

**A CONCEPTUAL
SERVICE QUALITY MANAGEMENT
FRAMEWORK
FOR THE NSFAS**

by

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DECLARATION

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I declare that the above dissertation is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

I further declare that I submitted the dissertation to originality checking software and that it falls within the accepted requirements for originality.

I further declare that I have not previously submitted this work, or part of it, for examination at Unisa for another qualification or at any other higher education institution.

TITLE: "A conceptual service quality management framework for the Student Financial Aid Scheme (the NSFAS)"



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ABSTRACT

The primary purpose of this study was to investigate the service quality management of the National Student Financial Aid Scheme (NSFAS) and to develop a conceptual service quality management framework to address the NSFAS well-documented challenges in this regard. The NSFAS is a very important governmental entity providing vital higher education assess opportunities for young South Africans completing Grade 12. Higher education is linked to economic mobility, which is crucial for a developing country such as South Africa, especially if the largest portion of the annual South African budget allocation is spent on education and in particular, the NSFAS to address the ever-increasing demand for funding. Since its inception in 1999, many stakeholders depending on this entity have expressed their concerns with the service quality, especially to the primary customer, the student, and demanded greater accountability and a greater emphasis on efficient and effective management of the scheme. The literature suggests that there should be a adequate correlation between the macro dimensions of leadership, governance, operations and resource management and service quality. Stakeholder engagement is a further dimension, which proves to be crucial in the delivering of quality services. On the micro level, the dimensions of responsiveness, reliability, empathy, accessibility and competence are vital for the NSFAS to serve students. Utilising the information from the literature, this study developed a theoretical service quality management framework for the NSFAS. Using a qualitative methodology, the study was conducted by obtaining information on this topic from five primary stakeholders affected by the NSFAS service delivery. The service quality performance of the NSFAS was examined using, among others the Baldrige Performance Excellence Framework (BPEF) for education, which allowed for the testing of the theoretical framework and develop the conceptual service quality management framework for the NSFAS, which is the primary objective of this study.

Key terms: Service quality, leadership and governance, resource management, financial management, stakeholder engagement, policy and legislation in higher education, the NSFAS system dimensions, the NSFAS student dimensions, responsiveness, empathy, theoretical service quality management framework, conceptual service quality management framework, qualitative methodology.

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LIST OF ACRONYMS AND ABBREVIATIONS

AAI	Africa-America Institute
BPEF	Baldrige Performance Excellence Framework
CET	Community Education and Training
CEO	Chief Executive Officer
COO	Chief Operating Officer
CIA	Central Intelligence Agency
DBE	Department of Basic Education
DE	United States Department of Education
ESS	European Statistical Service
DHET	Department of HE and Training
DPSA	Department of Public Service and Administration
DVC	Deputy Vice Chancellor
FAO	Financial Aid Office
FHE	Free HE
FSA	Federal Student Aid

GAO	US Government Accountability Office
GETF	Ghana Education Trust Fund
HE	HE
HELB	HE Loans Board
ISO	International Standards of Operations
KCHE	Kenya Commission of HE
NI	Northern Ireland
NSFAS	National Student Financial Aid Scheme
PMG	Parliamentary Monitoring Group
OECD	Organisation for Economic Co-operation & Development
OfS	Office for Students
NCES	The National Center for Education Statistics
NI	Northern Ireland
NSS	National Student Survey
PFMA	Public Finance Management Act
PWC	Price Waterhouse Coopers
SABOR	Student Aid Bill of Rights
SERVQUAL	Service Quality Model
SERVPERF	Service Quality Performance Model
SAAS	Student Awards Agency Scotland
SETA	Sector Education and Training Authorities
SLC	Student Loans Company
SLTF	Student Loan Trust Fund.
SOE	State Owned Enterprises
SSNIT	Social Security and National Insurance Trust
SQ	Service Quality
TQM	Total Quality Management
TA	Thematic Analysis
TUT	Tshwane University of Technology
UCT	University of Cape Town
UK	United Kingdom
UNISA	University of South Africa
UN	United Nations
USLS	University Student Loans Scheme
UNCTAD	United Nations Conference on Trade and Industry
UCISA	Universities & Colleges Information Systems Association
USA	United States of America
USAF	Universities South Africa
QAA	Quality Assurance Agency
QEF	Quality Enhancement Framework
QLFS	Quarterly Labour Force Survey

CHAPTER 1: INTRODUCTION AND SUMMARY

As one of the unequal countries in the world, South Africa has a recorded unemployment rate of 34.9 percent (14.3 million). Consequently, a large percentage of the population is living in poverty at the national upper poverty line (Victor, 2020). For most of the South African youth, the path to employment is to attain a higher education (HE) qualification. However, due to the high poverty levels, many students from poor backgrounds depend on government to provide them with adequate funding sources to be able to enrol at HE institutions. Figure 1.1 below is a schematic presentation of the sections contained in Chapter 1.

