

**AN EVALUATION OF SERVICE QUALITY AND CHALLENGES FACED BY  
THE NAMIBIA STUDENTS FINANCIAL ASSISTANCE FUND**

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## **ABSTRACT**

Service quality is the ability of the organization to meet or exceed customer expectations. The late payment of loans to the Higher Tertiary Institutions (HTI's) in Namibia has been a major concern to both students and parents for the past years. HTI's put students in jeopardy when they are not allowed to write their examinations or receive their examination results due to unpaid tuition fees. It is on this basis that the researcher intended to evaluate the quality of service being offered by NSFAF from the viewpoint of students and from NSFAF's point of view as an institution. The objectives of the study were: to evaluate the customer perceptions of service quality at NSFAF; to determine if customers were satisfied with NSFAF service; to establish the service delivery challenges faced by NSFAF and to identify possible strategies to improve service efficiency at NSFAF. A mixed methodology of qualitative and quantitative was used in order to gain an understanding of underlying perceptions and opinions for staff members and beneficiaries. This study was a combination of descriptive research and exploratory research. A case study research design was adopted and primary data was collected using researcher administered questionnaires from 127 students and 89 NSFAF staff members who were randomly sampled. The study made use of both descriptive and inferential statistics in drawing conclusions from the results. The study found that there was a significant difference between the customers' perception of service quality at NSFAF and service offered by NSFAF. In addition, the study concluded that the majority of students were not satisfied with the service delivered by NSFAF. The study further revealed that internal business processes, IT systems, recovery, policies and procedures were the main internal challenges the fund was faced with. Furthermore, the study revealed that NSFAF had the necessary resources to deliver effective and timely service to customers. The study further concluded that government directives and the economic downturn were the main external challenges that NSFAF was faced with. The study recommends that NSFAF acquires proper IT systems, to train its staff members on customer care and service, disburse student funds timely, improve communication and hire more employees in order to improve and enhance service delivery.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

NSFAF	Namibia Student Financial Assistance Fund
GRN	Government of the Republic of Namibia
HPP	Harambee Prosperity Plan
HTI's	Higher Tertiary Institutions
UNAM	University of Namibia
NUST	University of Science & Technology
IUM	International University of Management
GDP	Gross Domestic Product
GNP	Gross National Product
IPPR	Institute for Public Policy Research
MoHETI	Ministry of Higher Education, Training and Innovation
MSMEs	Micro, Small and Medium Enterprises

## DEDICATION

To my late mother “Fiina Tamutalanje Elago” and my father “Epafuras Iikela Elago”, who could not be here to see me completing this task.

To my lovely daughter “Charlotte Tuna Elago” and to my whole family and friends for their unconditional love until I have achieved this great goal.

I am also very grateful to NUIAR staff members, plus the students for the assistance in acquiring information from them.

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Last but certainly not least, I wish to thank my family for being instrumental in the completion of this study. I love you all!

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Last but certainly not least, I wish to thank my family for being instrumental in the completion of this study. I love you all!

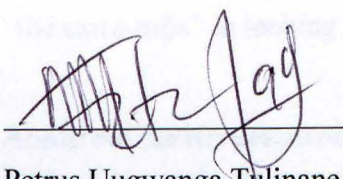
## DECLARATION

### CHAPTER ONE


I, Petrus Uugwanga Tulinane Elago, hereby declares that this study is a true reflection of my own research, and that this work, or part thereof has not been submitted for a degree in any other institution of higher education.

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Date

## **CHAPTER ONE**

### **INTRODUCTION AND BACKGROUND OF THE STUDY**

#### **1.1 INTRODUCTION**

Quality customer service has become amongst the most significant and pressing issues discussed and pursued in the public and corporate arena. This stems from the undeniable fact that today's customers are increasingly sophisticated and quality conscious. Customers want service and value they can depend on and they are not willing to spend a lot of time looking for it. The "quality service" ingredient is no longer an advantage like it used to be. It has become a necessity for the 'survival of the fittest' amongst fierce competition. It is clear now that organisations who maintain a strong and consuming passion and zeal for customers overcome any barriers encountered and succeed in the marketplace. The voice of the customer provides the only true direction for any organisation. Indeed, in the long run, people do not buy from companies who do not go "the extra-mile" in looking after their customers (Teh, 2007).

Armistead (2010) described customer service as a subject that is most readily associated with private sector businesses such as hotels, restaurants and retail outlets. In most cases public organisations are mostly associated with long queues, grinding bureaucracy, poor treatment, slow turnaround times, poor feedback, and corruption. However, governments around the world are recognising the importance of service quality at local, regional and national levels as a vehicle for promoting social and economic development, economic growth and social equality (Murray, 2013).

In recognition of this fact, the Government of the Republic of Namibia (GRN) has made the effective delivery of public services a top priority. Improved performance and service delivery are key elements of the Effective Governance pillar of the Harambee Prosperity Plan (HPP) (HPP, 2015). The HPP sets out the Namibian Government's action plans for enhancing quality of life for all Namibians, for the period of 2016 to 2020.

The HPP envisions a unified Namibia where no citizen is left out. It recognises that the Government's vision for growth, job creation and poverty eradication are dependent on the effectiveness of public sector service delivery. It therefore aims to target bottlenecks in public service delivery, remove implementation challenges, and accelerate development in clearly-defined priority areas. This is in line with Chapter 11, Article 95 of the Namibian Constitution, which guarantees every citizen the right to fair and reasonable access to public facilities and services in accordance with the law.

Based on the Namibian government efforts to improve public service delivery, the study serves to evaluate the quality of service being offered by NSFAP from the point of view of students and challenges faced by NSFAP as an institution. NSFAP is a state-owned enterprise established in accordance with the NSFAP Act No. 26 of 2000, its mandate is to award loans and/or grants to eligible Namibian students who wish to further their education. This chapter will outline the problem statement of the study, the research objectives, importance and significance of the study, and lastly it will look on the limitation and delimitation of the study.

## 1.2 Statement of the problem

According to Cohen and Lotan (2013), quality service is a vehicle for development, economic growth and social equality. The Namibia Students Financial Assistance Fund (NSFAF) is a state-owned enterprise with the mandate to provide financial assistance to eligible students to further their studies at institutions of higher learning. The students and the general public have lost trust in the administration of NSFAF, due to the ineffectiveness of the administration of the Fund, lack of proper mechanisms for loan recoveries, low recovery and high default rates by students. The students are unhappy with the inadequate funding provided by NSFAF, which is unable to cater for their individual needs and limited in scope and coverage, leading to many students dropping out of school (Insight Namibia, 2008:29). Continuous concerns with the Fund include late payments to the various institutions, errors in supporting documents, double payments, over and underpayments, late refunds to students, wrong student numbers, at times payments do not match agreed amount contained in the award letters and a lot of paperwork (Namibia Today, 2011:6).

The late payment of loans to the Higher Tertiary Institutions (HTI's) has been a major concern to both students and parents for the past years. HTI's put students in jeopardy when they are not allowed to write their examinations or receive their examination results due to unpaid tuition fees. It is on this basis that the researcher would like to evaluate the quality of service being offered by NSFAF from the viewpoint of students and from NSFAF's operational point of view as an institution.

### **1.3 Research Objectives**

The main objective of the study was to evaluate service quality and challenges faced by the Namibia Students Financial Assistance Fund (NSFAF). Below are the specific objectives of the study:

- To establish why service quality is poor at NSFAF;
- To determine the extent of customer satisfaction with different elements of the NSFAF's service delivery;
- To establish service delivery challenges faced by NSFAF;
- To identify possible strategies to improve service efficiency at NSFAF.

### **1.4 Significance of the Study**

The findings of this study could be useful to the management of NSFAF in developing strategies that deliver more value to customers. It could assist management in making focused investment decisions geared towards improving the quality of customer service without reducing the value of services since improving quality ordinarily translates into a higher cost of service. There is a gap in literature; the study directly produces knowledge on the extent of the quality of service and challenges faced by NSFAF and student satisfaction with the service delivered.

### **1.5 Limitations of the Study**

This research was a case study based on the Namibia Student Financial Assistance Fund (NSFAF), only, thus the results might be limited when it comes to generalisation to other institutions. Some respondents failed to return the questionnaires and the total number of respondents earmarked for the study could not be reached.

## **1.6 Delimitations of the Study**

This study confined itself to the conceptual context of service quality and only focused on NSFAF. Only beneficiaries from the three (3) Namibian higher institutions, namely: The University of Namibia (UNAM), The Namibia University of Science & Technology (NUST) & The International University of Management (IUM), who were in their third years; together with NSFAF employees formed part of the study.

## **1.7 CHAPTER SUMMARY**

This chapter gave an overview of service quality and the impact it has on Namibia at large. It described the background of the study that led to the statement of the problem. It then presented the objectives of the study, significance of the study and the limitations and delimitations of the study. The next chapter focuses on the literature review.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 INTRODUCTION

In order to have a better understanding the essential antecedents and consequences of academics and practitioners, service quality need to be accurately measured and eventually create methods for improving quality to achieve an economical advantage and build customer loyalty (Abdullah, 2008). Additionally, concerning measuring service quality, there are a number of areas of disagreement in the debate (Abdullah, 2008). According to some authors, the quality of service is not easy to define and perfect as a consequence of the glitches that are encounter in theorizing and determining the paradigm (Parasuraman, Berry & Zeithaml, 2006).

According to Palmer (2011), this is due to the imperceptible mother nature of services; it makes the concept more difficult for services than goods. Surprisingly, the complication in conceptualising and assessing service quality is considered as the most disputed and provocative topics in marketing of services (Brady and Cronin, 2009).

In spite of several efforts by academics, no model of the quality of service is generally recognized (Clewes, 2010). According to Owlia, Simpson and Aspinwall (2006) a review of the already prevailing works proves that no contract relating to the dimension of the quality of service, adding that giving additional proof to show that a usually recognized evaluation scale no longer exists.

## 2.2 DEFINITION OF KEY TERMS

### 2.2.1 *Service*

Service industries play a gradually vital role in the global economies of developed and developing countries. According to Anton (2010), service is any goings-on or advantage that one party provides the other party that is principally imperceptible and cannot cause proprietorship of anything and it might or might not be knotted to a fleshly product. These types of services include: imperceptible economic activities, none physically specious such as products that offer worth to the customer.

Service is extra important in many types of industry activities as a result of globalization and the technology. In almost every part of a person's life, service is seen. Starting with crucial demands such as eating on entertainment activities like sport. Service is not limited to service grounded businesses only, for example restaurants, telecommunications, banks, beauty salons and hotels, but also found on all company's intentional equipment for gaining employees and physical assets or goods and systems of service supplier, that are provided as resolutions to customer's problems.

Service is a set of explicit and implicit benefits that are performed with a subsidiary ability and are used to facilitate goods (Sasser, 2013). Service is a consistent action that indirectly produces the non-goods criticizing an economical advantage. In modern products that rely heavily on its services to obtain competitive advantage and to fulfil customer's desires. According to Parasuraman *et al.*, (1985), there are a number of definitions about the theories of service.

Gronroos (2006) described service as an activity or sequence of events of intangibles nature that usually, but not essentially, take place in connections between the service provider and customer. James (2009) further explained that service is an unpreserved intangible experience that is executed for a customer who is temporarily in the part of co-producer. Customers' know-how noticeable products like aqua fresh, wrist otherwise than imperceptible facilities like air transference. In contrast, service is insubstantial and is an assurance. Customers need to have trust in the service companies in order for them to deliver and behave honourably. Prior experience helps customers to buy the service.

### ***2.2.2 Service quality***

According to Zeithaml, Gremler and Bitner (2009), quality of service is the variation of what a customer imagines to obtain. Academics have categorized the quality of service in four categories: desired service, anticipated service, predicted service and satisfactory service. A desired service is the stage of provision which the customers desire to get. Expected services talk about to the facilities that the customers forestall to acquire from the service supplier. Predicted services these is anything the clientele trust the company will achieve. Satisfactory service states the least stage of services customers anticipated from the service supplier.

### ***2.2.3 Customer satisfaction***

As indicated by Tahir, Waggett and Hoffman (2013), customer satisfaction is a customer's outlook constructed on the anticipation and succeeding experience on post purchase. In other words, customer satisfaction is an assessment of products or level of service quality that meets or surpasses the expectations of the customer. The word customer satisfaction

has been on the marketplaces for a long time. In fact, various studies highlighted that customer satisfaction is a key element for most of the company's success in the market and an essential aspect for company's survival because it has an optimistic effect on company's success.

According to Angelova and Zekiri (2011), it cannot be left without saying that a well happy consumer has a propensity to purchase more compared to a less satisfied customer. In an exceedingly competitive market, customer satisfaction is, certainly, a vital key that shapes strong and long-lasting relationships between the firm and customers. The customer satisfaction assessment has become a crucial concern for numerous companies and it helps services providers in achieving success (Mohammad, 2012).

It is believed that customer satisfaction is to be a predecessor to behavioural purposes. Several studies shows an impressive evidence of the effects of customer satisfaction on countless behavioural intention indicators such as: replication purchase (Szymanski and Henard, 2011), retaining (Bolton, 2008), the preparedness to recommend to customers (Homburg *et al.*, 2005), faithfulness (Anderson and Sullivan, 2013), and productivity (Anderson *et al.*, 2013).

Satisfaction is regarded as a worldwide assessment of a consumer's experience with a product or service providing. Worldwide evaluations of service knowledge have been defined as a rational assessment of the total of satisfactions with the individual features or features of all the products and services that combined the experience (Pizam and Ellis, 2009). Satisfaction is a perceptive state resultant from cognitive assessments between outlooks and perceived performance (Oliver, 2010).

#### **2.2.4 Customer Perception**

Kendall (2003) enlightened insight as a method of choosing, establishing and understanding perception into a meaningful. The customers' insights and quality expectations of the services and products determine customer satisfaction. In numerous cases, the perception of customer is individual; nonetheless, it offers some valuable perceptions to grow the marketing strategies for organisations.

The setting up of the advanced service quality has developed in the selling point to draw customers' attention and is the best significant driver that results to gratification. According to Reichheld (2006) there is a link between customer perception and customer satisfaction for the reason that if apparent service is adjacent to customer's prospects it primarily results to pleasure. When a customer is satisfied, they often provide recommendations; uphold trustworthiness to the organisation and as a result, customers are likely to pay price premiums.

### **2.3 MEASURING SERVICE QUALITY**

Over the past three years, an assortment of conceptual frameworks and models has been suggested to be used in measuring service quality (Cronin & Taylor, 2008). Performance and disconfirmation approaches are the main approaches that are used to measure service quality Palmer (2011). In addition, the utmost far and wide used approaches to evaluate quality of service are characterized as measurable multi-attribute measurements (Abdullah, 2006). The following is a brief of the models:

**Table 2.1: Summary of service models**

	<b>Model</b>	<b>Description</b>	<b>Source</b>
1.	The Perceived Service Quality Model	<i>This is a model that is grounded on the disconfirmation paradigm. In the model, the consumer expectations are compared to their perceptions, and the service quality is determined by the result of this measurement process.</i>	Gronroos, C., "A Service Oriented Approach to Marketing of Service", European Journal of Marketing, Vol. 12 No. 8, 1978.
2.	The SERVQUAL Model	<i>Quality assessments as apparent by customers, stem from a contrast of what the customers sense should be provided by organisations and their insights of the organisational performance.</i>	Parasuraman, A., Zeithaml, V.A. and Berry, L.L., "A Conceptual Model of Service Quality and its Implications for Future Research", Journal of Marketing, Vol. 49, Autumn 1985.
3.	The SERVPERF Model	<i>The SERVPERF method necessitates the customer to evaluate the performance of the service providers only in a specific service encounter.</i>	Colin, B.R., "Quality in the Service Sector--A Review", International Journal of Bank Marketing, Vol. 7 No. 5, 1989
4.	The HEDPERF Model	This model captures the background of a detailed assessment of service quality in higher education; this ensures that all students who experienced are measured.	Haywood-Farmer, J., "A Conceptual Model of Service Quality", International Journal of Operations and Production Research, Vol. 8 No. 6, 1988.

