend classes on or off-campus. However, the device was approved late after the student had already written her exams, creating a challenge and the possibility of failing and losing funding due to not having the device earlier. Respondent Five expected staff that are working remotely to communicate better with students.

4.11 CONCLUSION

The outcomes have shown that the service provider has attempted to surpass the customers' expectations concerning Tan1 and Tan2, as depicted in the Rotation Method by Varimax with Kaiser Normalization. However, after a detailed analysis of the data, the customers' perceptions about the quality of service through the statistical findings strongly confirm an overall negative perception of the service quality received by the participants. These results show a need for changes to the service quality approach in tangibility, responsibility, assurance, empathy and Responsiveness. By understanding how customers view the quality of service and calculating the expected service, one could guide a business by amending any of the abovementioned gaps. The Department of Financial Aid can overcome the negative service quality gap challenges in all dimensions and prevent other institutional marketing oppositions from reeling in prospective A+ aggregate students.

The next chapter will present recommendations and findings for further research.

CHAPTER 5 – DISCUSSION OF FINDINGS AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter summarises the findings, makes recommendations for the Department of Financial Aid to improve its quality service and identifies the scope for further studies. In light of the research questions and aims of this study, which were to identify how the department operates; how effective is the quality of service delivery; and what are the students' perceptions of service quality offered at the Department of Financial Aid are, both qualitative studies in the form of interviews and quantitative in the form of questionnaires were used in line with the ServQual/Rater model.

5.2 CONCLUSION OF THE STUDY

In conclusion, the above results indicate that students do need a better service delivery that meets their needs. The service that they receive must be satisfactory to them which will also enable the Department of Financial Aid to be intentional about student support and student success as it plays an important role within the university by giving necessary financial support to needy students.

Tangibles

Considering the feedback from the interviews, the Department of Financial Aid has displayed very poor conditions to accommodate differently-abled students, especially students that have difficulty moving around, to access the facility on wheelchairs.

Although Tan3 and Tan4 are higher than Tan1 and Tan2, it still falls under the poor quality of service as presented in (Table 5, Figure 6). The negative gap can hinder the business economically, as mentioned earlier in the study concerning the increase in similar competitive service providers.

Reliability

According to Kobiruzzaman (2020), reliability is a crucial part of the five dimensions of the SERVQUAL model that confirms the ability to provide services on time and convincingly. Consistency is vital for providing assistance to customers on time with error-free conditions, respecting the commitment to give service accurately on time as promised. However, the differently-abled students found the staff to be unapproachable. Similarly, the Rel1 demonstrates a gap (-2.07) in this test for reliability, meaning that the customer has found unreliable services from the department. (Table 6, Figure 5)

comparison to REL1 and REL3 (-1.96). However, it still falls under a negative, demonstrating a minus (-1.92, depicting overall reliability rebelling against good service quality. (Table 6, Figure 5)

Responsiveness

Kobiruzzaman (2020) states that this dimension focuses on two crucial factors, willingness and promptness. Service providers must ensure that the customer gets their service within the shortest time frame without any delays and makes the customers feel that the service provider is interested in helping them. However, both groups of participants found that the waiting time for responses was too long, according to Resp1 and Resp3 displaying (-2.06 to -2.10) high negative responsiveness. Although Resp2, Resp4 and Resp5 are showing a slight improvement, the response still ranges from -1.95 to -1.97, making the overall responsiveness test negative. (Table 7, Figure 6)

Assurance

Kobiruzzaman (2020) defines assurance as creating trust and credibility for customers. This mainly depends on the employee's technical expertise, applied communication skills, politeness, credibility and professionalism, which both groups of participants found lacking, as displayed by the very limited evidence of assurance. Assur1, Assur 2 and Assur 3 range from -1.85 to -1.91, depicting negative results from the Test assurance regarding quality service delivery. (Table 8, Figure 7)

Empathy

Both groups of participants showed a lack of empathy from the service provider. There is evidence of a negative gap when analysing the results from the feedback of the empathy test. Emp1, Emp2 and Emp3 show negative results (ranging from -1.92 to -1.98). This means that the quality of empathy displayed has achieved a very negative value concerning service quality as the students (customers) found that the staff did not have their best interests at heart (Table 9, Figure 8). According to Kobiruzzaman (2020), empathy is about focusing on customers thoughtfully to ensure care and distinguished services. He further states that it is a vital mindset in many countries around the world to serve every customer personally, identifying this process as a method to satisfy customers emotionally and increase assurance and faith.

5.3 OVERALL FINDINGS

Table 11 gives us an indication of the overall mean dimension scores.

Table 11: Overall mean dimension scores

	E	P	Gap
Tangibles	4.27	2.34	-1.92
Reliability	4.22	2.30	-1.92
Responsiveness	4.21	2.19	-2.01
Assurance	4.26	2.37	-1.89
Empathy	4.26	2.30	-1.95

5.3.1 Tangibles and Reliability

- Considering the statistical report from the online questionnaires, the Department of Financial Aid has again displayed an overall negative gap (-1.92), which means unsatisfactory amenities trigger negative quality service. (Table 11)

5.3.2 Responsiveness

- Displaying the lowest overall reading (-2.01) is Responsiveness, meaning that the staff has provided poor service in responding to the students' enquiries regarding the statistics report.

5.3.3 Assurance

- Assurance, exhibiting -1.89 (Table 11) meaning that the students have very little confidence in the service provider meeting quality service of acceptable levels.

5.3.4 Empathy

- Although the level of empathy is not as harmful as Responsiveness, it still displays -1.95 (Table 11), which is a harmful level of service quality. According to Kobiruzzaman (2020), an establishment can lose its customers due to a lack of empathy. Furthermore, the author suggests that understanding customers, getting to know them and their needs, and identifying regular customers by their names are essential in business.

5.4 RECOMMENDATIONS

Kobiruzzaman (2020) states that an important factor is to resolve customers' enquiries as soon as possible by providing them with information or replacement products. Similarly, the Department of Financial Aid can look into the following recommendations:

- **Tangibles**

The Department of Financial Aid should consider building a ramp or a separate entrance to accommodate the differently-abled students. They should also consider installing more equipment such as computers and printers, mainly allocated for disadvantaged students from rural areas. The department should also install 2-3 direct helplines stations for NSFAS central enquiries.