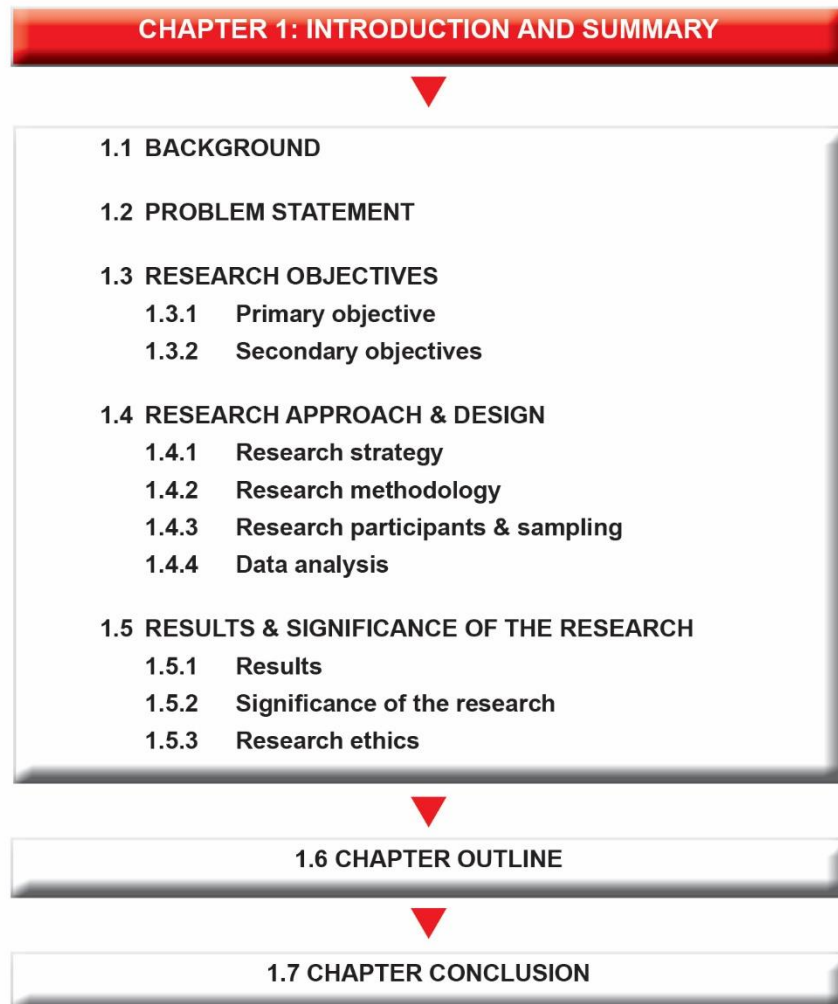


Figure 1.1 Layout of Chapter 1

Source: Researcher

The focus of this study is the efficiency of government student funding. This initial chapter commences by providing the background to student funding in South Africa and then delineates the research problem. Subsequently, the research objectives are formulated and the research methodology is explained. The chapter also indicates the significance of the

study and provides confirmation regarding adherence to research ethics. The chapter concludes with a chapter outline of the dissertation.

1.1 BACKGROUND

Echoed throughout every student funding discussion is the fundamental right to education, which is not solely the responsibility of individual governments, but a collective responsibility within a country. The bill of rights of the Constitution of the Republic of South Africa (Act 108 of 1996) states in Section 29 (1) (a):

Everyone has the right to a basic education, including adult basic education; and to further education, which the state, through reasonable measures, must make progressively available and accessible.

Accordingly, providing financial assistance to students in HE has been a significant component of strategies to widen participation in HE (Bronkhorst & Michael, 2017). One such form of providing financial assistance is The National Student Financial Aid Scheme (NSFAS) that aims to address the problem of poor students who cannot access HE institutions.