Of the methods emphasised above, the commonly quoted model is the SERVQUAL that came to prominence from the previous study of Gronroos (1984). Moreover, Abdullah

(2006) established the Higher Education performance model (HEdPERF). This is a complete model on performance-based gauging measure that tries to capture the causes of quality of service the advanced education sector.

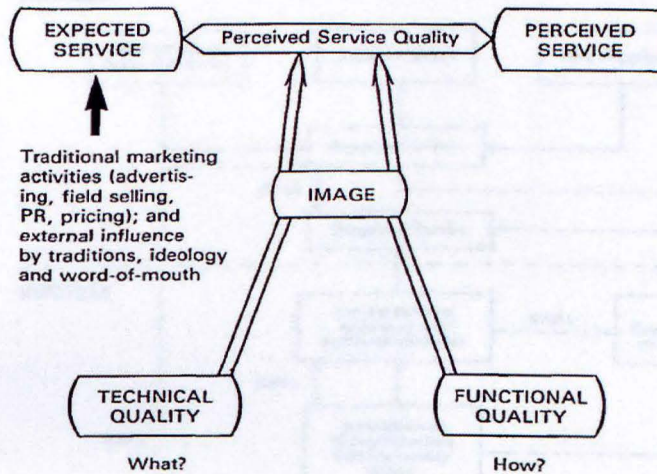
### **2.3.1 The Perceived Service Quality Model**

Gronroos (2006) was the first authors to conceptualise the quality of service with the growth of the apparent service quality model (Figure 2.2). The model is established on the disconfirmation paradigm (Section 2.3.6), where consumers associates their expectations with perceptions and the service quality is determined by the result of the assessment procedure.

According to Gronroos (2006), there are two types of quality services: functional quality and technical quality. Technical quality narrates to what is given during the process of the offered service (example: skills, tangibles and mechanical solutions). These kinds of service features can be relatively quantified, which are measurable basically by both the customer and supplier (Gronroos, 2006). Functional quality talks about to how service is offered and the interactive actions that are donated by the organisation worker during the service happenstance.

According to Gronroos, (2006), functional quality is tougher to measure compared to technical quality. Harris (2009) suggested that the breach amid the anticipated service and perceived service is of significance hence it is important for a service group to minimise the breach when they can. Additionally, it is of importance that managers comprehend how technical quality and functional quality of service are prejudiced and how customers

recognize the size of the quality (Gronroos, 2006) in order to guarantee that apparent quality of service is improved.



**Figure 2.1: The Perceived Service Quality Model**

*Source: Gronroos (2006)*

### 2.3.2 The SERVQUAL Model

After the introduction of the model on perceived service quality, the improvement of the SERVQUAL model was encouraged (Parasuraman *et al.*, 2009). SERVQUAL is based on the interpretation that customer's valuation of service quality is dominant (Figure 2.3). The disconfirmation model (Section 2.3.6) was employed and the quality assessments as perceived by customers, branch from a contrast of what customers feel should be provided by the organisation and customers perceptions of the organisation performance in terms of providing service (Aldridge and Rowley, 2008). The perceived level of service quality

depends on the extent of the break among perceptions and expectations, the slighter the break, the greater the perceived level of service quality (Parasuraman *et al.* 2009).

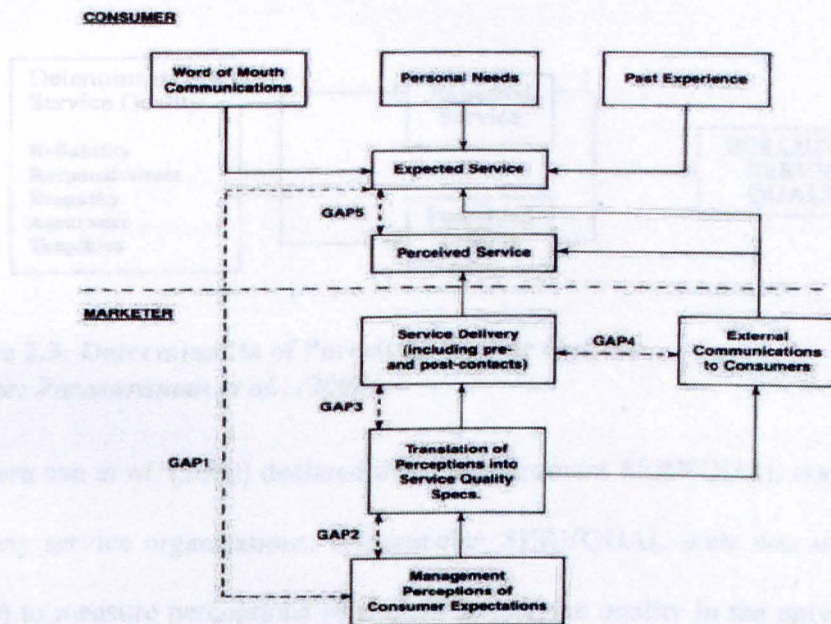


Figure 2.2: The SERVQUAL Model

Source: Parasuraman *et al.* (2009)

It was identified that; 22 items are used in the SERVQUAL model. In terms of recording the expectations and perceptions of students, a seven-point Likert scale is used (Aldridge and Rowley, 2008). According to Parasuraman *et al.* (2009), the model integrates five dimensions:

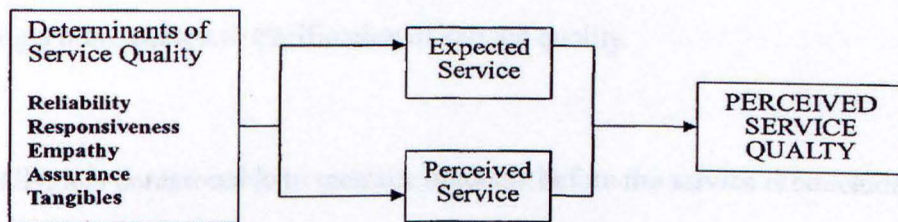
**Reliability:** *Capability to achieve service as pledged reliably and correctly.*

**Responsiveness:** *Preparedness to assist clientele and deliver quick service.*

**Empathy:** *Considerate, personalized care that the company offers its customers.*

*Assurance: The information and staff politeness and aptitude to motivate trust and confidence.*

*Tangibles: Physical services, tools, and attendance of staffs.*



**Figure 2.3: Determinants of Perceived Service Quality**

*Source: Parasuraman et al., (2009)*

Parasuraman *et al.* (2009) declared that the instrument SERVQUAL may well be useful in many service organisations. In particular, SERVQUAL scale was used by Cuthbert (2010) to measure perceptions of student for service quality in the university. After the five SERVQUAL dimensions test, very weak results were found and concluded that it was unsuitable to use a SERVQUAL gauge to measure the quality of service of the university. Adapted SERVQUAL tool is able to capture a well coverage of all students' experience hence (Cuthbert, 2010) advised it might be appropriate to use.

There are well documented literatures concerning to the validity and reliability of the SERVQUAL model (Buttle, 2011). One of the most controversial issues is the reliability of SERVQUAL (Nadiri, 2009). Primarily, there are no common dimensions; to be exact; the appropriateness of the SERVQUAL scale to other non-identical service surroundings is questionable (Abdullah, 2006). Moreover, Buttle (2011) claimed that the above-mentioned measurements are not widespread, as the dimensions number including quality

of service is contextualised. SERVQUAL has lately been criticised and it is evident that, the model offers an appropriate preliminary point for specialists and professors pursuing to measure and observe the quality of the service. It offers a stage that has the abilities to direct the devotion to matters concerning service quality that could be fabricated in creating a more complete clarification of service quality.

Typically, it is unreasonable to measure outcome before the service is concluded (Palmer, 2011). Thus, the researcher frequently attempts to take note of expectations with hindsight that could be challenging, as prospects may have been affected by service delivery causing the measurement to be impartially worthless (Palmer, 2011). According to Buttle (2011), there is little indication that customers measure quality of service by taking performance and subtract expectations. Therefore, other methods that are trying to advance the validity and reliability of this model have been developed.

### ***2.3.3 The SERVPERF Model***

The validity and reliability of the SERVQUAL model were criticised by Cronin and Taylor (2008). In accordance with the restrictions of the SERVQUAL model, a SERVPERF scale was developed (Cronin & Taylor, 2008) which was instinctive of the shortages of SERVQUAL. It is believed that quality service must be clearly well-defined merely on the insights, building the model on principle that it is demanding to conceptualise outlooks. This results in the creation of more straight forms of assessment that uses an attitudinal rather than a disconfirmation paradigm (Cronin & Taylor, 2008).

The method calls for the purchaser to only level the performance of the facility provider in a certain service encounter.

Experiential findings recommend that, SERVPERF provide well dependability compared to SERVQUAL, showing that prospects can be overlooked for measurement (Cronin & Taylor, 2008). As a result, Parasuraman *et al.* (2009) fortified the presence of prospects signifying that the analytical worth of SERVQUAL equalizers the tool loss of foretelling control. To consider all models, Zeithaml *et al.* (2010) oppose that the use of perceptions only to quantify or evaluate quality of service was extra suitable if the initial purpose of the study was to clarify the alteration in a reliant on concept. Regardless of this, a latest research established that SERVPERF and SERVQUAL scales are all acceptable predictors of a comprehensive quality of service (Carrillat, 2012).

Evidently, this research emphasis is on gathering present insights of students, other than an attempt to assemble prospects in retrospect too. The feasibility of this method was recommended by Cronin & Taylor (2008), validating that the significance of study is not deprived by ignoring prospects.

A proof of where SERVPERF model was applied in the context of higher education can be discovered. Rigotti and Pitt, (2008) many academics favoured this practice to SERVQUAL and a modified presentation form of SERVQUAL was used to assess the insights of service quality and assess students' knowledge. Specifically, an investigation by Oldfield and Baron (2010) on perceptions of students for service quality at the

university in UK recognized that there are three dimensions on the students' apparent on quality service:

- **Requisite elements:** *The importance to allow students to achieve/ accomplish their study obligations.*
- **Acceptable elements:** *Required but not vital to students.*
- **Functional elements:** *Own a practical or utilitarian nature.*

They stated that service quality can be conceptualized as “similar to an approach”, and that Performance, instead of, “Performance-Expectation”, determines service quality. Service quality is evaluated by perceptions only without expectations and without importance weights according to the formula:

$$SQ = \sum_{j=1}^k P_{ij}$$

**Where:**

**SQ** = overall service quality;

**k** = the number of attributes;

**P<sub>ij</sub>** = performance perception of stimulus *i* with respect to attribute *j*.

In this study, students' perceptions of service quality will be determined and the relative significance of dissimilar elements and how the significance of various factors that change across the years of study (i.e. first year and third year students).

#### **2.3.4 The HEdPERF Model**

Regardless of the occurrence of the SERVQUAL and SERVPERF models, there is more relevance in the industry-specific service quality measures (Carman, 2010). Basic

evaluations of the quality of service might not be entirely appropriate for measuring the apparent quality in advanced education (Abdullah, 2006), generating the necessity for the precise tool to the sector of higher education. Moreover, it is acknowledged that not much was completed to classify the factors of the quality of service in higher education from student viewpoint (Abdullah, 2006). Accordingly, Abdullah (2006) the HEdPERF model was developed. The HEdPERF model was adapted from the normal SERVPERF model (Cronin & Taylor, 2008), which is insights - only approach. According to Abdullah (2006), the aim the model is to imprisonment a perspective view of the service quality in tertiary, allowing the all student with knowledge to be evaluated.

About 41 items are measured by the instrument and factorial analysis; exploratory and confirmatory were used to test the validity and reliability for each item (Abdullah, 2006). According to the comparative results by sultan and Wong (2010) HEdPERF scale captures additional inconsistency proportional to the SERVPERF scale.

According to Abdullah (2006), institutions can use HEdPERF to advance their service performance. Above all, study results endorse that the perceptions of students on service quality could be strong-minded by measuring six dimensions, explicitly, aspects of non-academic, aspects of academic, reputation, admission, issues concerning programme and understanding. Measuring the quality of service and having a comprehensive understanding on how the dimensions impact service quality can help an efficiently design the service delivery process (Abdullah, 2006). Therefore, since the student is the main recipient of the service, it becomes even more crucial to understand service quality and its

influence on the service delivery process, in an attempt to fulfil students' needs more effectively.

## **2.4 DETERMINANTS OF SERVICE QUALITY**

Quality is a multi-dimensional and not a singular wonder. It is impossible to guarantee service quality or product deprived the decisive of noticeable quality features. Basic causes of service quality are recognized and deliberated in this section. The usefulness of these causes is situation-dependent. According to Gronroos (2008), service quality dimensions are categorized into three clusters: corporate image, functional quality and technical quality. These three clusters are related to those suggested by Lehtinen (2005), which are corporate quality interactive quality and physical quality. The dimensions that are connected with technical quality are those that can objectively be evaluated irrespective of opinions of customers, whereas those that deal with functional quality are associated with the interaction between the service provider and service recipient and are frequently apparent in a subjective manner. Below is detailed analysis of service quality determinants.

### **Gronroos Determinants of service quality**

Gronroos contended that "service quality" encompasses of three dimensions:

- 1. The technical quality of outcome:** Run into the real conclusion of the service. The outcome from the service is slow by consumer in an impartial method. In instance of service consequence, the number of vehicles in a car overhaul garage at the settled time, the vehicle's neatness and the mechanical condition.

2. **The functional quality of the service encounter:** This is an element of quality that has to deal with the communication among the service supplier and receiver of a service. It is regularly apparent in personal way. Back to an example of a vehicle overhaul garage, the service quality component is deals with politeness towards the client; physical situations of the welcome zone; extent of enlightenment given to the customer in terms of what the mechanic needs to do on the car; prompt communication the customer if the car is not going to be complete at the decided time or if extra costly work is required, etc.
3. **The corporate image.** Deals with consumers' perceptions of the service in an institution. Corporate image depends on practical and functional quality; physical site, value; external communications; appearance of the location and the capability and performance of service firms' employees.

### **Lehtinen and Lehtinen Determinants of service quality**

Lehtinen and Lehtinen also contend that the quality of service has three dimensions:

1. **Physical quality:** This includes items such as the structure condition and permitted tools.
2. **Corporate quality.** This discusses to the companies' image and profile.
3. **Interactive quality.** This originates from the communication between service organisations' employees, the customer. The best instance to this is an Executive MBA programme in which applicants' experienced and insight of value is natural by the capability of lecturers and interface with the service suppliers only but also by the interface mid members themselves.

*Lehtinen* and *Lehtinen* argue that it is necessary to differentiate between the quality linked with the service delivery process and the quality linked with the service expectation by examining the contributing factors of quality. This separation is very useful and it is recognised in studying the factors of service quality.