- **Responsiveness and Assurance**

Install an electronic call-logging system that can work hand-in-hand with NSFAS offices, dealing with enquiries and exceptional cases with reference numbers to avoid the long waiting periods.

- **Reliability and Empathy**

Managers must consider having performance training and project management workshops for staff and collaborating with the Disability Unit to employ differently-abled students to assist with enquiries.

5.5 OPPORTUNITY – SCOPE FOR FUTURE RESEARCH

The SERVQUAL INSTRUMENT can be a handy tool for those who wish to improve the quality of service within their industry, being open to new and updated ideas on what draws the interest of future generations.

The following are recommended for future studies:

- Evaluate quality service using the SERVQUAL model on postgraduate students within a university of technology;
- An Analysis of quality service in Universities of Technology within the Kwa –Zulu Natal region with the use of the SERVQUAL instrument; and
- A Comparative quality service study between private higher educational institutions in the Durban area using the SERVQUAL instrument.

CHAPTER 6 – LIMITATIONS

6.1 Limitations

The case study is too small to be global, and participants were not familiar with this area as they are first-year students. Just like any other study, this research has also got its limitations. Therefore, the findings of this study may not be generalized to the any other University of Technology as it was only conducted with the selected University of Technology. Furthermore, due to the COVID-19 global pandemic, the researcher had challenges in recruiting participants which had implications for receiving feedback. The researcher had to extend the feedback timing. Additionally, financial constraints were experienced.

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APPENDICES

Appendix A: Acknowledgement of Consent Letter 2019



27 November 2020

5 Pamden Road

Hillcrest

Durban

3610

Request for Permission to Conduct Research

Dear Dr Linganiso

My name is Agendri Naidoo, registered under the Faculty of Management Sciences- Entrepreneurial studies student at the Durban University of Technology. The research I wish to conduct for my master's dissertation involves a Study on Customer Perception of Service Delivery within the Department of Financial Aid at the University of Technology in KwaZulu-Natal (DUT).

I am with this seeking your consent to gather and conduct research on the abovementioned topic.

I have provided you with a copy of my draft proposal, which includes copies of the data collection tools and consent forms to be used in the research process, as well as a copy of the approval letter I received from the Institutional Research Ethics Committee (IREC).

If you require further information, please do not hesitate to contact me at 0313732683, naidooa@dut.ac.za.

Thank you for your time and consideration in this matter.

Yours sincerely,

Agendri Naidoo

Durban University of Technology

Appendix B: Expectations and Perceptions Questionnaire 2019



LETTER OF INFORMATION

Dear Participant

Welcome to my study.

Title of the Research Study: Study on Customer Perception on Service Delivery within the Department of Financial Aid at a University of Technology in Kwa-Zulu Natal

Principal Investigator/s/researcher:

Agendri Naidoo

Man Sc. Bachelors of Public Administration & Economics

Co-Investigator/s/supervisor/s:

Prof JK Adam (Doctorate)

Brief Introduction and Purpose of the Study: This research aims to study customers' perception of quality service delivery within the Department of Financial Aid at the Durban University of Technology.

Outline of the Procedures: The study will comprise a five-part questionnaire on customer service delivery. The researcher will hand-deliver the questionnaires, and an explanation will be given on the purpose of the study, anonymity and confidentiality.

You can withdraw anytime; all information will be treated as anonymous and confidential.

Risks or Discomforts to the Participant: No foreseeable risks have been identified. If any are raised, they will be addressed as a priority.

Benefits: This research aim is to improve Service Delivery.

Reason/s why the Participant May Be Withdrawn from the Study: You can withdraw from the study at any time, and it will not affect your studies in any way.

Remuneration: The study will be conducted with no remuneration to you.

Costs of the Study: You will not be expected to contribute costs to cover any aspects of the study.

Confidentiality: All information you provide will remain confidential. The researcher will store all completed questionnaires and obtained data. All electronic data will be password protected, stored on a hard disk for five years, and then securely deleted. The hard copy records will be kept in a locked cabinet in the supervisor's office for five years. The data will only be accessible by the researcher and the supervisor and then be destroyed using shredding.

Appendix C: Consent Form



CONSENT

Statement of Agreement to Participate in the Research Study:

- I, with this confirm that the researcher has informed me, · (name of a researcher), about the nature, conduct, benefits and risks of this study - Research Ethics Clearance Number,
- I have also received, read and understood the above-written information (Participant Letter of Information) regarding the study.
- I know that the study's results, including personal details regarding my sex, age, date of birth, initials and diagnosis, will be anonymously processed into a study report.
- Given the research requirements, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- At any stage, without prejudice, I may withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during this research related to my participation will be available to me.

Full Name of Participant

Date

Time

Signature/ Right Thumbprint

I, (name of the researcher) herewith confirm that the above participant has been fully informed about the study's nature, conduct and risks.

Full Name of Researcher

Date

Signature

Full Name of Witness (If applicable) Date Signature

Full Name of Legal Guardian (If applicable)

Date

Appendix D: Guideline for answering the questionnaire

Guidelines for service expectations questionnaire

Based on your experiences as a student at the Department of Financial Aid, please consider the type of service that would be quality for you to be pleased to re-do business.

PLEASE NOTE: There are no wrong or correct answers. Only your perceptions about the Department of Financial Aid are significant.

Please show the level to which you think each statement would best describe this establishment.

1 = Strongly disagree

2 = Disagree

3 = Uncertain

4 = Agree

5 = Strongly Agree

No.	Tangibles	EXPECTATIONS QUESTIONNAIRE				
		Strongly Disagree 1	Disagree 2	Uncertain 3	Agree 4	Strongly Agree 5
1.	Physical amenities visually appealing E.g Building	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2.	Modern Equipment E.g Computers/Telephone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3.	Materials Associated with The Service E.g (Notices, Brochures, Statements) Are Visually Appealing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4.	Meets deadlines as promised	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5.	Staff are easy identified E.g Uniforms, Name tags	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PLEASE NOTE: There are no wrong or correct answers; only your perceptions about the Department of Financial Aid are significant.