The NSFAS system has been tasked, intentionally or otherwise, to accomplish several goals. The primary objectives include increasing access for the nation's most underserved students and promoting student retention and success (Wildschut, Mncwango, Rogan, Rust & Fongwa, 2018). However, the system has failed the customer in most dimensions of service quality. The student protests related to South African student funding and its systems have intensified since 2015, requiring parliament to rethink its strategic importance and service challenges. Student fees also escalated to an emotional, political and sensitive matter. Ongoing student protests in South Africa have highlighted various problems with HE funding, especially funding provided through the NSFAS. They boil down to challenges of affordability and sustainability. State funding of universities is inadequate and hasn't kept pace with enrolment pressures and the increasing costs of providing HE. With many students not being able to pay fees, the NSFAS does not seem to be a reliable source of support (Wangenge-Ouma, 2021).

Although not a recent reference the background to the problem is best validated and encapsulated by Wangenge-Ouma (2012: 831):

A curious development is happening in South Africa where debate on funding HE has, in the recent past, been particularly animated. This discourse has ranged from the adequacy of HE public funding, the funding framework's

suitability, and the protests against frequent tuition fee increases. At present, the debate is about “free HE” (FHE). Unlike most African countries, South Africa has a chronic history of cost-sharing. Following the demise of apartheid, the country commenced on a transformation trajectory. A new ‘transformative’ HE funding framework was developed in HE, including a student financial aid scheme. For some time now, students, especially black students, have been demanding FHE, suggesting, among other things, that the existing funding mechanisms do not sufficiently address financial barriers to HE opportunities.

This study therefore encompasses the need for a re-engineered, sustainable and effective student funding system. Although the NSFAS system has existed for decades, it has seldom achieved its goals or performed up to standard. In fact, the system has become a predicament for the Department of Higher Education and Training (DHET) and its stakeholders in terms of the management of the NSFAS and the noticeable absence of adequate service quality.

The intention of policymakers to provide funding or access to universities and TVET colleges through the NSFAS to train hundreds of thousands of young school leavers defeats the purpose if a high unemployment rate persists. This situation is exasperated when some of these students enroll for courses, not linked to the scarce skills needed in the country. Table 1.1 below illustrates the unemployment rates for 2019 and 2020, indicating a noticeable high percentage of unemployment in the age groups 15–24 and 25–34, which is the middle bracket of students leaving the HE system most of whom studied with the NSFAS.

Table 1.1 Unemployment rates per age group for 2019 and 2020

AGE GROUP	2019				2020			
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4
15–24	55,2	56,4	58,2	58,1	59	52,3	61,3	63,2
25–34	34,2	35,6	36,1	35,6	37,3	28,9	37,8	41,2
35–44	21,7	23,3	22,9	23	24	19,3	26,1	27,4
45–54	15,6	17,2	17,2	17,5	17,5	14,2	19,1	19,3
55–64	0,1	10,5	9,9	9,2	10	9,3	12,6	12,5

Funding provided to the NSFAS from the government through the taxpayer has increased by 32 percent from R28.1 billion in the 2019/20 financial year to R37 billion in 2021/22 (Bhengu, 2021). Alarmingly, however, the non-completion rate of the NSFAS students is currently at 48 per cent, which can be attributed to systemic flaws in the NSFAS operations (Wildschut *et al.*, 2018). It is therefore not surprising that the scheme's efficacy and ability to provide quality services to its stakeholders are widely criticised.

The first and most prominent report highlighting the challenges and shortcomings of the NSFAS is the review from the Ministerial Committee of the NSFAS scheme (2009). The report highlighted that, since its inception, the NSFAS has operated in a "policy vacuum", indicating that the committee could not find any policies. This posed governance consequences as the absence of a policy meant the NSFAS operates with inadequate operational and systemic checks and balances required by legislation. Moreover, a subsequent report by the Heher Commission of Enquiry into HE and Training illuminated similar and additional shortcomings of the NSFAS (Heher, 2017: 231–232). The concerns raised by the commission were:

- Funding falls far short of demand, and the NSFAS had less than half of what it needed to adequately fund all qualifying students. This contributed to most of the systemic challenges faced by the NSFAS.
- Low throughput rates were noticeable among students funded by the NSFAS.
- The scheme was not equipped to act as a bursary manager and there was dissatisfaction with the way the NSFAS was managing external funder monies.
- NSFAS's management of loan administration, both in processing applications and paying of funds, together with low recovery of loans and irregularities in terms of interest charged, raised alarm.
- Challenges existed with regard to management, governance, and the issue of unused funds.