There is a challenge in detecting the factors of service quality determinants due to non-existent detail. The most important contribution for service quality is to divide it into quality of process and quality of expectations. The generic factors of the service quality according to Parasuraman et al are reviewed below. This serves as the base for assessing other researchers' work.

### **Parasuraman *et al.*, Determinants of service quality**

An improved version of the service quality factors as suggested by Parasuraman et al. is labelled beneath. The suggested amendments as well as the overview of a new factor are founded on the current study. Furthermore, examples from different service industries are also discussed below lucidity.

#### **1. Reliability:** Aptitude to deliver promised facility promptly, precisely and reliably.

An instance of Royal Mail, this means the following day delivery of first-class mail and sending of mail in blameless state and in the instance of an insurance company, timely payment of clients' claims; or an example of the knowledge on subject of the university graduates.

2. **Responsiveness:** the aptitude to work successfully with customers' grievances and timeliness of the service. For instance, looking at the set tour operator, it might deal with speedily and efficiently with problems of patron's housing; or an instance of a car rental firm, offering a comparable or higher-grade auxiliary vehicle, even in cases where the new car has a slight failure like radio fault.
3. **Customization:** Readiness and aptitude to control the service in order to encounter customer's desires. This means for instance, in case of epicurean café, readiness to give food type that is not part of the menu; another instance of a particular tour machinist, cuture the break bundle in order to encounter the precise supplies of the customers.
4. **Credibility:** Magnitude of which the facility is understood and rightly favourite. The name of the service provider and reputation, and the personal characters of the staff all subsidize to reliability. For instance, for an assurance firm, this may perhaps mean an optimistic repute for payments of claims.
5. **Competence:** In order to accomplish service effectively, staff ought to hold the required ability, awareness and right information. For instance, an insurance agent must provide the greatest conceivable instruction to the possible client. To attain this, agent needs to well recognize the portfolio of product and require the competence to contest customer's desires with the product.
6. **Access:** Comfort of accessibility and interaction. These include suitable working hours, reaching them through telephone and appropriate site for the company.
7. **Courtesy:** Deals with the graciousness, respect, attention and kindness that the contact personnel show to customers.

8. **Security:** Liberty from hazard, threat and hesitation. It encompasses physical protection, monetary safety and privacy.
9. **Communication:** Listening to customers complains and responding to their question and keep customers well-versed on the service in a simple language that is understood by all customers. For instance, in an airline providing consistent apprise, this include comprehensive and correct facts as soon as postponement in airline service arises.
10. **Tangibles:** Contains the formal of enabling properties; structures' bodily condition and surroundings; personnel look and gear condition. Tangibles are very essential in high-contact services, like traditional universities than in low contact services like the Open University.
11. **Understanding/knowing the customer:** Try to comprehend the wants for customer's and detailed necessities; giving customised attention; and distinguishing the day to day customer which is the crucial factor of quality in high-contact personalised services.

#### 2.4.1 Assurance

Assurance is well-defined as the knowledge employees, politeness and the ability of the service providers to stimulate faith and self-confidence in customers (Zeithaml *et al.*, 2006). According to Andaleeb and Conway (2009), assurance is possibly not so significant comparative to other trades with higher risks and the consequence of using the service is indeterminate.

Accordingly, for the industries of medical and healthcare, assurance is a vital dimension and many customers look at evaluating a hospital or a surgeon for an operation. The confidence and faith could be represented by the person who linked the new customer to the firm (Zeithaml *et al.*, 2006).

#### **2.4.2 Empathy**

According to Zeithaml (2006), empathy is the considerate and personalised care a company gives to its customer. Customers are preserved special and irreplaceable. There are more than a few ways to provide empathy: being knowledgeable of the customer's name, customers' needs and what the customer favours and like. These kinds of capability to provide personalized services as a competitive advantage over the larger firms are widely used by small companies (Zeithaml *et al.*, 2006). This dimension is also extra appropriate in businesses where a strong association with customers guarantees the company's existence as unlike marketing transaction (Andaleeb & Conway, 2009). Empathy in the background of student funding can be demonstrated through showing concern in times of service failure and providing service recovery or going out of the way to meet a customer's special requirements, for instance, providing updates on delay of payments.

#### **2.4.3 Reliability**

The capability to perform service as promised reliably and perfectly or conveying on service as per promises to the customers is referred to as reliability (Zeithaml *et al.*, 2006). This is a life-threatening dimension because majority of the customers are looking up on

companies that keep their promises and this is commonly indirectly communicated to the companies' customers. Firms such as FedEx may have a clear service setting. Reliability can be understood for the food & beverage industry to mean fresh food brought at the right temperature and precisely the first attempt, while in student funding it can be funding assistance to all eligible students (Andaleeb & Conway, 2006).

#### **2.4.4 Responsiveness**

The readiness to assist clientele and offer speedy service is called responsiveness (Zeithaml *et al.*, 2006). This deals with the requests from customers, inquiries and grievances and responsively. An organisation is branded to be responsive if the interconnects to its customers takes a short while to be responded and customers get their glitches dealt with. For any company to be successful, they need to pay more attention at customer responsiveness rather than the perspective of the company's (Zeithaml *et al.*, 2006).

#### **2.4.5 Tangibles**

This dimension is well-defined as the physical appearance that involves services, gear, written materials and employees. It converts to the appearance, the customer care centre cores, staff uniform and design of the queuing system, waiting areas and information centre (Zeithaml *et al.*, 2006). Tangibles are used by firms to convey image and signal quality (Zeithaml *et al.*, 2006).

## **2.5 SERVICE DELIVERY CHALLENGES**

It is very a challenging duty to bring about a product or service industry. However, these kinds of challenges are unique and different from industry to industry. Below are challenges that are experienced while handling, developing and making profit from a service industry nevertheless, these features do not gladly apply to the product industry.

### ***2.5.1 Lack of visibility***

Not all service quality glitches are noticeable to the supplier. According to the Technical Assistance Research Project (TARP), about 25 per cent of clients are adequately not satisfied with the service to stop rebuying, however about 4 per cent rise their complaints to the firm. It offers more accountability on the service supplier to be more active in the identifying problems related to quality.

### ***2.5.2 Difficulties in assigning specific accountability***

The experience of customers from different service levels influences the consumer's overall perception of service quality. However, it is rigid to characterise quality problems to a specific phase of service delivery.

### ***2.5.3 Time required to improve service quality***

It requires major effort and lengthy period of time to solve service quality problems. This is due to the fact that service qualities depend more on people than systems and techniques. It is a long process to change attitudes and beliefs of customers than to change the organisation procedures. It is a challenge for managers to pay their attention on problem and at the same time removes the major cause of the quality shortcomings.

#### **2.5.4 Delivery uncertainties**

The unpredictable nature of people and certain individual complicate the control and quality of service delivery. The service organisation encompasses both customers and frontline staff.

#### **2.5.5 Intangibility of Service**

Most of the times, services are imperceptible hence so customers cannot view or touch them before buying it. Purchasers are so indeterminate about the quality of service and feel that they are taking a risk. The customers are not capable of hypothesizing and assess a service before receiving it. From the seller's perspective it is a challenge to promote, regulate quality and set the price of the service that they are offering. The intangible nature of service causes problems to client and the firm not like products.

#### **2.5.6 Service Improvement**

The main challenge in the service industry is to define and improve quality. Services are produced and concurrently consumed contrasting products. Service quality management faces new challenges that were never experienced in the product industry. The manufacturer in the product industry gets plenty chances to experiment products before they get to the market. In event of quality assurance, quality check is done and customer satisfaction is guaranteed. Nonetheless, in service production the process is spearheaded by the customer hence customer satisfaction assurance is the major challenge.

#### **2.5.7 Technology advancement**

Customers should develop faith in the service organisation before receiving their service. The client habitually offers more significance to the amount of trust he has on the service

organisation compared to the services and proposition value given. In service industry, there is a competition both from fellow service industry and clients who time and time again question themselves whether or not they should involve a service at all. Most of the product companies have devoted sales staff while selling in the service industry is often done by the service deliverers. The mind-numbing tasks are human resource efforts, operations and coordinating marketing.

### **2.5.8 Competent Workforce**

Desire and spirit to work for the service industry and desire among the service staff is more than income and success generated each day. There is a positive relationship between staff desire and financial achievement. Similarly, the absence of desire causes failure in the service industry. There is a need for constant motivation to staff and more effort is required to sustain employee obligation.

## **2.6 STRATEGIES ON HOW TO IMPROVE SERVICE DELIVERY OR QUALITY**

A continuous improvement is required in the organisational culture in order to providing excellent services, a philosophy where individuals are dared to perform their paramount, are remunerated and identified to perform to their full potential in the company (Gronroos, 2002).

### **2.6.1 Market and customer focus**

Problems related to service quality are expected to rise in firms that have no focus on recognizing and substitute on the customer's expectations and needs. An excellence film

must stand in the "customer's shoes" and shape its strategies from the customer's vantage point.

#### **2.6.2 Empowerment of frontline staff**

Frontline staff must always be given the latitude to make countable decisions with regards to customers' needs as this will help to enhance service quality. It is recognized that devolvement of decisions that may affect customer care to the frontline staff pays dividends. In the American Express, the latitude is used given to its frontline staff to distinguish its service from that of other credit card providers.

#### **2.6.3 Well-trained and motivated staff**

Frontline staff need to be adequately trained to do their job as they mostly find it challenging to effectively perform their responsibilities. This is more noticeable by the consumer and is likely to cause adverse quality views. It is essential to make sure that frontline staff are well sustained and well-motivated. Well inspired staff call for the delivery of a suitable and vibrant career ladder and chances; compensation and appreciation system; a dimension system; and evaluation procedures.

#### **2.6.4 A clear "service quality" vision**

Clear vision of quality service is one of the results of interactive nature of service. Lack of perfect vision and well-defined staff are possible to result in individual clarification of quality service. In the absence of mutual visualization, the changeability that is skilled by the client at every phase of the service delivery will predictably increase. An influence on quality perception is likely caused by the discrepancy and variability of treatment.

## **2.6.5 Developing Service Improvement Strategy in the organisation**

Quality of service for each company can be improved if a service improvement strategy is developed in the organisation. However, the development of the strategy requires numerous phases and measures to activate enhancements in the interior setting. There are certain stages for directors used by firm to advance service quality. Here are some of the steps from Leonard *et al.*, (2004) recommended:

### **2.6.2.1 Listening**

Paying attention to customer expectations which involves listening, understanding and spending time wisely and insights can improve the services of the company. Mistakenly, companies spend money on things that do not improve the service. Study shows that company's strengths and weaknesses from service perspective are well elucidated by those with similar experiences. Companies should set up an ongoing research system that provides timely and relevant data in order to improve the service. Service quality information system needs to be developed in the company. The following are information provided by the service quality information system:

- Categorize dissatisfied customers & the cause of recurrent service failure
- Gather feedback on continuous basis for customer
- Construct a forum for customers to collect ideas on how to improve service quality
- Pay attention to employee questions and problems in order to improve internal service quality
- Assess individual employee behaviours to enhance customer services

- Identify company's strength and weaknesses by comparing company's performance with its competitors.

### **2.6.2.2 Reliability**

There are five dimensions of services that are used to judge the service quality, namely: reliability, responsiveness, assurance, empathy and tangibles. With the above dimensions, service providers will have a clear understanding about customers' expectations on the subject of service offerings.

Studies show that, amongst the above-mentioned dimensions', the most important dimension to judge quality service is reliability. Customers lose their confidence on the company's ability in timely and accurate service if company fails to deliver as promise or make continues mistakes in service delivery.

### **2.6.2.3 Service Design**

Reliability in service delivery as per the customers' expectations is dependent on how some aspects within the firm work. These aspects include employees who deliver service, necessary tools required to complete a certain service and the physical location where service is executed or delivered. For any error in any part of this service system, the quality level of the service is also affected. Habitually, people behind service delivery are blamed for poor quality; but the major problem is in the design of the service system.

An alternative to improve quality of service, service mapping is considered. According to Zeithaml *et al.*, (2006), service mapping is the performances design that makes a service system design.

#### **2.6.2.4 Service Recovery**

Customers do encounter service problems which is either service that improves within the company or worsen the service at times. When customers experience a problem, they either remain dissatisfied, or do not launch their complaints; they complain and get a positive response or complain and do not get a satisfying response. Largely, customers are hesitant to complain and company must always take the following steps;

- Companies must have toll free numbers or cards for comments and always motivate and inspire customers to air complaints.
- An effective problem resolution system must be developed in the company.
- Fast responses make customers feel that the company is concerned about their interest; hence companies should response quickly to customer complaints.

#### **2.6.2.5 Surprise Customers**

During the delivery process, customers assess the service quality, however, it is very challenging to go further than their expectations by only giving trustworthy services. Consequently, managers should consider the “WOW” aspect when providing service. To go further than anticipations and enjoy the customer demands, companies must give some astonishing elements in their service gifts like grace, courtesy, uncommon swiftness, understanding and commitment.

#### **2.6.2.6 Fair Play**

The anticipation of each customer lies within the theory of fairness. Customers expect a fair treatment from the service providers, trustworthy service providers and accomplish the promises made to the customers. Primarily, quick service (responsiveness), communication channels (tangible), comfortable service facilities, reliability, offer personal attention and polite dealing with customers and competent service are few of the customers' expectations to companies. In addition, the company needs to deliver assurance and prove to be fair towards service provision. It gives customers the right to evoke the services and charge the compensation if they become dissatisfied.

#### **2.6.2.7 Servant Leadership**

Conveying great service quality requires an outstanding management, commonly called Servant Leadership. The leaders deem in people's ability to assess their parts as standard of excellence and a route to attain their aims by giving essential gear, implements and self-determination to accomplish their responsibilities. These leaders deem in capitalizing in people by attending to their anxieties, give them physical activity, tutoring and educate them to motivate and contest in order to improve firm's quality standards and productivity.

## 2.7 CHAPTER SUMMARY CHAPTER THREE

This chapter has revised on the literature concerning the nature of services, the theory of quality service and the extent of quality service. In summary, the chapter recognized the complexness of the construct of service quality and multifaceted in nature, making it gradually difficult to assess. It was also recognized that restricting the measurement of service quality to its specific context could be more useful than using a broad methodology (e.g. SERVQUAL).

It is obvious that service quality is estimated an 'elusive' and 'indistinct' construct by many authors (Bolton and Drew, 2008). Besides, there seems to be no conclusive tool to measure accurately service quality (Clewes, 2009), since measurement tools have a generic habit and theme to various disapprovals in terms of their reliability and validity. Consequently, in the suggestions by Abdullah (2006) quantifying service quality by means of existing instruments is not sufficient hence there is an essential to discover service quality from novel viewpoints. With all these issues, the researcher has identified the breach that exists to carry out a study that explore students' insights of services quality, with the use of a mixed methods techniques to the research the context, so that they can be able to offer service supervision at the organisation.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 INTRODUCTION

Having undertaken a literature review in the last chapter, the next stage of this research is to provide a detailed explanation of how the research was conducted and the data processed. With this understanding, this chapter discusses the research methodology that was used to achieve the objectives of the study. It describes the research design that was used, the population and sample size and how it was selected. It then discusses research instruments that were used in the collection of data and the procedure on how data was collected. It further identifies the method of data analysis and research ethics considered when conducting this study.