No.		EXPECTATIONS QUESTIONNAIRE				
	RELIABILITY RESPONSIVENESS ASSURANCE EMPATHY	Strongly Disagree 1	Disagree 2	Uncertain 3	Agree 4	Strongly Disagree 5
1.	sincere interest in resolving problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2.	Problems resolved first time around	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3.	Services timeously rendered as promised	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4.	No errors with information/ records	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5.	Informs you correctly when services will be executed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6.	Provides speedy service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.	Staff are constantly willing to assistance you	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8.	Staff are by no means too busy to respond to your enquiries	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9.	Staffs approach instils confidence in you	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.	You feel secure in your dealings with the staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11.	Operational hours appropriate for you	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12.	Staff gives you exceptional commitment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13.	Staffs response to your enquiries very clearly explained	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14.	Staff are always considerate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15.	Staff has your best interest at heart	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appendix E: Service Perceptions Questionnaire

Service Perceptions Questionnaire

The questions below require you to describe your feelings about the Department of Financial Aid.

PLEASE NOTE: There are no wrong or correct answers. Only your perceptions about the Department of Financial Aid are significant.

Indicate the level best describes the Department of Financial Aid in each statement.

1 = Strongly disagree

2 = Disagree

3 = Uncertain

4 = Agree

5 = Strongly Agree

No.	Tangibles	PERCEPTION QUESTIONNAIRE				
		Strongly Disagree	Disagree	Uncertain	Agree	Strongly Agree
		1	2	3	4	5
1.	Physical amenities visually appealing e.g. Building	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2.	Modern Equipment e.g. Computers/telephone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3.	Materials associated with the service e.g. (Notices, brochures, statements) are visually appealing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4.	Meets deadlines as promised	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5.	Staff are easy identified e.g. Uniforms, Name tags	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PLEASE NOTE: There are no wrong or correct answers. Only your perceptions about the Department of Financial Aid are significant.

Indicate the level best describes the Department of Financial Aid in each statement.

- 1 = Strongly disagree
 2 = Disagree
 3 = Uncertain
 4 = Agree
 5 = Strongly Agree

No.	RELIABILITY RESPONSIVENESS ASSURANCE EMPATHY	PERCEPTION QUESTIONNAIRE				
		Strongly Disagree 1	Disagree 2	Uncertain 3	Agree 4	Strongly Agree 5
1.	Sincere interest in resolving problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2.	Problems resolved first time around	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3.	Services timeously rendered as promised	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4.	No errors with information/ records	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5.	Informs you correctly when services will be executed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6.	Provides speedy service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.	Staff are constantly willing to assistance you	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8.	Staff are by no means too busy to respond to your enquiries	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9.	Staffs approach instils confidence in you	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.	You feel secure in your dealings with the staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11.	Sincere interest in resolving problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12.	Staff gives you exceptional commitment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13.	Staffs response to your enquiries very clearly explained	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14.	Staff are always considerate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15.	Staff has your best interest at heart	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

INTERVIEW QUESTIONS

Customer Perceptions Questionnaire

The questions below require you to describe your feelings about the Department of Financial Aid.

PLEASE NOTE: There are no wrong or correct answers; only your perceptions about the Department of Financial Aid are significant.

1. What do you think of the location of the Department of Financial Aid?

2. Are the staff employed within the Department of Financial Aid easy to approach?

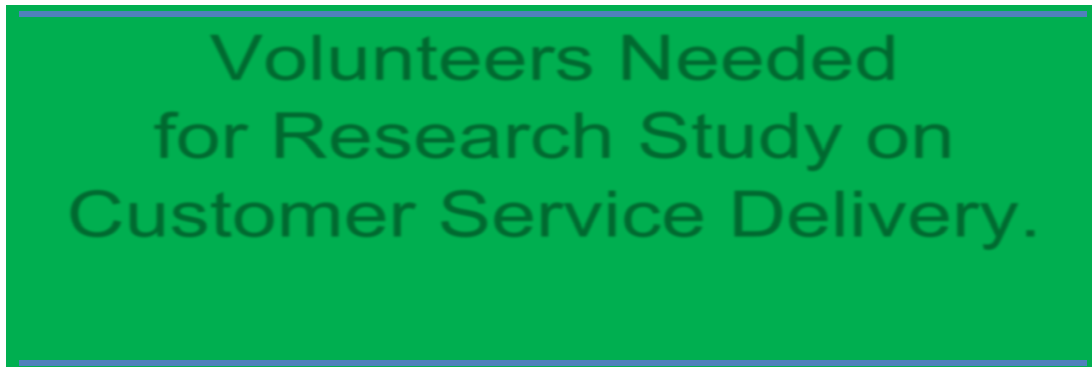
3. How can we improve Notices and Information system?

4. How can we improve the service delivery?

5. Any other comment?

Appendix G: Advert

ARE YOU A FIRST-YEAR STUDENT? ARE YOU APPLYING FOR FINANCIAL AID? THIS



COULD BE YOUR ONE CHANCE TO MAKE A DIFFERENCE REGARDING THE SERVICE YOU RECEIVE.

YOU MAY QUALIFY IF YOU

- Are between the ages of 18- 25
- Have difficulties understanding the application process
- Have difficulties with equipment
- Have difficulties with the service delivery

Potential Benefits

- Participating in this study may improve service delivery so you can focus more on your studies.

Participation involves

- 30 mins of your time
- A valid email address
- Access to an electronic device (mobile or computer)

Location for selected interview Candidates: Steve Biko Campus

Library Resource Discussion Room (interview)

-

FOR MORE INFORMATION

Please call Agendri Naidoo at 082 258 3818, email naidooa@dut.ac.za

PLEASE NOTE: Disposable face masks and hand sanitisers will be provided before the interview.