Subsequently, the committee made the following suggestions:

- There should be three components to financial aid for HE, namely (1) full state subsidisation of poor students and those from working-class backgrounds, to be progressively realised over a specific period, (2) income-contingent loans for the children of public sector employees (earning less than R300 000 per annum) and for students from lower-middle-income families, and (3) free HE for the poor and working-class. The committee noted that the latter would require substantial additional funding, and that budgetary constraints may dictate that full subsidisation of poor and working-class students may not be possible in the immediate and short term, but suggested that it is an accepted principle. Their recommendations are summarised below:

- Loan repayment must be done directly through the tax system; a simpler means test; bonded bursaries, which can be repaid through community or national service; academic support; and the use of recovered funds to cover future students.
- Funding linked to priority fields or funding for not-for-profit private institutions should be abandoned, an acknowledgement that the NSFAS cannot re-claim 100% of disbursements due to the loan/ bursary mix and the low-interest rate charged.

Echoing the above sentiments, the report of the Working Group on Fee-Free University Education for the Poor in South Africa (DHET, 2012) noted the escalating costs of HE and the need for interventions to ensure access for academically deserving students who cannot afford it. The working group discussed measures introduced thus far and the proposals of the NSFAS Review Committee, the ANC resolutions, and the White Paper. They recognised HE as a public and private benefit and discussed cost-sharing models. Their recommendations suggested a loan bursary mix for students from poor and missing middle households, where students repay their loans on an income-contingent basis for 15 years. Only if and when a graduate (or a dropout) reaches a minimum specified threshold of income will they be required to start paying back. The working group supported the notion of a collection of loans through SARS. However, it noted, “current academic performance rebates are very costly, representing 20% of gross loan advances in the current NSFAS practice. This could be reduced to 10% under radically pruned assumptions which would release funds to support a universal system.”

With regard to the governance and administration of the NSFAS, the commission report contained the following (2016: 238):

- Several stakeholders raised concerns about how the NSFAS functions. These concerns include:
 - not being able to contact the NSFAS easily, and the slow outcome of funding decisions;
 - not being given a reason for declined funding;
 - not receiving money early enough into the year, resulting in some students missing the start of the academic year and important interventions like first-year orientation; and
 - the NSFAS not being proactive enough in its communication, especially with high school learners.
- All stakeholders raised the challenges of student success.
 - It was highlighted that the NSFAS was inefficient in funding large numbers of students of whom a large number do not complete their studies.
 - Students indicated the need for academic support and argued that full funding would reduce financial strain and allow them to focus on their studies.
 - Some students asked for a longer period of funding to allow for completion.

- The Treasury Department argued that the NSFAS system should be more efficient before more money should be allocated. Preliminary data suggest that the NSFAS students' throughput is lower than that of the student body as a whole. It is worth noting that this situation harms the second eligibility criterion (academic merit) to qualify for further funding.

While poor performance and throughput rates is not a function managed by the NSFAS, it is highlighted in all reports and discussions with the NSFAS stakeholders, raising the question whether the scheme contributes to 'value for money'. An effective and efficient HE system is one that minimises the number of dropouts and enables as many students as possible to graduate within the expected timeline or as close to it as possible, obviously without compromising quality. Evidently, the most efficient use of the NSFAS funds would be to fund students that graduate on time.

The current dropout and delayed graduation rates in the higher education system impact directly on the finances of the NSFAS in the following ways:

- The NSFAS grants or bursaries allocated to students who drop out are wasted because they did not "purchase" the intended qualification.
- A student loan (as was the practice before 2018) to students who dropped out will be lying with the NSFAS as a debt, while the lack of a qualification reduces their chances of employment and income earning potential, thus decreasing the likelihood of them being able to repay their NSFAS debt.
- The NSFAS students who take longer than regulation time to qualify will receive more funding from the NSFAS than a student who qualifies in regulation time. (As from 2022, students are given N+1 years to complete their first qualification, where N indicates the minimum time-frame to complete a qualification at a specific institution. Prior to 2018, this was N+2. Students responded with discontent about this new policy.)

Based on the recommendations of the 2009 report, the NSFAS introduced the student-centred model in 2014, which was eventually implemented (piloted) in 2016. The model primarily shifts the administrative functions of the award away from the institutions to the NSFAS itself. This means:

- The NSFAS itself manages its allocations from the application stage through to the funding decision;
- recipients of funding are informed of the allocation before registration;
- applicants apply online and only once, in respect of their selected course of study;
- allowances for successful applicants would be paid within 48 hours of approval; and
- returning students are not required to re-apply annually but are rather ranked and confirmed after receiving their results from the institutions they enrolled at in the previous year. If they met the academic requirements, they are provisionally funded, and the allowance would again be paid within 48 hours.