#### 3.2 RESEARCH APPROACH

A research approach is a plan of action that gives direction to conduct research systematically and efficiently (Creswell, 2009). With regards to the research approach, Saunders, Lewis and Thornhill, (2009) proposed two main research approaches: deductive and inductive. Deductive approach is widely used where the theory and hypotheses are developed and they have to be tested. On the other hand, the inductive approach involves data collection and developing a theory basing on the analysed data. However, Saunders *et al.*, (2007) also suggested that the mixture of those research approaches is seen to be the only possible way for some research. In the case of this study, it was rather obvious to the researcher that the inductive approach be applied in order to reach the set objectives.

### 3.3 RESEARCH DESIGN

This study was a combination of descriptive research and exploratory research and such studies are known as 'descripto-exploratory studies' (Saunders *et al.*, 2009). A descriptive study, enables researchers to think systematically about aspects in a given situation, to understand the characteristics of a group in a given situation and to describe populations, events or situations through associations among variables. On the other hand, exploratory studies explore what is happening or asks questions to assess phenomena in a new light (Saunders *et al.*, 2009).

For the purposes of this study, the researcher employed descriptive and exploratory research designs. The study was descriptive because it attempted to reach the first three objectives of the research study by collecting detailed information through descriptions and it was useful for identifying variables and hypothetical constructs. It was also exploratory because it attempted to understand and gain insights of the strategies identified to enhance service delivery at NSFAF through non-structured questions.

#### 3.3.1 Research Strategy

Saunders *et al.*, (2009) stated that there are seven main research strategies, emphasizing that there is no strategy which can be considered to be the best one for all kinds of researches. Furthermore, it is worth mentioning that those strategies are not seen to be mutually exclusive, meaning that two or more strategies can be used to answer the research questions and meet the research objectives. As the main research strategies, Saunders *et al.*, (2007) identified the following strategies: experiment, survey, case study, action research, grounded theory, ethnography and archival research.

In this study, the researcher found the following research strategies to be more relevant to the nature of the research: case study and survey. According to Robson (2002), a case study can be defined as a strategy for conducting a research that includes an investigation of a particular company within its real-life environment. As the author wrote this thesis about the case company, it seems to be reasonable to state that during the research process, a case study strategy was widely used. Furthermore, according to Robson (2002), the term 'survey' is used in a variety of ways, but generally refers to the selection of a relatively large sample of people from a pre-determined population (the 'population of interest'; this is the wider group of people in whom the researcher is interested in a particular study), followed by the collection of a relatively small amount of data from those individuals. The researcher therefore uses information from a sample of individuals to make some inference about the wider population.

### **3.3.2 Research Methods**

The research methods as described by Saunders *et al.*, (2009) embraces mainly two kinds of methods namely: Quantitative and qualitative approaches. These two approaches differ in terms of the numeric (numbers) or non-numeric (words) data. The quantitative method is predominantly used as a synonym for any data collection technique (such as a questionnaire) or data analysis procedure that includes: graphs or statistics that generates or uses numerical data. Conversely, the qualitative method is predominantly used as a synonym for any data collection technique that generates or uses non-numerical data or data analysis procedures such as categorizing data (Saunders *et al.*, 2009).

This method was used because it is suitable in answering the research objectives and permits the measure of variables derived from the SERVQUAL model adequately. It is also good in evaluating the differences between students in terms of measuring their perceptions on service quality at NSFAP. This study employed a mixture of both quantitative and qualitative approaches in order to collect information from the primary sources using questionnaires. In other words, a mixed method approach was used. A quantitative approach was utilised in order to gather appropriate data and gain general understanding on the quality of service offered by NSFAP to its clients. The qualitative approach was applied in this study in order to gain an in-depth understanding the challenges faced by NSFAP as an institution and strategies to address some of the shortcomings identified. Therefore, this study was based on principles of qualitative and quantitative approaches or what is generally referred in statistics as the mixed method approach.

### **3.4 POPULATION**

The term population is defined as “the entire set of objects or people that is the focus of a research project and about which the researcher wants to determine some characteristics” (Bless, Higson-Smith & Sithole, 2013). Furthermore, Polit and Hungler (2009) refer to the population as an aggregate or totality of all the objects, subjects or members that conform to a set of specifications. The target population of the study included; eighty (80) NSFAP staff members from the Head Office in Windhoek, beneficiaries from higher education institutions in Namibia, mainly from the University of Namibia (UNAM)’s main campus (1500), Namibia University of Science and Technology (NUST) (957) and

International University of Management (IUM) (752). Below is the summary of the total population of the study:

**Table 3.1: Population of the study**

Institution	Population size
UNAM	1 500
NUST	957
IUM	752
NSFAF	80
<b>Total</b>	<b>3 279</b>

### 3.5 SAMPLE AND SAMPLING

#### 3.5.1 Sample

A sample is a subset of a population selected to participate in the study, it is a fraction of the whole population, selected to participate in the research project (Brink 2006). To determine the appropriate sample size of this study, the researcher referred to the work of Yamane (1967) (cited in Singh & Masuku, 2014) who provided a simplified formula that can be used to determine a credible sample size of the total population. This study determined the representative sample guided by the sample mean formula:  $n = N / (1 + N(\alpha^2))$

Where:  $N$  is the size of the population,  
 $n$  is the required sample size and  
 $\alpha$  is the level of confidence or margin of error

To determine the sample, the study assumed a confidence level of 95% and 0.05 level of

significance was used, whereby:  $n = 3279 / (1 + 3279(0.05^2)) = 137$ . Thus, the resultant sample size of one hundred and thirty-seven (137) participants was calculated.

In research, a confidence level of 95% and level of significance of 0.05 should suffice in any credible academic research study (Singh & Masiku, 2014). It was for this reason that the study used a confidence level of 95% and a level of significance of 0.05.

### **3.5.1 Sampling Procedure**

A stratified random sampling procedure was used for selecting the participants in this study. This technique was employed to ensure a fairly equal representation of the variables for the study. The stratification was based on the universities, namely: UNAM, NUST & IUM in Windhoek, Namibia. Participants were selected proportionately to the total population size of each strata when compared to the entire population. So, to determine each strata's sample size the following formula was used, (strata sample size (S1) = strata size/total population\*total size). Then, the researcher used simple random sampling to select a sample from each stratum to represent the study population. This was achieved by, going to the three (3) universities and randomly distributing questionnaires to any third-year student the researcher met until the sample was reached. The researcher opted for this method because it authorises sampling error estimation, reduces bias in the sample or sampling, and makes it possible for the researcher to use inferential statistics correctly. Furthermore, this method was preferred because it gave equal chance to all students to be included in the sample of the study. Below is the study sample:

**Table 3.2: Sample size for each stratum**

Institution	Population size	Sample size
UNAM	1 500	55
NUST	957	39
IUM	752	27
NSFAF	80	16
<b>Total</b>	<b>3 279</b>	<b>137</b>

The proportionate stratified random sampling technique was employed to select 121 students and 16 staff members from the population of study. The proportionate stratification was based on the fact that the population was too big to involve every element of the study.

### **3.6 RESEARCH INSTRUMENTS**

The researcher made use of a structured questionnaire. Kumar (2015) defined a structured questionnaire as “a written list of questions of which respondents give answers”. The use of the questionnaire as a research instrument in this study was preferred because it was convenient and relatively inexpensive (Kumar, 2015). Furthermore, a questionnaire provided greater assurance of anonymity, that participants could be more truthful in their responses. Questionnaires were economical and they helped in collecting a considerable amount of research data at a relatively low cost in terms of material, money and time as proposed by Denscombe (2014).

In this study, two (2) questionnaires were designed to gather data from NSFAF beneficiaries and staff members. Questionnaires were one of the appropriate instruments to use given the limited time frame and with minimal resources. The questionnaire sought

the views of individuals in the sample of the population and help in achieving the objectives of the study. The questionnaire consisted of Likert scale type questions and a few structured as well as non-structured questions.

Structured questions structure the answers by allowing only answers which fit into the categories that have been established and advanced by the researcher (Andre, 2015). The researcher in this case, instructed the respondents to answer by selecting only one option supplied by the questionnaire. The questionnaire was divided into five sections which were as follows:

**Section 1:** This section included the demographic details (gender and age) and the personal information with regards to the participants' career of studies (level of qualification and faculty of study).

**Section 2:** This section covered the expectations of students from NSFAF

**Section 3:** In this section, students were asked based on their experiences with the NSFAF service delivered.

**Section 4:** The section further sought challenges students experience in relation to NSFAF service.

**Section 5:** The final section of the questionnaire concentrated on the user's satisfaction of the students based on the service delivered by NSFAF and further recommendations to the company.

### **3.7 VALIDITY AND RELIABILITY**

The research instruments used to obtain the primary data were validated for correctness with the support of two parameters: validity and reliability of the research instrument. The instruments designed to collect data must ensure the validity and reliability about the phenomenon under investigation.

#### **3.7.1 Validity**

According to Leedy and Ormrod (2014), validity is the “extent to which the instrument measures what it is intended to measure”. Validity refers to the degree to which the instrument is testing what it is supposed to test (Brink, 2013). Similarly, Myers (2009) has mentioned that validity of measurement denotes the degree to which the scores from the test or instrument measures what it is supposed to measure. Validity was covered in this study by ensuring that the questions in the questionnaires were relevant to that of the proposed research objectives and literature review. A pilot study to pre-test the research instrument was done on ten (10) students from the population. However, these students did not eventually participate in the main study. The feedback from the pre-test population was used for editing and improving the questionnaire.

#### **3.7.2 Reliability**

Reliability refers to the degree to which the instrument can be depended upon to yield the same results if used repeatedly over time on the same person or if used by two researchers (Inter-Rater reliability) (Brink, 2013). Without the agreement of independent observers able to replicate research procedures, or the ability to use research tools and procedures that yield consistent measurements, researchers would be unable to satisfactorily draw

conclusions, formulate theories, or make claims about the generalisability of their research.

A reliability statistic was done and the Cronbach's alpha is 0.876, which indicated a high level of internal consistency for the researcher's scale was achieved. Thus, we can conclude that the research instrument was reliable. A high level of reliability is:

**Table 3.3: Reliability statistics**

<i>Reliability statistics</i>		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.876	.884	66

### 3.8 DATA COLLECTION PROCEDURES

As indicated in the sample and sampling procedures described below, the study targeted sample was 137 NSFAP beneficiaries and staff members. The purpose of the questionnaire was to evaluate the quality of service offered by NSFAP and the challenges experienced from the viewpoint of the student and from NSFAP as an institution.

The following methods were used to distribute and collect the questionnaires:

- The researcher distributed the questionnaire to NSFAP beneficiaries at UNAM on the 14 November 2018, where the researcher went to the university and randomly distributed questionnaire to any third-year students he met until the sample for UNAM was reached.

- On the 15 November 2018, the researcher went to NUST and randomly distributed questionnaires to any third-year student he met until the sample for NUST was reached.
- On the 15 November 2018, the researcher went to NUST and randomly distributed questionnaires to any third-year student he met until the sample for NUST was reached.
- Thereafter, on the 16 November 2018, the researcher went to IUM and randomly distributed questionnaires to any third-year student he met until the sample for IUM was reached.
- The researcher explained the purpose of the study and requested participants to voluntarily participate in this study.
- Students were each given time to answer and immediately hand over the questionnaire to the researcher after completion.
- An online questionnaire was forwarded to staff members to complete. Below is the link to the questionnaire:

[https://docs.google.com/forms/d/e/1FAIpQLSdKllipEYjY6\\_97hhigfGIKsOc6f2RQYbtbPGI2dnijiulp8g/viewform?usp=sf\\_link](https://docs.google.com/forms/d/e/1FAIpQLSdKllipEYjY6_97hhigfGIKsOc6f2RQYbtbPGI2dnijiulp8g/viewform?usp=sf_link)

### **3.9 DATA ANALYSIS AND PRESENTATION**

Data collected was analysed using quantitative and qualitative approach. Undertaking data analysis of qualitative data is different from the process involved in analysing quantitative data. Qualitative data analysis involves identifying key themes, trends, ideas and arguments (Polonsky & Waller, 2014). For qualitative data, the outcome of the

questionnaires was thoroughly captured, read and transcribed. Content analysis was used by breaking down the content into manageable categories such as phrases, themes or concepts, that is, organizing the raw data in preparation for analysis. At the end of the content analysis, the data and patterns of responses occurring were then coded and grouped in terms of relatedness.

Quantitative data was analysed using Statistical Package for Social Sciences (SPSS), Version 24. The study made use of both descriptive and inferential statistics in drawing conclusions from the study's findings. Descriptive analysis allowed the researcher to summarize and describe characteristics of the sample while inferential analysis allowed the researcher to make inferences or to generalize from a sample to an entire population.

### **3.10 ETHICAL CONSIDERATIONS**

The researcher applied basic ethical principles to all research work and ensured that all ethical issues were considered and appropriately addressed. According to Polonsky *et al.*, (2014), there are six broad ethical principles that need to be considered in research: informed consent, voluntary participation, the potential for harm and risk, confidentiality, anonymity and privacy.

#### ***3.10.1 Informed consent***

Before the study was carried out, a letter was written to NSFAF to seek consent from the CEO to conduct the study at the institution. The purpose of the study was explained in the letter and made participants fully understand what is expected of them. Written consent was received.

### ***3.10.2 Confidentiality and Privacy***

In order to protect confidentiality and anonymity, participants were not required to state their personal details such as names and addresses. The questionnaires were instead numbered for identification purposes in the analysis. The information collected was only used for the purpose of the study. Data collected for the study was treated in the strictest of confidence. The computer on which data is stored was password protected and paper records are being kept in a locked filing cabinet. Only the researcher had access to the data. Upon successful completion of the study, completed questionnaires will be kept under lock and key for a period of five years and destroyed thereafter by shredding and burning.

### ***3.10.3 Voluntary participation***

The principle of voluntary participation was explained to the respondents and they were also informed that they had the right to withdraw from the study at any time. The principle of informed consent was attached to the questionnaires and verbally explained to the interviewees. Both principles entailed explaining the research process and its purposes to the participants.

## **3.11 CHAPTER SUMMARY**

This chapter focused on the research design and methodology that underpinned this study. Detailed information regarding the mixed methods design, its origins, its relevance to this study and its general characteristics, were explored in this chapter. It further identified the method of data analysis and research ethics considered when conducting the study. The following chapters build on from the methodological propositions made in this chapter by

employing the proposed data presentation and analysis approaches to analyse the quantitative and qualitative data.

## RESULTS AND DISCUSSION

### 4.1 INTRODUCTION

The aim of the study was to evaluate the service quality and challenges faced by the Netolima Students Financial Assistance Fund (NSFAF). In this chapter, data collected was analysed using statistical tools as stated in chapter three. It discusses the results, explaining how the study's findings are interrelated to the existing literature reviewed in Chapter 2, based on the research objectives. Identified strategies that can enhance work as lecturers at NSFAF were also discussed.

### 4.2 RESPONSE RATE OF THE STUDY

A response rate of 92% was achieved. The response rate of a study is a measure of how many people approached, took, or replied to a survey (or processed as a percentage from 0% to 100%) (Garrison, 2011). The response rate of the study is shown in the pie chart below:



Figure 4.1: Response Rate

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.1 INTRODUCTION

The aim of the study was to evaluate the service quality and challenges faced by the Namibia Students Financial Assistance Fund (NSFAF). In this chapter, data collected was analysed using statistical tools as stated in chapter three. It discusses the results, explaining how the study's findings are interrelated to the existing literature reviewed in Chapter 2, based on the research objectives. Identified strategies that can enhance service delivery at NSFAF were also discussed.