Appendix H: All of the conditions are satisfied for factor analysis

		N	Minimum	Maximum	Mean	Std. Deviation
Physical amenities visually appealing E.g. Building	Tan_1_E	363	1.00	5.00	4.27	1.08
	Tan_1_P	363	1.00	5.00	2.29	1.41
	Tan_Gap_1	363	-4.00	4.00	-1.98	1.93
Modern Equipment E.g. Computers/Telephone	Tan_2_E	363	1.00	5.00	4.26	1.15
	Tan_2_P	363	1.00	5.00	2.27	1.47
	Tan_Gap_2	364	-4.00	4.00	-1.98	2.04
Materials Associated with The Service E.g. (Notices, Brochures, Statements) Are Visually Appealing	Tan_3_E	363	1.00	5.00	4.28	1.06
	Tan_3_P	363	1.00	5.00	2.37	1.47
	Tan_Gap_3	363	-4.00	4.00	-1.91	1.93
Staff are easy identified E.g. Uniforms, Name tags	Tan_4_E	365	1.00	5.00	4.26	1.18
	Tan_4_P	365	1.00	5.00	2.44	1.50
	Tan_Gap_4	365	-4.00	4.00	-1.82	1.93
Problems resolved first time around	Rel__1_E	362	1.00	5.00	4.23	1.18
	Rel__1_P	362	1.00	5.00	2.16	1.35
	Rel_Gap_1	362	-4.00	4.00	-2.07	1.91
No errors with information/ records	Rel__2_E	361	1.00	5.00	4.20	1.19
	Rel__2_P	361	1.00	5.00	2.35	1.41
	Rel_Gap_2	361	-4.00	4.00	-1.85	1.87
Informs you correctly when services will be executed	Rel__3_E	360	1.00	5.00	4.25	1.15
	Rel__3_P	360	1.00	5.00	2.30	1.44
	Rel_Gap_3	360	-4.00	4.00	-1.96	1.94
Staff are by no means too busy to respond to your enquiries	Rel__4_E	359	1.00	5.00	4.14	1.27
	Rel__4_P	359	1.00	5.00	2.26	1.38
	Rel_Gap_4	359	-4.00	4.00	-1.88	2.01
Operational hours appropriate for you	Rel__5_E	359	1.00	5.00	4.29	1.08
	Rel__5_P	359	1.00	5.00	2.43	1.43
	Rel_Gap_5	359	-4.00	3.00	-1.86	1.80
Meets deadlines as promised	Resp__1_E	364	1.00	5.00	4.20	1.21
	Resp__1_P	364	1.00	5.00	2.13	1.36
	Resp_Gap_1	364	-4.00	4.00	-2.06	1.91
Services timeously rendered as promised	Resp__2_E	362	1.00	5.00	4.16	1.21
	Resp__2_P	362	1.00	5.00	2.19	1.36
	Resp_Gap_2	362	-4.00	4.00	-1.97	1.98

Provides speedy service	Resp__3_E	359	1.00	5.00	4.14	1.25
	Resp__3_P	359	1.00	5.00	2.04	1.30
	Resp_Gap_3	359	-4.00	4.00	-2.10	1.96
Staff are constantly willing to assistance you	Resp__4_E	359	1.00	5.00	4.26	1.14
	Resp__4_P	359	1.00	5.00	2.29	1.45
	Resp_Gap_4	359	-4.00	4.00	-1.97	1.87
Staffs response to your enquiries very clearly explained	Resp__5_E	355	1.00	5.00	4.28	1.10
	Resp__5_P	355	1.00	5.00	2.32	1.44
	Resp_Gap_5	355	-4.00	4.00	-1.95	1.84
Staffs approach instils confidence in you	Assur__1_E	357	1.00	5.00	4.27	1.10
	Assur__1_P	357	1.00	5.00	2.37	1.45
	Assur_Gap_1	357	-4.00	4.00	-1.91	1.93
You feel secure in your dealings with the staff	Assur__2_E	359	1.00	5.00	4.26	1.11
	Assur__2_P	359	1.00	5.00	2.41	1.47
	Assur_Gap_2	359	-4.00	4.00	-1.85	1.89
Staff gives you exceptional commitment	Assur__3_E	357	1.00	5.00	4.24	1.10
	Assur__3_P	357	1.00	5.00	2.33	1.38
	Assur_Gap_3	357	-4.00	4.00	-1.91	1.88
Sincere interest in resolving problems	Emp__1_E	362	1.00	5.00	4.30	1.06
	Emp__1_P	362	1.00	5.00	2.31	1.37
	Emp_Gap_1	362	-4.00	4.00	-1.98	1.85
Staff are always considerate	Emp__2_E	357	1.00	5.00	4.22	1.14
	Emp__2_P	357	1.00	5.00	2.27	1.38
	Emp_Gap_2	357	-4.00	4.00	-1.96	1.84
Staff has your best interest at heart	Emp__3_E	359	1.00	5.00	4.25	1.14
	Emp__3_P	359	1.00	5.00	2.33	1.46
	Emp_Gap_3	359	-4.00	3.00	-1.92	1.86

Appendix I: Rotated Component Matrix

		Expectations				
		Component				
		1	2	3	4	5
Physical amenities visually appealing E.g. Building	Tan 1	0.31 6	0.40 6	0.64 7	0.24 0	0.2 17
Modern Equipment Computers/Telephone	Tan 2	0.28 5	0.11 8	0.79 2	0.25 6	0.2 53
Materials Associated with The Service E.g. (Notices, Brochures, Statements) Are Visually Appealing	Tan 3	0.30 1	0.23 9	0.41 6	0.67 6	0.2 29
Staff are easy identified E.g. Uniforms, Name tags	Tan 4	0.31 0	0.37 1	0.56 0	0.51 2	0.0 29
Problems resolved first time around	Rel 1	0.34 8	0.68 7	0.15 1	0.29 4	0.4 21
No errors with information/ records	Rel 2	0.57 9	0.57 5	0.28 5	0.25 9	0.0 40
Informs you correctly when services will be executed	Rel 3	0.60 4	0.35 7	0.43 9	0.16 7	0.2 09
Staff are by no means too busy to respond to your enquiries	Rel 4	0.33 6	0.25 2	0.30 0	0.19 6	0.7 72
Operational hours appropriate for you	Rel 5	0.68 1	0.46 4	0.19 0	0.18 7	0.2 45
Meets deadlines as promised	Resp 1	0.37 3	0.43 4	0.33 4	0.51 1	0.3 36
Services timeously rendered as promised	Resp 2	0.43 4	0.71 1	0.30 4	0.21 5	0.2 23
Provides speedy service	Resp 3	0.65 1	0.42 6	0.39 5	0.06 4	0.2 72
Staff are constantly willing to assistance you	Resp 4	0.69 9	0.22 6	0.20 6	0.47 2	0.2 25
Staffs response to your enquiries very clearly explained	Resp 5	0.75 5	0.18 0	0.26 2	0.41 3	0.1 35
Staffs approach instils confidence in you	Assu r 1	0.64 4	0.21 2	0.29 4	0.34 0	0.3 41
You feel secure in your dealings with the staff	Assu r 2	0.62 8	0.36 7	0.32 2	0.22 4	0.3 69
Staff gives you exceptional commitment	Assu r 3	0.66 1	0.31 3	0.15 8	0.46 5	0.2 96

Perceptions				
Component				
1	2	3	4	5
0.3 55	0.34 6	0.70 4	0.30 1	0.19 8
0.3 13	0.29 0	0.75 4	0.27 3	0.26 6
0.4 59	0.61 4	0.45 5	0.24 1	0.05 3
0.5 29	0.42 8	0.53 0	0.12 4	0.25 5
0.3 65	0.65 6	0.26 7	0.26 0	0.37 5
0.4 53	0.38 3	0.31 9	0.59 4	0.08 2
0.3 67	0.40 0	0.33 1	0.64 5	0.23 6
0.4 13	0.32 9	0.35 8	0.19 6	0.66 8
0.6 66	0.19 2	0.44 0	0.34 7	0.12 7
0.2 90	0.71 2	0.27 4	0.30 4	0.26 0
0.3 54	0.70 7	0.30 5	0.29 5	0.19 9
0.2 52	0.54 7	0.19 1	0.49 3	0.49 5
0.5 48	0.30 0	0.25 0	0.47 2	0.41 1
0.5 72	0.28 9	0.28 3	0.44 9	0.37 6
0.7 18	0.36 8	0.29 8	0.22 7	0.25 6
0.6 41	0.46 8	0.32 8	0.34 9	0.15 2
0.7 31	0.36 4	0.30 1	0.17 8	0.30 5

Sincere interest in resolving problems	Emp 1	0.39 3	0.51 8	0.31 9	0.43 6	0.1 18
Staff are always considerate	Emp 2	0.78 5	0.32 9	0.23 3	0.22 0	0.2 00
Staff has your best interest at heart	Emp 3	0.76 9	0.29 2	0.29 0	0.15 2	0.1 42

0.4 16	0.35 3	0.41 4	0.49 7	0.28 5
0.7 02	0.31 3	0.25 3	0.38 5	0.23 3
0.6 35	0.35 3	0.25 4	0.40 8	0.28 4

Appendix J: Turn It In Report

Customer Perceptions of Quality Service Delivery within the Department of Financial Aid at a University of Technology

ORIGINALITY REPORT

19%

SIMILARITY INDEX

15%

INTERNET SOURCES

4%

PUBLICATIONS

16%

STUDENT PAPERS

PRIMARY SOURCES

1

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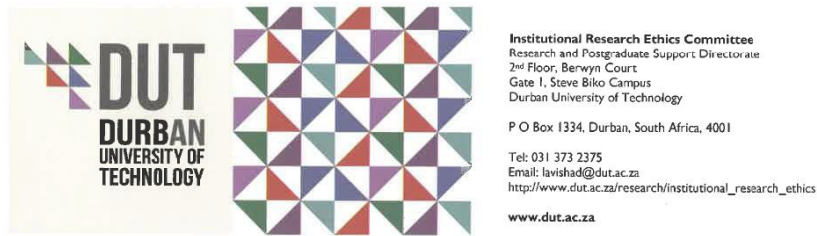
<1 **m** www.ijert.org
Internet Source

Exclude quotes ☐ On

Exclude matches ☐ < 10 words

Exclude bibliography ☐ On

Appendix K: Ethical Clearance – IREC FULL Approval



15 December 2020

Ms A Naidoo
5 Pamden Road
Hillcrest
3610

Dear Ms Naidoo

Customer Perception of Quality Service Delivery within the Department of Financial Aid at a University of Technology
Ethical Clearance number IREC 135/20

The Institutional Research Ethics Committee acknowledges receipt of your notification regarding the piloting of your data collection tool.

Kindly ensure that participants used for the pilot study are not part of the main study.

In addition, the IREC acknowledges receipt of your gatekeeper permission letter.

Please note that FULL APPROVAL is granted to your research proposal. You may proceed with data collection.

Any adverse events [serious or minor] which occur in connection with this study and/or which may alter its ethical consideration must be reported to the IREC according to the IREC SOP's.

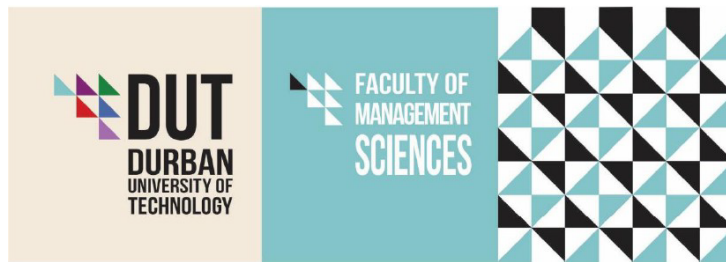
Please note that any deviations from the approved proposal require the approval of the IREC as outlined in the IREC SOP's.

Yours Sincerely

Dr M A Sathar
Deputy Chairperson: IREC



Appendix L: FRC Letter



5th March 2020

Student number: 19551403

Dear Ms A Naidoo

MASTER OF MANAGEMENT SCIENCES: BUSINESS ADMINISTRATION

This serves to confirm the approval of your research proposal by the Faculty Research Committee, at its meeting on 3rd March 2020, as follows:

1. Research proposal and provisional dissertation title:

Service quality within the Department of financial Aid at a University of Technology.

Supervisor: **Prof JK Adam**

Co-supervisor: **N/A**

Please note that any proposed changes in the thesis/dissertation title require the approval of your supervisor/s, the Faculty Research Committee, as well as ratification thereof by the Higher Degrees Committee.