#### 4.2 RESPONSE RATE OF THE STUDY

A response rate of 82% was achieved. The response rate of a study is a measure of how many people approached, (i.e. 'sampled') actually completed the survey (expressed as a percentage from 0% to 100%) (Simson, 2011). The response rate of the study is shown in the pie chart below:

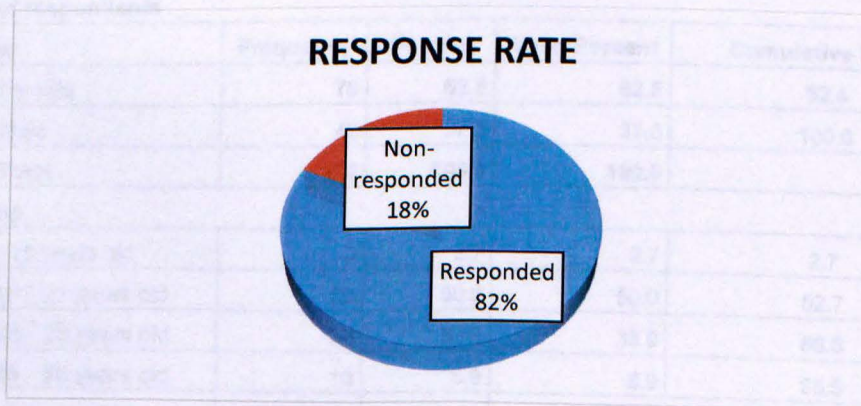


Figure 4.1: Response Rate

A total of one hundred and thirty-seven (137) questionnaires were distributed to participants and a total of 112 questionnaires were completed and returned, tallying to an 82% response rate, while 25 questionnaires were not returned, equivalent to 18% non-response rate. The response rate was generally good and conforms to Mugenda (2009)'s requirement, that a response rate of at least 50% is adequate for analysis and reporting.

### 4.3 DEMOGRAPHIC INFORMATION

The sample considered for the study was 137 students that had benefited from NSFAF, including staff members at NSFAF head office. The study was conducted in the Khomas Region. The results in terms of demographic sample, included: gender of respondents, age of respondents, respondent's level of studies, and faculty of study.

These are presented below:

#### 4.3.1 Gender of respondents

Respondents were required to indicate their gender and the results are shown in the table below:

**Table 4.1: Gender and respondent's age (n=112)**

Gender of respondents					
Particular		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	70	62.5	62.5	52.4
	Male	42	37.5	37.5	100.0
	<b>Total</b>	<b>112</b>	<b>100.0</b>	<b>100.0</b>	
Age Group					
Valid	<18 years old	3	2.7	2.7	2.7
	19 – 21 years old	56	50.0	50.0	52.7
	22 – 25 years old	38	33.9	33.9	86.6
	26 – 28 years old	10	8.9	8.9	95.5
	>29 years old	5	4.5	4.5	100.0
	<b>Total</b>	<b>112</b>	<b>100.0</b>	<b>100.0</b>	

The gender of the respondents is presented in table 4.1. As depicted in Table 4.1, out of a total number of 112 respondents engaged in the study, female representation dominated with 62.5 percent while male representation was at 37.5 percent.

#### 4.3.2 Respondent's Age Group

The respondents' age group was analysed and the results are shown in table 4.1. As depicted in table 4.1, the majority of respondents (50.0%) were in the age group of 19 – 21 years old, followed by 22 – 25 years old at 33.9%, and 26 – 28 years old at 8.9%. Additionally, more than 29 years old, accounted for 4.5%, only 2.7% were under 18 years old.

#### 4.3.4 Faculty of Studies

Faculty of studies where the students are studying was analysed and the results are shown in the table below:

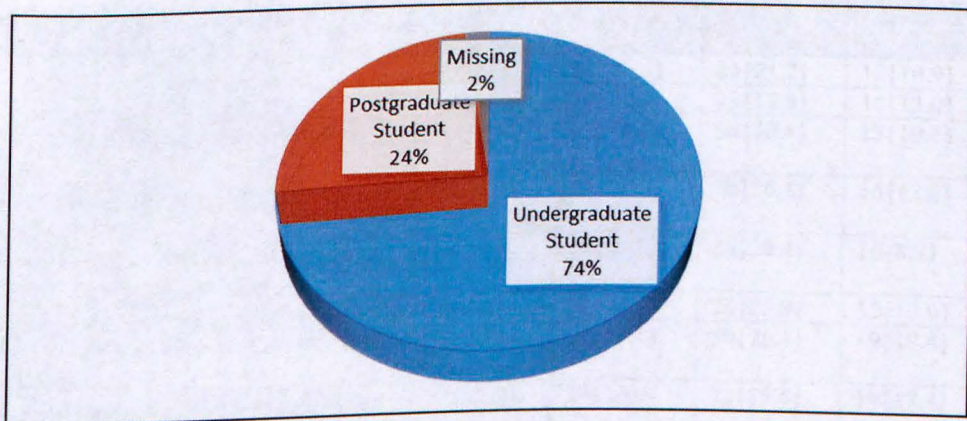
**Table 4.2: Faculty of Studies where the students were studying (n=112)**

		Frequency	Percent
Valid	Agriculture & Natural Resources	5	4.5
	Economics & Management Science	36	32.1
	Education	10	8.9
	Engineering & Information Technology	17	15.2
	Humanities & Social Science	7	6.3
	Law	3	2.9
	Science	20	17.9
	School of Medicine	3	2.9
	Others	12	10.7
	<b>Total</b>	<b>112</b>	<b>100.0</b>

Table 4.2 reveals that the Economics and Management Science had the highest total number of respondents constituting 32.1 percent. Followed by Science with 17.9 percent and Engineering and Information Technology, at 15.2 percent. Other faculties constituted 10.7 percent (Nursing, Pharmacy, Public and Postgraduate Studies) and Education constituted 8.9 percent, while Humanities and Social Science accounted for 6.3 percent and Agriculture and Natural Resources accounted for 4.5 percent. Law and School of Medicine had the least number of projects at 2.9 percent.

#### 4.3.5 The level of studies

The level of studies indicates whether the student is either at undergraduate or postgraduate level and the results are shown in the figure below:



**Figure 4.2: The level of studies**

Figure 4.1 reports that the majority of respondents (74%) were at undergraduate level, while 24% were at postgraduate level. 2% did not answer the question.

#### 4.4 EVALUATION OF CUSTOMER PERCEPTIONS ON SERVICE QUALITY AT NSFAP

These studies aimed to establish the perceptions of students on service offered by NSFAP. Therefore, students were asked to indicate and rate the experience they had encountered with NSFAP relating to staff service, access to information and office accessibility.

##### 4.4.1 Staff Service

Respondents were asked to indicate the extent to which the staff service contributed to service quality and service delivery at NSFAP. The findings are shown in the table below:

**Table 4.3: Student perception on service offered by NSFAP staff**

Staff service: What I experienced with NSFAP staff service	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Staff instilled confidence in me	10{8.7}	32{28.3}	24{21.7}	12{10.9}	17{15.2}
Staff gave me individual attention	10{8.7}	26{23.9}	23{19.6}	16{13.0}	23{19.6}
Staff were knowledgeable to answer my questions	16{13.0}	23{19.6}	36{30.4}	23{19.6}	5{4.3}
Staff are knowledgeable to answer my services problems	17{15.2}	39{32.6}	30{26.1}	16{13.0}	7{6.5}
Staff are willing to help and show sincere interest in solving my problem	12{10.9}	39{32.6}	36{30.4}	10{8.7}	12{10.9}
Staff who dealt with me in a caring fashion	10{8.7}	39{32.6}	26{23.9}	12{10.9}	12{10.9}
Staff who provided me with the relevant information	19{17.4}	30{26.1}	30{26.1}	19{17.4}	7{6.5}
Staff who inspire trust and understand my specific needs	17{15.2}	39{32.6}	23{19.6}	19{17.4}	10{8.7}
Staff who respect me and respond to my request	17{15.2}	24{21.7}	30{26.1}	23{19.6}	12{10.9}

It can clearly be seen in Table 4.3 that, 21.7% of the respondents were neutral, that staff do instill confidence in them. Based on the respondents' experience, 23.9% agreed that staff gave them individual attention. While, 10.9% of the respondents strongly agreed that NSFAP staff members were willing to help and show sincere interest in solving clients' problems. Furthermore, 26.1% of the respondents were neutral on their

experience of being provided with relevant information by staff members and 17.4% disagreed based on their experience. 32.6% of respondents strongly agreed that NSFAP staff members were knowledgeable in addressing their problems.

These results are in agreement with Reichheld (2006) who stated that, there is a link between customer perception and customer satisfaction for the reason that if apparent service is adjacent to customer's prospects it primarily results in pleasure. When a customer is satisfied, they often provide recommendations; uphold trustworthiness to the organisation and as a result, customers are likely to pay price premiums.

#### 4.4.2 Access to NSFAP information

The access to information related to NSFAP by students was analysed and the results are shown in the table below:

**Table 4.4: Student perception on access of NSFAP information**

Access to information	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Timeous loan related information	24{21.7}	22{19.6}	32{28.3}	26{23.9}	3{2.2}
A website which enables me to locate information on my own	44{39.1}	15{13.0}	22{19.6}	12{10.9}	10{8.7}
Update on the status of loan application	36{30.4}	30{26.1}	17{15.2}	17{17.4}	6{4.3}
Adequate statement (payment)	26{23.9}	26{23.9}	24{21.7}	17{15.2}	6{8.7}
Easy access to electronic databases	30{26.1}	17{15.2}	17{15.2}	26{23.9}	17{15.2}

As shown in Table 4.4 above, the majority of respondents 41.3% agreed that they received timeous loan related information from NSFAP. However, 28.3% were undecided and 12% disagreed that they received loan related information. Conversely, 39.1% of the respondents strongly agreed that, the website enabled them to locate most of the information, however 10.9% disagreed.

These results conform to the study by Zeithaml *et al.*, (2006) that, an organisation is branded to be responsive if the communication to its customers is timely and customers get their glitches dealt with. For any company to be successful, they need to pay more attention to customer responsiveness rather than the perspective of the company's (Zeithaml *et al.*, 2006).

#### 4.4.3 Access to NSFAP Office

The accessibility to the NSFAP office was analysed and the results are shown in the table below:

**Table 4.5: Student perceptions on accessibility of NSFAP office**

Offices	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Are strategically located closer to me	14{30.4}	6{13.0}	7{15.2}	7{15.2}	9{19.6}
The physical facilities are modern and visually appealing	12{26.1}	9{19.6}	12{26.1}	6{13.0}	5{10.9}
The offices look neatly and clean	14{30.4}	19{41.3}	3{6.5}	2{4.3}	7{15.2}
The offices are readily available throughout the country	11{23.9}	7{15.2}	11{23.9}	6{13.0}	8{17.4}
Adequate hours for service	8{17.4}	8{17.4}	12{26.1}	7{15.2}	7{15.2}
The offices have enough waiting area	11{23.9}	11{23.9}	7{15.2}	5{10.9}	9{19.6}

Based on the figures in the Table 4.5, 30.4% of the respondents felt that the office is strategically located closer to them and 19.6% strongly disagreed. About 41.3% agreed that the NSFAP office always looks clean and neat and 10.9% strongly disagreed. The majority (23.9%) were neutral that NSFAP offices are readily available throughout the country.

These results are in line with the findings of the survey conducted by the Parasuraman

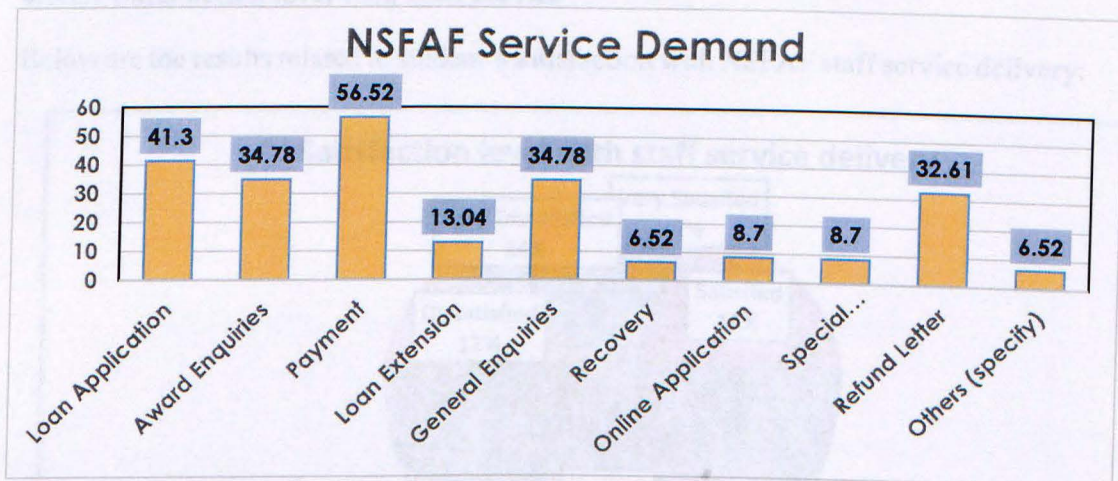
*et al.*, (2009) who found out that comfort of accessibility and interaction, includes suitable working hours, reaching them through telephone and appropriate site for the company. It also concurs with studies of Zeithaml *et al.*, (2006) whose findings revealed that customers convert to the appearance, the customer care center cores, staff uniform and design of the queuing system, waiting areas and information center.

#### **4.5 STUDENTS SATISFACTION WITH NSFAP SERVICE**

The purpose of obtaining these findings was to document the respondents' perceptions of reality on whether students are satisfied with NSFAP service. To obtain the overall overview of service quality, the respondents were asked to indicate which service they demand most, their satisfaction level on staff service, access to information and facilities.

##### **4.5.1 Service mostly demanded at NSFAP**

The figure below indicates the number of services demanded from NSFAP, each respondent was asked to choose more than three options and the results are analysed below:



**Figure 4.3: NSFAF Service Demand**

Out of the 100 percent respondents, 56.52 percent indicated that they required payment services from NSFAF, followed by 41.30 percent that required loan application services, while 34.78 percent required general and award enquiries. Furthermore, 32.61 percent required refund letters. Only 6.52% of the respondents indicated that they required information on recovery of NSFAF loans.