2. Research budget to the amount of **R10 000.00**

Please note that this funding is not a scholarship or bursary and is therefore not paid directly to you, but is controlled by the Faculty. Any proposed changes to the use of this funding allocation requires the approval of your supervisor and the Dean. Please note that funding will be reimbursed to you after the provision of receipts.

The Institutional Research Committee has stipulated that:

- (a) This University retains the ownership of any Intellectual Property (patent, design, etc.) registered in respect of the results of your Masters/Doctors Degree in Technology studies as a result of the award and the provisions of the above Act;
- (b) Should you find any of the terms above not acceptable then you are given the option to decline the Research budget award to your project in writing.

May we remind you that in terms of Rule G25(2)(b), if you fail to obtain the Masters/Doctors degree within the maximum time period allowed after first registering for the qualification, Senate may refuse to renew your registration or may impose any conditions it deems fit. You may apply to the Faculty Research Committee for an extension.

Please note that you are required to convert your registration from the informal to the formal course and re-register each year.

Please note that the following must be adhered to:

Registration:

1. Ensure formal registration has taken place *(the onus is on the student and the supervisor to ensure registration takes place at the beginning of each year whilst the student is currently engaged with his/her Masters or PhD qualification)*
2. Ensure that application for Conferment of Status has been made in the event of your undergraduate qualification being different to this application. *Your attention is drawn to the fact that Conferment of Status is required for registration.*
3. Ensure that your supervisor has submitted your proposal to the Faculty Research Officer (FRO) for IREC clearance (institutional research ethics committee). This is in the case of Ethics level 2 IREC and level 3 IREC (in the case of a study dealing with vulnerable populations). See guideline attached. *It is the researcher's responsibility to check the Ethics requirements and submit to the relevant bodies irrespective of the reviewer's recommendation.*

Dissertation submission for examination:

1. Ensure that you submit the intention to submit form **{PG 5}**, signed by the HOD and Supervisor
2. Ensure that the signed checklist is submitted with the **PG 5**
3. Once your dissertation is submitted to the supervisor for examination purposes, communication from here on will only be with your supervisor and not with the faculty.
4. Your supervisor **MUST** nominate the examiners three months prior to submission of the dissertation/thesis for examination.
5. On submission for examination, please note that three ring bound signed copies must be submitted to your supervisor along with the completed and signed **PG 7** form, **FMS Checklist** and **Turn it in report**.
6. Feedback will be provided to your supervisor regarding the examination result after the result is ratified by the Higher Degrees Committee {HOC}.
7. In the event of a resubmission the reports will be submitted to the supervisor who will communicate with you for revision. Once revision has taken place your supervisor will submit to the FRO for resubmission to the examiners.
8. In the case where there is a discrepancy in examiners results, an Arbiter will be nominated via the HOD and supervisor and tabled at FRC and ratified at HOC. On completion of this process, the Arbiters report will be tabled at FRC and ratified at HOC.
9. Results of the Arbitration process will be communicated to your supervisor

Graduation requirements:

1. Ensure that you submit a completed signed PGI0 form
2. one hard bound dissertation/thesis with a pdf version on CD
3. response to post graduate examination form
4. completion of study form (I REC form)

Should you experience any problems relating to your research, your supervisor must be informed of the matter as soon as possible. If the difficulties persist, you should then approach your Head of Department and thereafter the Faculty Research Coordinator.

Please refer to the 2020 General Rule Book and the Postgraduate Students' Guide 2020 concerning the rules relating to postgraduate studies, which include *inter alia* acceptable minimum and maximum timeframes, submission of thesis/dissertations, etc. Please do not hesitate to contact this office for any assistance. We wish you success in your studies.

Kind regards,

Prof FG Netswera
Faculty of Management Sciences

Appendix M: Gatekeepers Letter



*Directorate for Research and Postgraduate Support
Durban University of Technology
Tromso Annexe, Steve Biko Campus
P.O. Box 1334, Durban 4000
Tel.: 031-3732576/7
Fax: 031-3732946*

09th December 2020

Ms Agendri Naidoo

c/o Department of Entrepreneurial Studies and Management

Faculty of Management Sciences

Durban University of Technology

Dear Ms Naidoo

PERMISSION TO CONDUCT RESEARCH AT THE DUT

Your email correspondence in respect of the above refers. I am pleased to inform you that the Institutional Research and Innovation Committee (IRIC) has granted **Full Permission** for you to conduct your research "Customer Perception of Quality Service Delivery Within the Department of Financial Aid at a University of Technology" at the Durban University of Technology.

The DUT may impose any other condition it deems appropriate in the circumstances having regard to nature and extent of access to and use of information requested.

We would be grateful if a summary of your key research findings would be submitted to the IRIC on completion of your studies.

Kindest regards.

Yours sincerely


DR LINDA ZIKHONA LINGANISO

DIRECTOR: RESEARCH AND POSTGRADUATE SUPPORT DIRECTORATE

Appendix N: Certificate of Language Editing

CERTIFICATE OF LANGUAGE EDITING

This is to certify that the paper titled

**CUSTOMER PERCEPTIONS OF QUALITY SERVICE DELIVERY
WITHIN THE DEPARTMENT OF FINANCIAL AID AT A
UNIVERSITY OF TECHNOLOGY**

Submitted In Partial Fulfilment of the Requirements for the Degree of
Masters in Business Administration Business Management, Faculty of
Management Sciences, Durban University of Technology

By

AGENDRI NAIDOO

Student number:19551403

Has been edited for language by Babalwa Nchekwube, Language Editor. Neither
the research content nor the author's intentions were altered. The Language
Editor guarantees the quality of the English Language in this paper. The
following issues were corrected: grammar, spelling, punctuation, sentence
structure and phrasing.

Date issued

11 July 2022

Certificate number

AGENA1001

Language Editor



Application for Interruption / Extension / Termination of Studies

Faculty	Management Sciences		
Department	Entrepreneurial Studies		
Qualification for which student is registered	Masters : Business Administration		
Offering type	Full time registration	F	Part time registration
Prior qualification	B-TECH PUBLIC MGT & ECO		

Student Surname	NAIDOO		Student No.	19551403
First Names	AGENDRI		Title (Mr, Ms)	MS
Postal Address				
Tel (W)	Tel (H)	Cell	Fax	e-Mail
031 373 2683		0822583818		
Title of Dissertation/ Thesis	Customer Perception of Quality Service Delivery within the Department of Financial Aid at a University of Technology			Full Partial Dissertation/Thesis

Please indicate which you are applying for and complete the relevant section below.

Interruption ☐ Extension ☒ Termination ☐

Period for which you would like to apply for an **interruption** in studies.

From _____
(dd-mm-yy)

To _____
(dd-mm-yy)

Reason for **interruption** in studies (Medical certificates to be attached if applicable)

Period for which you would like to apply for an **extension** of studies

From 01-01-2023

To 30-06-2023

Reason for **extension** of studies (Medical certificates to be attached if applicable)

Examiner 2 wants minor change to final copy-

Proposed date of **termination** of studies

Date: _____
(dd-mm-yy)

Reason for **termination** of studies (Any relevant documentation to be attached)

Supervisor	Prof J k Adam
-------------------	---------------

Position		IREC: Chairperson		Present Qualifications	D-Tech: Clinical Technology
Tel (W)	Tel (H)	Cell	Fax	e-Mail	
031-3733093		0827860682		adamjk@dut.ac.za	
Co-Supervisor					
Position				Present Qualifications	
Tel (W)	Tel (H)	Cell	Fax	e-Mail	

It is recommended that the application for interruption/extension/termination of studies be:

Approved



Not Approved

☐

Comments:

Signed: _____
(Student)

Date: 20/01/2023

Signed: _____
(Supervisor)

Date: 27/01/2023

Signed: N/A
(Co-Supervisor)

Date: _____

Signed: _____
(HoD)

Date: _____

Signed: _____
(Faculty Board)

Date: _____

Date of Faculty Board Minutes in which recorded	
--	--

Routing	Student		Supervisor		HoD		Faculty Board	
----------------	----------------	--	-------------------	--	------------	--	----------------------	--



**Examination of Dissertation/Thesis
(Guidelines attached)**

Faculty	Faculty of Management Sciences			
Department	Business Management			
Degree	Masters	<input checked="" type="checkbox"/> (Please tick)	DPHIL	(Please tick)
Student Surname	Naidoo		Student No	
First Names	Agendri		Title (Mr, Ms)	
Title of Dissertation/ Thesis	Customer Perceptions of Quality Service Delivery within the Department of Financial Aid at a University of Technology			
100% research thesis	<input checked="" type="checkbox"/>	50% course-work dissertation		

Supervisor	Professor J K Adam	Title	Professor
Co-Supervisor		Title	

Examiner				Title	
Position				Qualifications	
Tel (W)	Tel (H)	Cell	Fax	e-Mail	
Affiliation of Examiner					

The work submitted to you for examination is:

A Master's dissertation (50 percent course work; 50 percent research)	
A Master's dissertation (100 percent research)	<input checked="" type="checkbox"/>
A Doctoral thesis (100 percent research)	

FOR MASTER'S DISSERTATION ONLY: KINDLY ALLOCATE THE MARK AWARDED AS A PERCENTAGE:-	MARK %
Pass with distinction (75% or above)	
Pass (50% and above)	70%
Fail (under 50%)	

SUMMARISED RECOMMENDATION OF EXAMINER		
<i>Please answer ALL the questions by placing a tick in the appropriate box.</i>	YES	NO
• Does the dissertation/thesis show knowledge and understanding of the subject?	<input checked="" type="checkbox"/>	
• Are the presentation and the literary style adequate?	<input checked="" type="checkbox"/>	
• Is the work adequate for the award of the qualification?	<input checked="" type="checkbox"/>	

COMPLETE <u>EITHER</u> SECTION A, B, C OR D:-		YES	NO
A.	Do you unreservedly recommend the award of the Master's Degree or a Doctor's Degree?	✓	
B.	Do you recommend the award subject to:		
	i. Editorial corrections (style/format/grammar/spelling)?	✓	
	ii. Minor revision of reporting/claims/findings/recommendations?	✓	
	iii. Minor expansion of arguments/analysis? Please note that choosing option B. iii. will disqualify a Master's dissertation from being awarded a distinction.		✓
C.	Do you recommend resubmission for examination?		✓
D.	Do you recommend outright rejection?		✓
(Please either indicate the above requirements clearly in the text of the dissertation and return your examiner's copy, or list them in a submission attached to this report. Kindly also refer to them in your report.)			

FURTHER TO A., B., C. OR D. ABOVE, I RECOMMEND THAT THIS STUDENT SHOULD (SELECT ONE ONLY EXCEPT IN THE CASE OF A DISTINCTION):-	Tick relevant section(s)
Pass without correction.	
Pass subject to Section B(i), (ii) and/or (iii) above.	✓
Revise and resubmit the dissertation/ thesis to this Examiner for examination.	
Fail.	
Pass with distinction ($\geq 75\%$) <i>Applicable to Master's dissertation only. Please briefly indicate your reasons for granting a distinction in your attached Examiner's Report, under the heading "Overall impression".</i>	

Please be advised that your name will be made available to the student with this report. Please initial alongside if you prefer that your name does not accompany the report.	
--	--

Signed: _____
(Examiner)

17.03.2022
Date: _____

					Together with PG 9					
Routing	Examiner		Faculty Officer		HoD		FRC		HDC	

Requirements in respect of a Masters dissertation and a Doctoral thesis:

The difference between a Masters dissertation and a Doctoral thesis is mainly in the size, scope, sophistication and originality of the research.

GUIDELINES

Each examiner is required to write a report on the dissertation/thesis based on the following criteria:

Content:

1. Title
 - Clear, concise, contains all necessary key words.
2. Research problems and aims
 - Clear, specific, relevant to the topic.
3. Literature review
 - Comprehensiveness and relevance of the literature review.
4. Research methodology/design
 - Appropriateness, explanation and application of the research design used to investigate the problem; correlation with the research question (or problem).
5. Analysis and interpretation
 - Data analysis methods, arguments presented logically and relevant
6. Relevance of the research area and delimitation of the field investigated.
7. Conclusions that suggest satisfactory personal insights in the field.