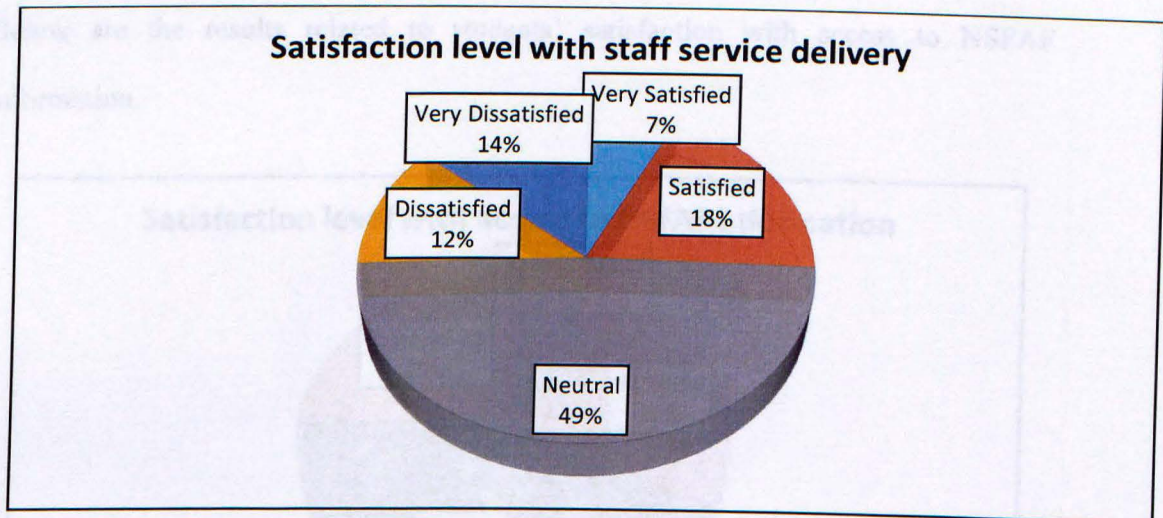
The findings are further supported by Parasuraman *et al.*, (2009), who emphasised that organisations must try to comprehend the wants for customer's and detailed necessities; giving customised attention; and distinguishing the day-to-day customer which is the crucial factor of quality in high-contact personalised services.

#### 4.5.2 Student Satisfaction

Respondents' perceptions on whether they are satisfied with NSFAF services was analysed and results are shown in the tables below:

#### 4.5.2.1 Satisfaction level with staff service

Below are the results related to student's satisfaction with NSFAP staff service delivery:



**Figure 4.4: Respondents' perception on staff service delivery**

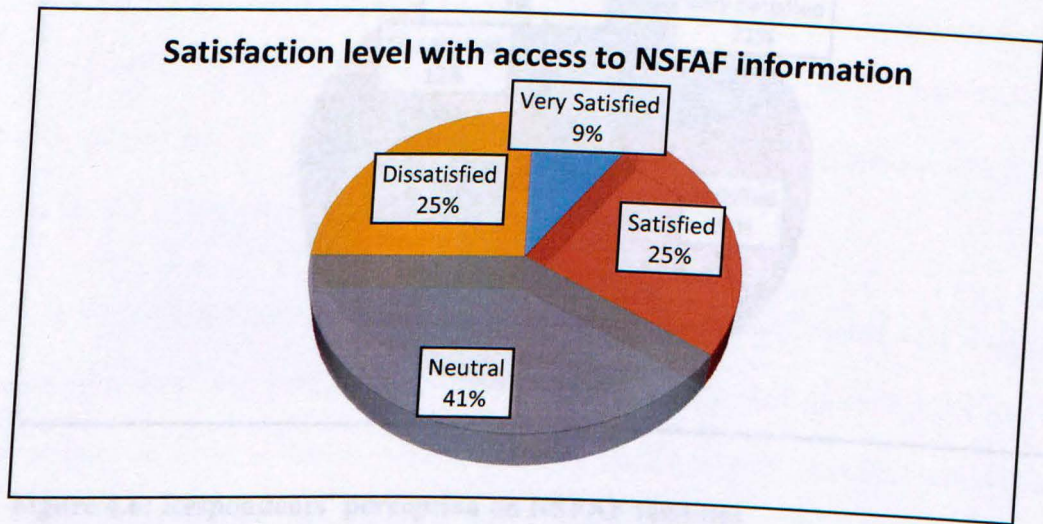
Table 4.4 indicates that most of the respondents, 49% were neutral or undecided with NSFAP service delivery. Whilst 25% were satisfied with service delivery at NSFAP. 26% of the respondents were dissatisfied with NSFAP service delivery.

As indicated by Tahir, Waggett and Hoffman (2013), customer satisfaction is customers' outlook constructed on the anticipation and succeeding experience on post purchase. In other words, customer satisfaction is an assessment of products or level of service quality that meets or surpasses the expectations of the customer. The word customer satisfaction has been on the marketplaces for a long time. In fact, various studies highlighted that customer satisfaction is a key element for most of the company's success in the market and an essential aspect of a company's survival because it has an optimistic effect on a company's success. According to Angelova and Zekiri (2011), it cannot be left without saying that a happy consumer has a propensity

to purchase more compared to a less satisfied customer.

#### 4.5.2.2 Satisfaction level with access to NSFAP information

Below are the results related to students' satisfaction with access to NSFAP information.



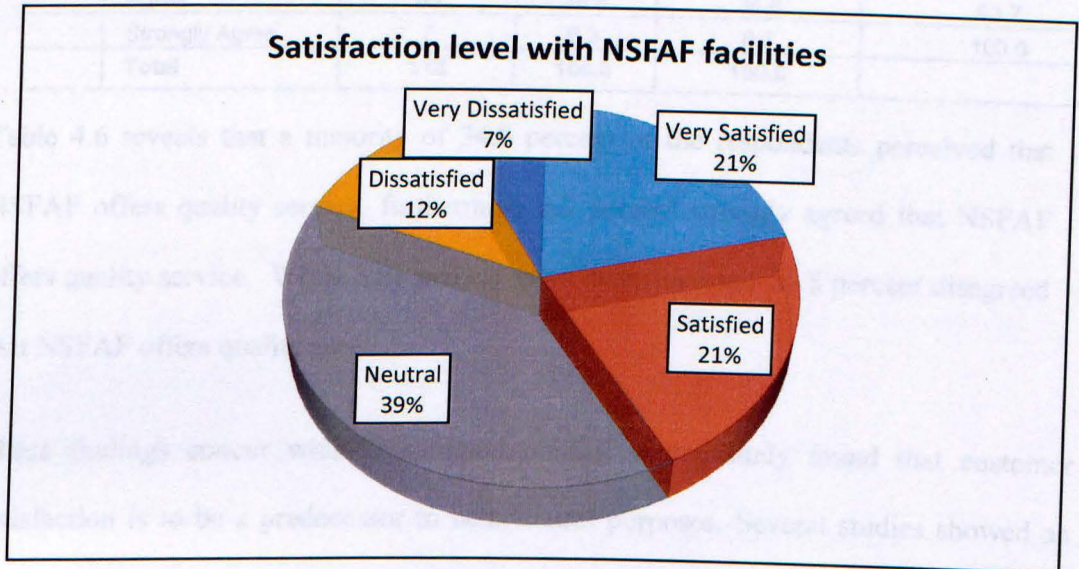
**Figure 4.5: Respondents' perception on access to NSFAP information**

In terms of access to information and updates from NSFAP, 41% of the respondents were neutral or undecided with NSFAP dissemination of information, while 34% were satisfied with access of information from NSFAP. A total of 25% were dissatisfied with dissemination of information from NSFAP.

The finding is further supported by Abdullah (2006), who emphasised that organisations must be able to listen to customer complaints and respond to their questions and keep customers well-versed in the service, in a simple language that is understood by all customers.

#### 4.5.2.3 Satisfaction level with access to NSFAP facilities

Below are the results related to student's satisfaction with NSFAP facilities.



**Figure 4.6: Respondents' perception on NSFAP facilities**

In terms of respondents' satisfaction level with NSFAP facilities, 41% of the respondents were satisfied with NSFAP facilities, while 39% were neutral and 19% were dissatisfied with NSFAP facilities. These results conform to the study of Zeithaml *et al.*, (2006), that physical appearance involves services, gear, written materials and employees. It converts to the appearance, the customer care centre cores, staff uniform and design of the queuing system, waiting areas and information centre (Zeithaml *et al.*, 2006).

#### 4.5.3 Overall quality of NSFAP service

Respondents' perception on the overall NSFAP quality was analysed and results are shown in the table below:

**Table 4.6: Respondents perception on overall service quality at NSFAP (n=112)**

	Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	8.9	8.9	8.9
	Disagree	20	17.9	17.9	26.8
	Undecided	36	32.1	32.1	58.9
	Agree	39	34.8	34.8	93.7
	Strongly Agree	7	6.3	6.3	100.0
	<b>Total</b>	<b>112</b>	<b>100.0</b>	<b>100.0</b>	

Table 4.6 reveals that a majority of 34.8 percent of the respondents perceived that NSFAF offers quality service, furthermore 6.3 percent strongly agreed that NSFAF offers quality service. While 32.1 percent were undecided and 26.8 percent disagreed that NSFAF offers quality service.

These findings concur with Mohammad (2012), whose study found that customer satisfaction is to be a predecessor to behavioural purposes. Several studies showed an impressive evidence of the effects of customer satisfaction on countless behavioural intention indicators such as: replication purchase (Szymanski & Henard, 2011), retaining (Bolton, 2008), the preparedness to recommend to customers (Homburg *et al.*, 2005), faithfulness (Anderson and Sullivan, 2013), and productivity (Anderson *et al.*, 2013). Satisfaction is regarded as a worldwide assessment of a consumer's experience with a product or service. Worldwide evaluations of service knowledge have been defined as a rational assessment of the total of satisfactions with the individual features or features of all the products and services, that combined experience (Pizam & Ellis, 2009). Satisfaction is a perceptive state resultant from cognitive assessments between outlooks and perceived performance (Oliver, 2010).

## 4.6 SERVICE DELIVERY CHALLENGES FACED BY NSFAP

The purpose of the objective was to obtain and document respondents' views on the challenges NSFAP faced with what was affecting service delivery. To obtain an overall overview of this, the respondents were asked to indicate some of the internal and external challenges. Below is the analysis of the results and the findings.

### 4.6.1 Internal Challenges

Below is a cross tabulation of some internal challenges NSFAP is faced with regards to service delivery at NSFAP and results are analysed below:

**Table 4.7: Internal Challenges faced by NSFAP**

Explain why you think it's a main challenge		Internal challenges that hamper service delivery at NSFAP				
		Process	Business Internal	Systems IT	Procedu & Policies	System Recover
	<b>Respondent's Rating</b>	88(78.9%)	92(82.1%)	63(56.3%)	44(39.4%)	
Explain why you think it's a main challenge at NSFAP faced?	Lack of a proper recovery system that enables the Fund to recover fees paid to debtors. Lack of proper recovery campaign processes.					X
	Misalignments of business flow within the organisational departments, or lack of interdependencies which lead to the missing of clarification of responsibilities resulting not to attain the set targeted objectives of the company.	X				
	NSFAP Business Processes are inconclusive	X				
	Policies keep on changing every year and this brings in new changes in the funding model. Every year there are new payment models.				X	
	Recovery Policies is not yet finalized to for all the former beneficiaries to start paying back and the fund become a self-sustainable organisation.	X				
	Responsibility needs to be well allocated and explained to officers	X				
	The main challenge that the fund is facing is quality service delivery, the fund needs to improve its service delivery.				X	
	There is no consistency in implementation of policies and procedures				X	
Work process is very slow			X			

Table 4.7 indicates that the majority of the respondents, with 82.1 percent agreed that IT Systems were the most internal challenge, and followed by Internal Business Processes with 78.9 percent. Furthermore, 56.3% indicated that it was the Recovery System, while 39.4% indicated that Policy and Procedures were the main internal challenges faced by NSFAF. Therefore, respondents were asked open-ended questions to specify the reason they might think this was an internal challenge and below is a summary of reason why it's a challenge to NSFAF.

#### **4.6.1.1 Recovery System**

Lack of a proper recovery system that enables the Fund to recover loans paid to debtors, plus lack of proper recovery campaign processes. The findings are in agreement with Likela (2014)'s study, who found out that the NSFAF debt recovery system has proven to be ineffective, and therefore needed to be reviewed and transformed to become effective to ensure that former beneficiaries pay back their loans. To date, the Namibia Students Financial Assistance Fund (NSFAF) has recovered about N\$77 million against the expected recoverable amount of N\$698 million (NSFAF Annual Report 2017/18).

#### **4.6.1.2 Internal Business Process**

Misalignment of business flow within the organisational departments, or lack of interdependencies have led to the missing of clarification of responsibilities affecting the attaining of the strategic objectives of the company. NSFAF Business Processes are unelaborated, with new payment models every year (Insight Namibia, 2008:29). Policies keep changing and this brings about new changes in the funding model. Responsibilities need to be well allocated and explained to staff members. The findings are further

supported by Parasuraman *et al.*, (2009) who found out that in order to accomplish service effectively, staff ought to hold the required ability, awareness and right information. For instance, an insurance agent must provide the greatest conceivable instruction to the client. To attain this, the agent needs to recognize well the product portfolio and acquire the competence to match customers' desires with the product.

#### **4.6.1.3 Policies & Procedures**

Most of the NSFAF policies are not yet approved by the board especially the Award and Debt Policy, which results in employees operating with unapproved policies and guidelines. There is no consistency in the implementation of policies and procedures. According to Andaleeb and Conway (2009), policies help define rules, regulations, procedures and protocols for schools. All of these are necessary to help an institution to run smoothly and safely and ensure that customers receive quality service. They are critical in the management of its human, financial and material resources.

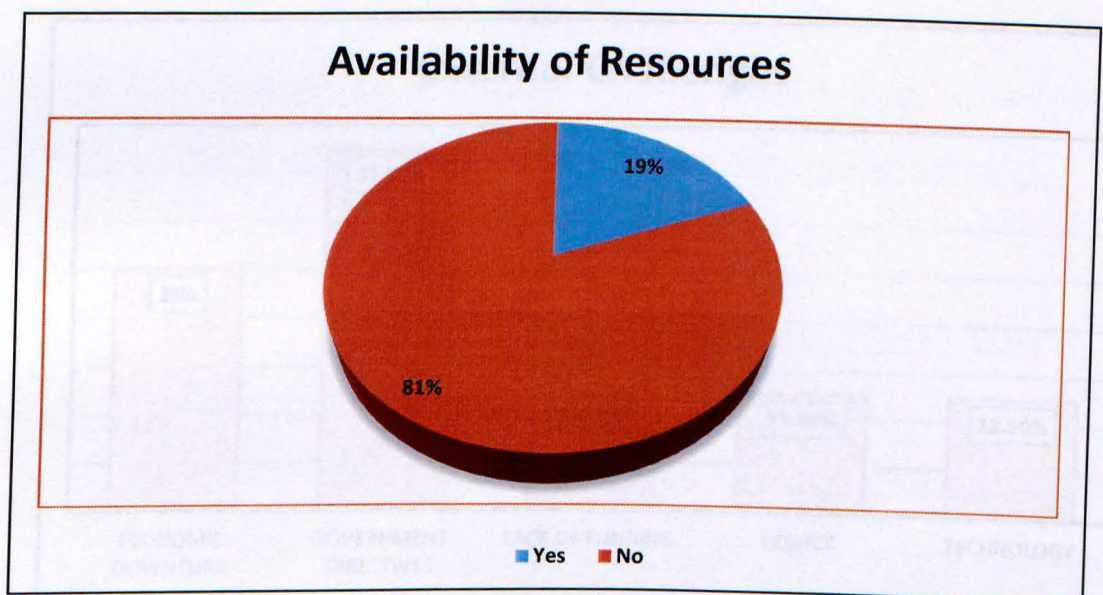
#### **4.6.1.4 IT Systems**

Work processes are very slow and systems are not integrated with one another. The website is outdated, with old information that dates back to manual processes. The findings are in agreement with Gronroos (2012), who stressed that in today's continuously changing and fast moving world, where customers' requirements and preferences are always evolving, the only businesses that can hope to remain competitive and continue to function at the performance levels that can match their customers' expectations are those that are going to embrace innovation. In the recent past, any business success has been

pegged to the information technology quality that the business has employed and the capability to correctly use such information.

#### 4.6.2 Equipment and Resources

NSFAF employees were asked to indicate if they had sufficient equipment, systems and resources to deliver efficient and effective service to their customers. Below are the results and an analysis of the findings:



**Figure 4.7: Resource available to attend to student services**

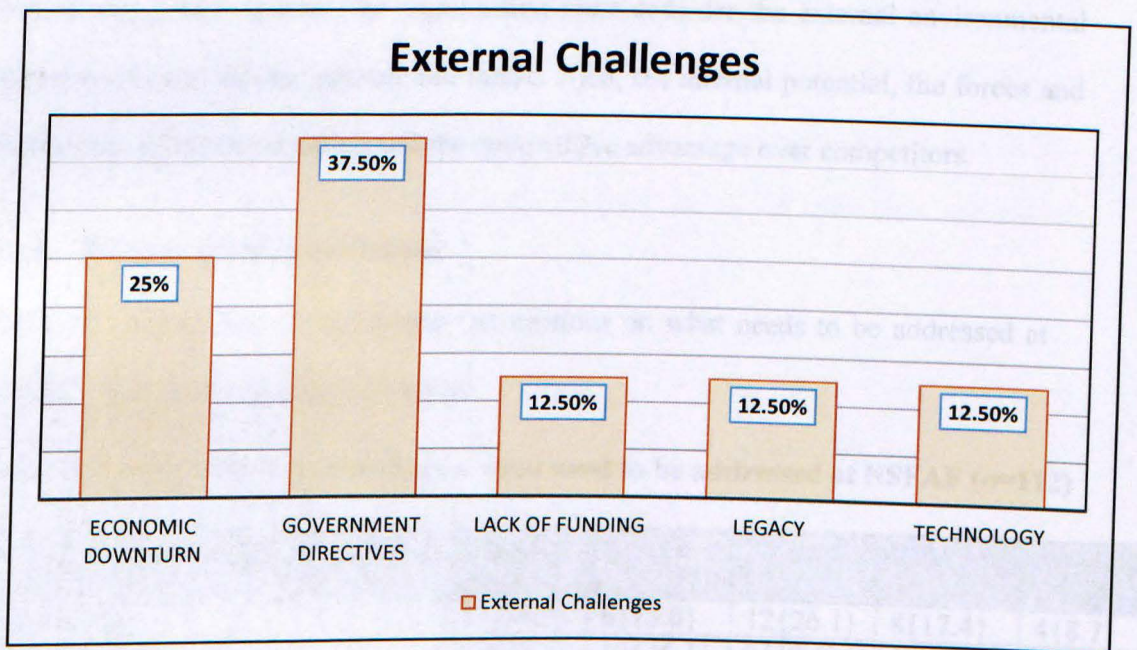
Respondents were asked if they have all the necessary resources required for students' enquiries. The majority (75.0%) of the respondents indicated that they have the resources available and only 25.0% did not have the resources.

The availability of resources (telephones, computers, printers, qualified employees etc.) has an effect on the effectiveness and efficiency of service delivery on time at NSFAF.

The findings are further supported by Lehtinen (2010), who specified that in order to accomplish service effectively, staff ought to hold the required ability, awareness, equipment and right information.

#### 4.6.3 External Challenges

Figure 4.8 below shows external challenges which may hinder service delivery NSFAF has been facing, and the analysis of the results is covered below:



**Figure 4.8: External challenges facing NSFAF**

As per Figure 4.8 above, the majority of 37.5 percent of the respondents indicated government directive as the main external challenge that NSFAF is faced with. According to Clewes (2009), these directives include all legal and policy frameworks comprising the organisation, while 25 percent indicated that the economic downturn was affecting NSFAF operations. Some of the economic factors that directly affect business organisations include interest rates, inflation, exchange rate, fiscal policy and price

fluctuations (Clewes, 2009). However, 12 percent of the respondents indicated that either lack of funding, legacy issues and technology were challenges that were hampering service delivery at NSFAF. Technological factors: with new technologies, very quickly one achieves productivity, creating new products and the need for them and their consumption (Clewes, 2009).

Furthermore, Clewes (2009) supported the findings by stressing that in the process of formulating policy options, the organisation must consider the external environmental opportunities and threats, present and future. Also, the internal potential, the forces and weaknesses of the organisation and the competitive advantage over competitors.

#### 4.6.4 What needs to be addressed

Table 4.11 below shows respondents' perceptions on what needs to be addressed at NSFAF. The results are analysed below:

**Table 4.8: Respondents perception on what need to be addressed at NSFAF (n=112)**

Need to be addressed	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Leadership	13{28.3}	6{13.0}	12{26.1}	8{17.4}	4{8.7}
Management	13{28.3}	12{26.1}	9{19.6}	3{6.5}	5{10.9}
Junior Staff	10{21.7}	7{15.2}	10{21.7}	7{15.2}	7{15.2}
Policies & Procedures	13{28.3}	7{15.2}	12{26.1}	4{8.7}	5{10.9}
Bad Governance	12{26.1}	4{8.7}	11{23.9}	8{17.4}	4{8.7}
Business Process	10{21.7}	10{21.7}	9{19.6}	7{15.2}	3{6.5}
Technology	10{21.7}	6{13.0}	12{26.1}	6{13.0}	5{10.9}
Political	9{19.6}	5{10.9}	13{28.3}	7{15.2}	8{17.4}

Respondents were asked to indicate which variable (leadership, management, junior staff, policies and procedures, bad governance, business process, technology and political) were the challenges to NSFAF. The majority (28.3%) strongly agreed that leadership was a

challenge to NSFAF and only 8.7% strongly disagreed. In terms of management, the majority (28.3) strongly agreed that management is a challenge to NSFAF and only 10.9% strongly disagreed. In addition, 26.1% strongly agreed that bad governance is a challenge to NSFAF, followed by 23.9% of respondents who were neutral on this statement. However, only 8.7% strongly disagreed that NSFAF's challenge is bad governance.

As it was stressed by Bolton and Drew (2008) it requires major effort and a lengthy period of time to solve service quality problems. This is due to the fact that service quality depends more on people than systems and techniques. It is a long process to change attitudes and beliefs of customers than to change the organisation procedures. It is a challenge for managers to pay attention to problems and at the same time remove the major causes of the quality shortcomings.

#### 4.6.5 Comments on any service challenges

Respondents were also required to point out if there were any challenges they may think of:

**Table 4.9: Comments on any service**

Challenges	Frequency	Percentage
I never get help in one day; they keep sending me back and telling me to come back in 2 to 3 weeks/days etc.	1	2.2
Long process of application	1	2.2
NSFAF office is too far for me	1	2.2

*Missing: 109 respondents*

Respondents were given an opportunity to indicate any services challenges they had experienced with NSFAF. Majority 98% did not respond to this question, only 2.2% of the respondents indicated services challenge that they experienced. Those who responded

indicated that they never get help in one day, long process of loan application and some complained about the distance to the NSFAP head office.

#### 4.7 STRATEGIES TO ENHANCE SERVICE EFFICIENCY AT NSFAP

From the discussion above, it is clear, service quality and effective service delivery is key for customer satisfaction regardless of challenges affecting them because they contribute enormously to service quality and customer satisfaction. To mitigate the challenges that are negatively affecting NSFAP, some strategies need to be put in place to enhance service efficiency at NSFAP. Information collected in the study identified some strategies as follows:

**Table 4.10: Strategies that beneficiaries think NSFAP need to be put in place to enhance service efficiency**

		Responses	
		N	Percent
Strategies	Training of Front Officers	33	29.5%
	Hire more staff members	6	5.4%
	Improve communication	10	8.9%
	Acquire proper IT systems	40	35.7%
	Timely disbursement of student funds	23	20.5%
<b>Total</b>		<b>112</b>	<b>100.0%</b>

##### 4.7.1 Acquire proper IT systems

This study identified that 35.7 % of the respondents recommended that there is a need for NSFAP to acquire proper IT systems. As highlighted before NSFAP work process are so slow and systems are not integrated with one another. The website is outdated, with old

information referencing back to manual processes. These findings concur with the findings of Kettinger, Teng, and Subhashish, (2012) who identified that, while unprecedented changes due to globalisation, political realignment, and the rapid advance of information technology challenge the organisations, Business Process Redesign (BPR) caught the imagination of corporate leaders quickly. Information Technology (IT) and Information Systems (IS) play a significant role in this transformation process by empowering the innovative redesign of core business process. According to Brancheau and Wetherbee (2006), one of the most important information systems is Enterprise Resource Planning (ERP) systems. They become imperative for companies in order to cope with the competitive business environment.

#### **4.7.2 Provision of Customer Care training**

This study also identified that 29.5% of the respondents recommended the provision of training in all areas of customer care to all Front Officers at NSFAP. These results are in agreement with Alarm (2011) and Adegbesan and Aninkan (2013)'s studies who found out that providing different types of training to employees helps them better manage their clients, which in return leads to improved service delivery and minimises risks associated with lack of business skills. Customer care training needs may cover the following areas: value of customer service, internal network, internal environment, emotional intelligence, transactional analysis, service recovery techniques and continuous improvement. It is essential to make sure that frontline staff are well sustained and well-motivated. Well inspired staff call for the delivery of a suitable and vibrant career ladder and chances; compensation and appreciation system; a dimension system; and evaluation procedures.

#### **4.7.3 Timely disbursement of student funds**

This study also identified that 20.5% of the respondents recommended the need for timely disbursement of student funds. The results are consistent with Ogbokor *et al.*, (2012) who found that organisations must have the capability to perform service as promised reliably and perfectly or conveying on service as per promises to the customers. He further added that the readiness to assist clientele and offer speedy service contributes to customer satisfaction. This deals with the requests from customers, enquiries and grievances responsively. An organisation is branded to be responsive if it interconnects with its customers. Also, it takes a short while to be respond and customers get their glitches dealt with timely. For any company to be successful, they need to pay more attention to customer responsiveness rather than the perspective of the company's (Zeithaml *et al.*, 2006).

#### **4.7.4 Improve Communication**

This study also identified that 5.4 % of respondents recommended that there is a need for the recruitment of more staff members to deals with customer service. These findings concur with the findings of Parasuraman *et al.*, (2012) who identified that listening to customer complaints, responding to their questions and keeping customers well-versed on service in a simple language enhanced customer service. For instance, in an airline providing consistent appraisals, this includes comprehensive and correct facts as soon as postponement in airline service arises. Furthermore, Gronroos (2008) stated that, this is an element of quality that has to deal with communication among the service supplier and receiver of a service. It is regularly apparent in a personal way. An example of a loan beneficiary: the service quality component deals with politeness

towards the client; physical situations of the welcome zone; extent of enlightenment given to the student in terms of what the student needs; prompt communication to the student if the loan payment or awarding is delayed.

#### **4.7.5 Hire more staff members**

This study also identified that 5.4 % of respondents recommended that there is a need for the recruitment of more staff members to deal with customer service. These findings concur with the findings of Ton (2010) who identified that the ability to match an organisation's workforce with variable customer demand in a timely and cost-effective manner is an important driver of organisational performance. The right number of employees in an organisation leads to a customer experience that is satisfying for customers and profitable for organisation.

Furthermore, studies have shown that understaffing could lead to poor service quality that can result in lower customer satisfaction (Oliva & Serman 2011). Dissatisfied customers may switch to competitors resulting in a loss of lifetime value from those customers (Heskett *et al.*, 2014). In addition, such customers may express their dissatisfaction in many forums, including social networking websites such as Facebook and Twitter, causing retailers to worry about the word-of-mouth effect (Park *et al.*, 2010).

#### 4.8 CHAPTER SUMMARY

The chapter presented the results of the data analysis. Tables, charts and graphs were used to present the results. The study revealed that there is a significant relationship between microfinance and entrepreneurship development which is measured in terms of income earned. While there was no significant relationship in terms of the additional employment created in numbers. The next chapter focuses on conclusions and recommendations of the study.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 INTRODUCTION**

This chapter gives a brief overview of the findings discussed in the previous chapters based on empirical evidence. Major findings are highlighted upon which conclusions are made with corresponding recommendations. The conclusions were guided by the research objectives with the help of quantitative and qualitative data collection as presented in the previous chapter of this study.

#### **5.3 SUMMARY OF THE STUDY**

This study was conducted with the main objective of evaluating the quality of service offered by NSFAP from the viewpoint of students and challenges faced by NSFAP as an institution. Specifically, the study aimed to evaluate customer perceptions of service quality at NSFAP; to determine whether students were satisfied with NSFAP services; to establish service delivery challenges faced by NSFAP and to make recommendations and strategies to NSFAP that could help improve service efficiency at the institution. Findings of this study will help management and policy makers to adjust policies accordingly, to ensure efficient and quality service is rendered to customers.

This study employed descriptive and exploratory research designs and the qualitative and quantitative approaches. The study sample was reached through Stratified Random Sampling whereby the sample size of 137 respondents was drawn from the population of 3257 beneficiaries and staff members. For reliability of the instrument, a Cronbach's Alpha was

used, while pilot test, content and face validity was used for validity. Questionnaires were then used to collect primary data. Analysis of data was done using both descriptive and inferential statistics in drawing conclusions from the study's findings.

Furthermore, the outcome of this study on customer perception of service quality revealed that most of the students were neither satisfied nor dissatisfied with service offered to them, access to information and NSFAF office. It also revealed that NSFAF faced many challenges both internal and external. Moreover, findings of the study also revealed that training of customer care staff, acquiring of IT systems and timely disbursement of student payments had a greater impact on improving service efficiency at NSFAF.

#### **5.4 CONCLUSIONS**

The main objective of the study was to evaluate service quality and challenges faced by the Namibia Students Financial Assistance Fund (NSFAF). This conclusion is based on the four objectives of this research paper which are as follows:

- To evaluate customer perceptions of service quality at NSFAF;
- To determine whether students are satisfied with NSFAF service;
- To establish service delivery challenges faced by NSFAF;
- To identify possible strategies to improve service efficiency at NSFAF.

In general, there are still challenges faced in term of perception, reality, expectations, and satisfaction of the quality services offered by the Namibia Student Financial Assistance Fund. Respondents' concerns varied regarding the individual conception of the quality of services experienced and the interaction of the staff responsible for ensuring that the best quality and

customer services are professional, efficient and satisfactory always.

Literature has proven that the quality of services in any given organization is measurable, whether it is on par or exceeds client expectation and satisfaction. It is compulsory for every service-oriented business to provide customers the required services it has promised uncompromisingly whether the customers' expectations are satisfied or compared to existing competitors. Customers are the best mirror for refining the best quality services while advancing maximum satisfaction for their monies. This, in return brings an institution into a much more prominent position based on the best experiences of its most prized assets, the students. The tool used to measure the service quality, namely, the SERVQUAL model is widely used and focuses around the five (5) dimensions of service. These are quality, reliability, accountability, empathy and tangible factors. In the absence of incorporating these five (5) dimensions in service delivery, dissatisfaction would arise, thus leading to reputational damages, poor ratings, and negative publicity.