Technical aspects:

- Layout (chapters) and flow of information.
- Language (syntax, writing style) and presentation (language editing, layout, use of appendices).
- Consistency of referencing style (in-text and bibliography).
- Functionality of figures and tables.
- Specific matters (if any) which, in your opinion require correction, revision or further development. Please furnish a list on an additional page/s or indicate in the ring bound examiner's copy and return to the Supervisor/HoD.

Overall impression: (If a distinction is awarded, your motivation should be given here.)

REPORT ON THE DISSERTATION

Comprehensive feedback has been provided in the soft copy of the dissertation which is attached to this report.

The manuscript titled: *“Customer Perception of Quality Service Delivery within the Department of Financial Aid at a University of Technology”* is a relevant and desired research for reforms in service delivery in Higher Institutions of Learning and Education, where quality service delivery is still a challenge. The dissertation no doubt contributes to the understanding of how quality service delivery could be delivered to especially the differently abled persons. Scientific knowledge that built on measuring customers' expectation and perception of the services delivered to them should lead to reforms in Higher Institutions of Learning.

The dissertation represents a definite new contribution in the study area that seek to expanded SERVQUAL and GAP models in an applicable and existing theory. The study proceeds from a reflective theoretical foundation and is relevant for the theory of satisfaction. (Dissertations should not merely present factual or empirical research but be embedded within a wider philosophical framework).

Literature references are adequate, and the assessment of the literature is of a high standard (a tight, well-presented examination of relevant literature) and adequate substantiation for the assessment in answering the questions(s) (assessment of latest major primary supporting and opposing publications on the topic.

The methodological technique is appropriately applied for the objectives. Technical and empirical methods are adequate and applicable. The qualitative research is well planned and executed to answer the questions(s). Results are interpreted correctly and coherently linked to the literature assessed. However, the objectives and research questions need to be aligned.



**Examination of Dissertation/Thesis
(Guidelines attached)**

Faculty	Faculty of Management Sciences			
Department	Business Administration			
Degree	DPHIL	MManSc	MPHIL	<i>Masters in Business Administration (specify discipline)</i>
Student Surname	NAIDOO		Student No	
First Names	AGENDRI		Title (Mr, Ms)	MR MS
Title of Dissertation/ Thesis	Customer Perceptions of Quality Service Delivery within the Department of Financial Aid at a University of Technology			
100% research thesis	X		50% course-work dissertation	n/a

Supervisor	Professor J K ADAM	Title	PROF x	DR
Co-Supervisor	n/a	Title	PROF	DR

Examiner			Title	PROFx	
Position			Qualifications	PHD	
Tel (W)	Tel (H)	Cell	Fax	e-Mail	
Affiliation of Examiner					

The work submitted to you for examination is:

A Master's dissertation (50 percent course work; 50 percent research)	X
A Master's dissertation (100 percent research)	
A Doctoral thesis (100 percent research)	

FOR MASTER'S DISSERTATION ONLY: KINDLY ALLOCATE THE MARK AWARDED AS A PERCENTAGE:-	MARK %
Pass with distinction (75% or above)	
Pass (50% and above)	
Fail (under 50%)	50%

SUMMARISED RECOMMENDATION OF EXAMINER		
<i>Please answer ALL the questions by placing a tick in the appropriate box.</i>	YES	NO
• Does the dissertation/thesis show knowledge and understanding of the subject?	x	
• Are the presentation and the literary style adequate?	x	
• Is the work adequate for the award of the qualification?	x	

PLEASE SELECT <u>ONE ONLY</u> OF SECTIONS A., B., C. OR D.:-		YES	NO
A.	Do you unreservedly recommend the award of the Master's Degree or a Doctor's Degree?	x	
B.	Do you recommend the award subject to:		
	i. Editorial corrections (style/format/grammar/spelling)?	x	
	ii. Minor revision of reporting/claims/findings/recommendations?	x	
	iii. Minor expansion of arguments/analysis? Please note that choosing option B. iii. will disqualify a Master's dissertation from being awarded a distinction.	x	
C.	Do you recommend resubmission for examination?		x
D.	Do you recommend outright rejection? Please note that outright rejection (or "Fail") will disqualify a Master's dissertation from being resubmitted.		x
(Please either indicate the above requirements clearly in the text of the dissertation and return your examiner's copy, or list them in a submission attached to this report. Kindly also refer to them in your report.)			

FURTHER TO A., B., C. OR D. ABOVE, I RECOMMEND THAT THIS STUDENT SHOULD (SELECT <u>ONE ONLY</u> EXCEPT IN THE CASE OF A DISTINCTION):-	Tick relevant section(s)
Pass without correction.	
Pass subject to Section B(i), (ii) and/or (iii) above.	x
Revise and resubmit the dissertation/ thesis to this Examiner for examination.	
Fail.	
Pass with distinction ($\geq 75\%$) <i>Applicable to Master's dissertation only. Please briefly indicate your reasons for granting a distinction in your attached Examiner's Report, under the heading "Overall impression".</i>	

Please be advised that your name will be made available to the student with this report. Please initial alongside if you prefer that your name does not accompany the report.	
--	--

I do not wish my details to be disclosed to student.

Signed: _____
 1/11/2022

 (Examiner)

Date:

Together with PG 9									
Routing	Examiner		Faculty Officer		HoD		FRC		HDC

Requirements in respect of a Masters dissertation and a Doctoral thesis:

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 - Clear, specific, relevant to the topic.
3. Literature review
 - Comprehensiveness and relevance of the literature review.
4. Research methodology/design
 - Appropriateness, explanation and application of the research design used to investigate the problem; correlation with the research question (or problem).
5. Analysis and interpretation
 - Data analysis methods, arguments presented logically and relevant
6. Relevance of the research area and delimitation of the field investigated.
7. Conclusions that suggest satisfactory personal insights in the field.

Technical aspects:

- Layout (chapters) and flow of information.
- Language (syntax, writing style) and presentation (language editing, layout, use of appendices).
- Consistency of referencing style (in-text and bibliography).
- Functionality of figures and tables.
- Specific matters (if any) which, in your opinion require correction, revision or further development. Please furnish a list on an additional page/s or indicate in the examiner's copy and return to the Supervisor/HoD.

Overall impression: *(If a distinction is awarded, your motivation should be given here.)*