From the results, it is evident that the quality of service at the NSFAP is not satisfactory and improvement is needed. The gap score analysis carried out revealed that the overall service quality is low as perceived by the beneficiaries and hence meaning, there is no customer satisfaction. The overall perceived service quality is low as expectations exceed perceptions, meaning students desired more than what was offered to them. The findings prove that there is no dimension of service quality that brings student satisfaction at the NSFAP.

Evidence from the study shows that, the NSFAP has to improve performance on all the dimensions of service quality, to increase student satisfaction since students expect more than what is being offered by the institution. This will enable them to maintain a high level of competitiveness. From an analyses of the questionnaires; it can be concluded that people's perceptions in terms of weighting importance and performances vary in prioritizing quality

of services.

For a student to appreciate and pursue their studies to completion, the NSFAP' management needs to ensure that its staff, understand their role and how critical and crucial it is to the organisation's reputation. Raphael, (2014), concluded that since organization aim at growing; an uncontrolled growth, directly and negatively affects the quality of services provided and therefore balancing growth and quality is necessary. If growth continues but is not accompanied by an increase in service qualities determinants, such as front office staff, facilities/equipment such as student care centers, computers and books; poor quality services and problems may not be eliminated. This may be the main cause of poor service quality and the cause of not being able to meet students' expectations, Raphael (2014).

## **5.5 RECOMMENDATIONS**

Driven by the above conclusions drawn from this study, the following recommendations were provided to help improve service efficiency at NSFAP.

### **5.5.1 Training of Customer Care Staff**

NSFAP must commit itself to provide adequate learning and development opportunities for its employees and endeavor to create a conducive environment for the learning and development of its employees. The Fund must encourage its employees to maintain membership in professional bodies and associations, which directly relate to their professional work and career as well as those that have the potential to enhance their standing as professionals. Furthermore, providing different types of training to employees helps employees better manage their clients, which in return leads to improved service delivery and minimises risks associated with lack of business skills. Customer care training needs may cover the following areas: value of customer service, internal network, internal environment, emotional intelligence, transactional analysis,

service recovery techniques and continuous improvement.

### **5.5.2 Hire more staff members**

With the current workforce of four (4) staff members dedicated to the student care center, it is impossible for them to attend to all student enquiries, considering the large number of student walk-ins, telephone enquiries and emails. Therefore, it is recommendable for NSFAF to hire an average of six (6) staff members, to deal with student enquiries effectively and efficiently. NSFAF must consider hiring qualified candidates. Those who may have developed a wide range of skills elsewhere, could bring new ideas, perspectives and talent to the organisation. Hiring skilled and experience employees may also reduce training costs and give the organisation a competitive advantage. Recruitment can also provide new, innovative ideas for management strategies, creating a forward-thinking approach that stimulates both advancement and growth.

### **5.5.3 Disburse student funds timely**

The majority of the complaints received by NSFAF are payment related. There is thus a need for NSFAF to develop a Disbursement Plan, outlining the dates that payments will be made to students and Institutions of Higher Learning. NSFAF needs to engage Treasury (government) to be releasing funds on time, to enable timely disbursement of funds. Thereafter, it can align the disbursement of funds from government with academic years, to ensure timely and frequent payment of tuition and non-tuition.

### **5.5.4 Improve Communication**

There is also a need for NSFAF to develop a stakeholder plan, with the main objective of developing co-operation, mutually supportive engagement and seeking stakeholders' perspective and expertise to understand, address and manage their expectations that will enable the Fund to strengthen relationships with all identified stakeholders and communicate in a

relevant, inclusive, timely and responsive manner. However, NSFAP must be willing to listen to customer complaints and respond to their questions and keep customers well-versed on the service in a simple language that is understood by all customers.

### **5.5.5 Acquire proper IT systems**

Based on the study findings it's recommendable for NSFAP to procure and integrate its IT systems. As highlighted before, NSFAP internal processes and systems are so slow, with systems not being integrated with one another. The website is outdated, with old information. These findings concur with the findings of Kettinger, Teng, & Subhashish, (2012) who identified that, while unprecedented changes due to globalisation, political realignment, and the rapid advance of information technology challenge organisations. Also, Business Process Redesign (BPR) caught the imagination of corporate leaders quickly. Information Technology (IT) and Information Systems (IS) play a significant role in this transformation process by empowering the innovative redesign of core business processes. According to Brancheau and Wetherbee (2006), one of the most important information systems is Enterprise Resource Planning (ERP) systems. They become imperative for companies in order to cope with the competitive business environment.

### **5.5.6 Recommendations for further research**

Despite the findings of this study, there is a range of interesting potential future avenues for research. Although it is evident that this study has provided fresh insights into this topic, additional research could build on this, to enhance NSFAP understanding on service quality. Additionally, there is potential to change the context of the study. The focus on NSFAP would remain but there is an opportunity to measure perceptions of students from different faculties within the universities to determine whether a disparity exists. At a broader level, a study on measuring the perceptions of postgraduate students since their perceptions may differ from

those of undergraduate students. As Oldfield and Baron (2000) pointed out, each replication would add to knowledge, and it would be useful to see if similar findings would be uncovered in different contexts.

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Finally, this study has only focused on the perceptions of students, considering them as the primary customer in the NSFAF context. It did not measure the perceptions of other stakeholders, for example: parents, members of the public members, institutions of higher learning etc.). As Appleton-Knapp and Krentler (2006) pointed out, different stakeholders have different opinions and it is natural for perceptions to vary between these stakeholder groups. Therefore, conducting similar studies with different stakeholders in higher education could identify useful insights for NSFAF management, as well as offering an opportunity to compare how employees perceive service quality with students' perceptions from this study.

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## ANNEXURE

### ANNEXURE A – CONSENT LETTER



#### Covering letter for the Questionnaire

Dear Respondent

I am a registered student for Master in Business Administration (MBA) at the University of Namibia. As part of the requirements of my studies, I am required to do a thesis study and my study topic is **“An evaluation of the service quality and challenges faced by Namibia Student Financial Assistance Fund (NSFAF)”**.

The main objective of the study is to evaluate the service quality and challenges faced by Namibia Student Financial Assistance Fund (NSFAF). Below are the sub-objectives of the study:

- To evaluate the customer perceptions of service quality at NSFAF;
- To determine whether student's are satisfied with NSFAF service;
- To establish service delivery challenges faced by NSFAF;
- To identify possible strategies to improve service efficiency at NSFAF.

The findings of the study, which is directed at both staff and students, will be used to identify whether the services meet, do not meet, or indeed exceed expectations of the users. It will also assist in determining which dimensions of the services need improvement in the eyes of students and staff. The study will enable comparison of the service quality with that of peer institutions in an effort to develop benchmarks and gain an understanding of best practices across institutions. Your participation is thus important.

Please note that while you are under no obligation to participate in this survey, I would be most grateful if you could dedicate approximately 10 minutes to completing the questionnaire without revealing your identity. All information gathered from the questionnaire will be treated with the strictest confidence. Results of the survey will be made available upon personal request.

After completing the questionnaire, please return it to me at the NSFAF Head Office or send it online before the 15 December 2018.

## ANNEXURE B – QUESTIONNAIRE

**PLEASE COMPLETE THE QUESTIONNAIRE BELOW: ALL ANSWERS WILL BE TREATED CONFIDENTIAL**

1. Please put a cross [X] next to your choice

1.1 Please indicate your gender

Male	
Female	

1.2 Please select the option that best describes you

Undergraduate student	
Postgraduate student	

1.3 Please indicate your age

under 18 years old	
19 - 21 years old	
22 – 25 years old	
26 -28 years old	
More than 29 years old	

1.4 Please indicate your Faculty/School

Agriculture & Natural Resources	
Economics & Management Science	
Education	
Engineering & Information Technology	
Humanities & Social Science	
Law	
Science	
Health Science	
School of Medicine	
Others (please	

specify)	
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**1.5 How often do you use NSFAP services?**

Daily	
Weekly	
Monthly	
Quarterly	

**1.6 How often do you access NSFAP service through online?**

Daily	
Weekly	
Monthly	
Quarterly	
Never	

**1.7 Which NSFAP service (please select maximum 3) you requires most often?**

Loan Application	
Award Enquiries	
Payment	
Loan Extension	
Special consideration	
Recovery	
General Enquiries	
Online Application	
Flight Tickets	
Refund letter	
Other (specify)	

**2. Please put a cross [X] in the table below the number that best describes your "EXPECTATIONS" (Expectations refer to what you personally want) of the service in NSFAP.**

<b>1 = Strongly Agree</b>	<b>2 = Agree</b>	<b>3 = Neutral</b>	<b>4 = Disagree</b>	<b>5 = Strongly Disagree</b>
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**2.1 Staff service**

	I expect NSFAP to provide...	1	2	3	4	5
2.1.1	Staff who instill confidence in me					
2.1.2	Staff who give me individual attention					
2.1.3	Staff who are knowledgeable to answer my questions					
2.1.4	Staff who are knowledgeable to answer my service problems					
2.1.5	Staff who are willing to help and show sincere interest in solving my problem					
2.1.6	Staff who deal with me in a caring fashion					
2.1.7	Staff who provide me with the relevant information					
2.1.8	Staff who inspire trust and understand my specific needs					
2.1.9	Staff who respect me and respond to my request					

## 2.2 Access to information

	I expect NSFAP to provide....	1	2	3	4	5
2.2.1	Timeous loan related information (From application to Recovery)					
2.2.2	A web site which enables me to locate information on my own					
2.2.3	Update on the status of loan application					
2.2.4	Adequate statement (payment)					
2.2.4	Easy access to electronic databases					

## 2.3 Facilities

	I expect ...	1	2	3	4	5
2.3.1	The physical facilities is modern and visually appealing					
2.3.2	The facilities look neatly and clean					
2.3.3	The facilities are readily available throughout the country					
2.3.4	Adequate hours of service					
2.3.5	The facilities have enough waiting area					

## 2.4 General

	NSFAP.....	1	2	3	4	5
2.4.1	Helps me to advance in my academic field					
2.4.2	Helps me with my studies needs					

**2.5 If you would like to add any comments about any of the services mentioned in question 2.1 to question 2.4, please do so.**

.....

.....

.....

**2.6 If you would like to add comments about any further services you expect from NSFAP, please do so.**

.....

.....

.....

3. Please put a cross [X] in the table below the number that best describes your "EXPERIENCE" (Experience refer to what you personally felt) of NSFAP service.

1 = Strongly Agree	2 = Agree	3 = Neutral	4 = Disagree	5 = Strongly Disagree
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**3.1 Staff service**

	How I felt about NSFAP service....	1	2	3	4	5
3.1.1	Staff instilled confidence in me					
3.1.2	Staff gave me individual attention					
3.1.3	Staff were knowledgeable to answer my student's questions					
3.1.4	Staff were knowledgeable to answer my service problems					
3.1.5	Staff were willing to help and show sincere interest in solving my problem					
3.1.6	Staff dealt with me in a caring fashion					
3.1.7	Staff provided me with the relevant information					
3.1.8	Staff inspired trust and understand my specific needs					
3.1.9	Staff respected me and responded to my requests					

**3.2 Access to information**

	NSFAP provided me with....	1	2	3	4	5
3.2.1	Timeous loan related information (From application to Recovery)					
3.2.2	Their web site enables me to locate information on my own					
3.2.3	Update on the status of loan application					
3.2.4	Adequate financial statement (payment)					
3.2.4	Easy access to electronic databases					

**3.3 Offices**

	NSFAP offices are ...	1	2	3	4	5
3.3.1	Are strategically located closer to me					
3.3.2	The physical office is modern and visually appealing					
3.3.3	The office look neatly and clean					
3.3.4	The office are readily available throughout the country					
3.3.5	Adequate hours of service					
3.3.6	The office have enough waiting area					

**3.4 General**

	NSFAP.....	1	2	3	4	5
3.4.1	Helps me stay abreast of developments in my field(s) of interest					
3.4.2	Helps me to advance in my academic field					
3.4.3	Helps me with my studies needs					
3.4.4	Helps me with my teaching needs					

3.5 If you would like to add comments about any services experience you had with NSFAP, please do so.

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4. Please put a cross [X] in the table below the number that best describes your "CHALLENGES" (Challenges' refer to what you personally think need to be addressed) related to NSFAF service.

<b>1 = Strongly Agree</b>	<b>2 = Agree</b>	<b>3 = Neutral</b>	<b>4 = Disagree</b>	<b>5 = Strongly Disagree</b>
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	<b>I think the NSFAF challenge is....</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
4.1.1	Leadership					
4.1.2	Management					
4.1.3	Junior Staff					
4.1.4	Policies & Procedures					
4.1.5	Bad Governance					
4.1.6	Business process					
4.1.7	Technology					
4.1.8	Political					
4.1.9	Others (please specify)					

4.1 If you would like to add comments about any services challenge's you had with NSFAF, please do so.

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**5. USER SATISFACTION**

Please put a cross [X] in ONE box only.

5.1 In general, how satisfied are you with the staff services at NSFAF?

Very satisfied	
Satisfied	
Neutral	
Dissatisfied	
Very dissatisfied	

5.2 In general, how satisfied are you with access to information and updates from NSFAF?

Very satisfied	
Satisfied	
Neutral	
Dissatisfied	
Very dissatisfied	

**5.3 In general, how satisfied are you with NSFAF facilities?**

Very satisfied	
Satisfied	
Neutral	
Dissatisfied	
Very dissatisfied	

**5.4 How would you rate the overall quality of the services provided by the NSFAF?  
Put a cross [X] in ONE box only.**

Very good	
Good	
Neutral	
Poor	
Very Poor	

**6. If you have any further comments and/or suggestions to make about NSFAF, please do so below.**

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**-THE END-**

**Thank you for your participation**

## ANNEXURE C – EDITING AND PROOF READING NOTE



The Rev. Dr. Greenfield Mwakipesile

ThD, MBA, HBS | mwakipg@outlook.com

### CONTACT

PO Box 99539,  
UNAM,  
Windhoek,  
Namibia

### LANGUAGE & COPY-EDITING CERTIFICATE

10<sup>th</sup> June 2019

**RE: LANGUAGE, COPYEDITING AND PROOFREADING OF PETRUS UUGWANGA TULINANE ELAGO'S THESIS FOR THE MASTER OF BUSINESS ADMINISTRATION DEGREE OF THE NAMIBIA BUSINESS SCHOOL OF THE UNIVERSITY OF NAMIBIA**

This certificate serves to confirm that I copyedited and proofread **PETRUS UUGWANGA TULINANE ELAGO'S** Thesis for the **MASTER OF BUSINESS ADMINISTRATION DEGREE** entitled: **AN EVALUATION OF SERVICE QUALITY AND CHALLENGES FACED BY THE NAMIBIA STUDENTS FINANCIAL ASSISTANCE FUND**

I declare that I professionally copyedited and proofread the thesis and removed mistakes and errors in spelling, grammar, and punctuation. In some cases, I improved sentence construction without changing the content provided by the student. I also removed some typographical errors from the thesis and formatted the thesis so that it complies with the University of Namibia's guidelines.

I am a trained language and copy editor and have edited many Postgraduate Diploma, Masters' Thesis, Dissertations and Doctoral Dissertations for students studying with universities in Namibia, Zimbabwe, eSwatini, South Africa and abroad. I have also copy-edited company documents for companies in the region and abroad.

Please feel free to contact me should the need arise.

Yours Sincerely,

A handwritten signature in black ink, appearing to read "Dr. Greenfield Mwakipesile".

The Rev. Dr. Greenfield Mwakipesile



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