Despite this intervention, service quality (SQ) still suffers. Mahlali (2018) declares the new centralised application system a total failure, noting severe delays in confirming students, data integrating challenges, and challenges concerning the disbursement of funds. To add, Heher (2017) noted the following concerns by stakeholders after examining the centralised system:

- The inability of stakeholders, especially students, to contact the NSFAS and get a proper response;
- Slow processing of applications;
- Late disbursement of funds;
- Inadequate communication with stakeholders;
- Information technology and data challenges; and
- Governance challenges.

From the above it is evident that several common difficulties remain. Since its inception in 1991, the NSFAS has struggled with providing quality service to its stakeholders. The government had to intervene to improve SQ and address the systemic challenges, including leadership and governance. Hence, the Minister of DHET placed the NSFAS under administration in 2018 (Richie, 2018). Being under administration meant the appointment of an administrator who took over governance, management and administration and day-to-day operations. This is a clear indication that the NSFAS, in its current state, is unable to provide adequate and quality management of service to its stakeholders.

In its own admission, the NSFAS reported in parliament to the Select Committee on Education and Technology, Sports, Arts and Culture that irregular and wasteful expenditures continue to emerge. Reconciliation and auditing of accounts at the institutional level remain onerous. Alarming, the chronic maladministration within the NSFAS resulted in irregular expenditure of R7.5 billion in 2017 and 2018 (Nchabeleng, 2020).

In addition, the auditor-general made damning findings against the NSFAS after obtaining a qualified opinion, revealing irregular expenditure of R522 million for 2020 and 2021 (Mkhwanazi, 2021). Samuels (2021) describes the NSFAS as “dysfunctional” and “not fit for purpose” as the NSFAS officials blame these issues on a complicated information technology (IT) system and non-performance by staff members.

Addressing the NSFAS financial aid system and, in particular, its SQ management is viewed as vital for the success of the HE sector and the country at large. A significant gap currently exists between the intended NSFAS SQ management and the current NSFAS SQ management perceived by its stakeholders. Clearly, a holistic view of what the NSFAS should achieve in its funding efforts is necessary to ensure a pragmatic and efficient system for funding students. This should include service quality (SQ) management efforts to address the numerous challenges. Hence, by following a qualitative research design, this study aimed to develop a conceptual SQ management framework for the NSFAS.

1.2 PROBLEM STATEMENT

The research problem is dual with (1) inadequate service delivery leading to (2) several negative consequences for a range of entities (stakeholders) dependent on this service, namely the Department of Higher Education (DHE), students, HE institutions and external funders making valuable contributions to the inadequate NSFAS funding pot. With reference to the background to the problem, many students from underserved and other communities in South Africa who qualify for financial aid from the NSFAS are dissatisfied with the service delivery of the system. Students intending to enrol at institutions of higher learning and the general public have lost confidence in the ability of the NSFAS scheme to provide adequate funding promptly to qualifying students.

The problem is underscored by Phakathi (2020) who indicates a crisis at the NSFAS that threatens the proper functioning of the HE sector. On the macro-level, the system and management failures are multiple, including management and leadership challenges, poor governance, poor auditing and accounting, and inadequate IT systems and on the micro level, impersonal service, poor feedback and tracking of applications, delayed payments to students, the funding of inadequately qualified applicants. The collective negativity sparked several new protests at universities and colleges (Moosa, 2021).

Despite more funding and good intent on the macro level, the problems continue to exist, as the NSFAS remains an inadequately designed system. Hence, the current state of the NSFAS is unresolved. In his 2019/20 annual report, the administrator revealed that at the time of his appointment, nobody had anticipated the degree of dysfunctionality of the NSFAS or the pervasiveness of maladministration and the great rot that ensconced itself in the system (NSFAS Annual Report, 2019/20:18). He reported the following challenges:

- The NSFAS received a qualified opinion from the Auditor General of South Africa (AGSA) for the 2018 financial year end. In July 2018, the Internal Auditors issued the NSFAS with a NOCLAR (Non-Compliance to Laws and Regulations), citing material non-compliance to s51 of the Public Finance Management Act (PFMA), as there were inadequate controls around the disbursement process, signalling critical lapses in governance. There was a low maturity and culture towards risk management and governance generally, resulting in the general lack of oversight, the prevalence of key-person dependencies, and general noncompliance to policies and procedures. Furthermore, the policy environment had not been maintained. Policies and procedures were either not in place or out of date and there were no delegations of authority that guided decision making.
- In terms of finance, inappropriate systems that are not fit for purpose, with ill-defined processes, continue to be part of the key strategic risks that impact daily operations in the NSFAS, which ultimately result in the transactions that are processed and accounted for in the accounting system and ultimately in the annual financial statements. Financial statements, many reconciliations and postings / journal entries are only prepared and effected at the end of the

financial year. Implementation of the Remittances Team saw improvement in the allocation of funds at institutions. A reconciliation accounting capability has been introduced to ensure that payments are made to the correct institutions / students but has to be appropriately capacitated. This is also impacted by the inappropriate systems that are not fit for purpose, with ill-defined processes. Quality assurance 'upstream' of data accuracy and validity in operations have to be strengthened to ensure that what is authorised for payments to be made is accurate and for the intended institutions / students.

- Regarding information communication technology (ICT) and data, the core operational systems were, and remain, not fit-for-purpose and currently require extensive manual intervention to ensure integrity of exchange of data between systems. There remains a disproportionately high dependency on ICT personnel for business processes to be executed. This is due to the lack of user interfaces for business users to start and manage business processes. Instead, business processes are often run by ICT staff, compromising the ability to embed sustainable business processes and controls that can be managed by operational staff. Poor ICT governance manifested itself in the poor distinction between production and development platforms, disbursements from unencrypted computers, no logging of changes and unauthorised access to core systems. The system stability was unpredictable and down time, statistics were unacceptably high with zero disaster recovery arrangements in place. The poor systems architecture resulted in poor integration with institutions and thus poor-quality data were being ingested, contributing to the delays in funding for 2018. Poor data management protocols meant that data integrity was questionable, compromising operational processes and resulting in severe disbursement backlogs and an inability to close the 2017 and 2018 academic years. This in turn eventuated in the poor reporting against both statutory and strategic requirements.
- In the matter of human resource management and organisational culture, an extremely poor organisational climate existed. Unfavourable labour relations bred by nepotism, abuse of positional power and a culture of entitlement precipitated the collapse of the HR and Employee Relations functions within the NSFAS. Furthermore, there was no clearly defined operating model, while a general lack of role clarity and top heavy management structures existed. Moreover, a poor investment in technical human capital was evident. There were also no talent management, career pathing and upskilling programmes. This led to dysfunctional behaviour across the business and confusion with respect to the application of business rules.
- Process documentation that existed did not reflect the actual processes in operation. There was a high single person dependency, with no supervision or management oversight. Key controls were generally lacking or observed on an ad hoc basis. Process understanding was significantly inconsistent, with all staff working in silos. Resolving anomalies in student data was thus not an easy task and was a significant contributing factor to process inefficiencies and poor service delivery in general.

- As to sector relationships and credibility, the multiplicity of internal problems within the NSFAS eroded trust and credibility among all stakeholders. The NSFAS generally suffered from poor public reputation and credibility, and the lack of trust eventuated in multiple and unauthorised workarounds at institutional level.

Other significant dimensions of the problem adding to an overall incapable system needing re-engineering are incompetent leadership, denial, a lack of urgency, and deficiency, as revealed by the NSFAS Strategic Plan 2020–2025.

It is imperative that the problem be viewed from a service operations perspective. A system designed for customer-driven quality is vital. Customer-driven quality is a core value of the Baldrige Performance Excellence framework (BPEF) for education which represents a proactive approach to satisfying student needs based on the knowledge of the customer, utilising data about the relevant stakeholders to understand all their needs and preferences. An effective and efficient NSFAS system and SQ management framework, founded on scientifically sound principles to manage, improve and maintain all the SQ dimensions related to student funding is indispensable and will significantly and positively impact the NSFAS and HE.

Therefore this research attempts to address the problem by answering why this it's important, what would be needed and how this would be done:

- Why this research is important is because NSFAS as national asset, utilising billions in tax payer funding, provides an essential service to poor families that cannot afford higher education. The expected benefits of an optimal functioning NSFAS is social and economic, which is much needed for this country;
- What would be needed to achieve this objective is customer orientated service quality management driven from a micro and macro perspective;
- How this will be achieved is through the implementation of the conceptual service quality management framework as depicted in figure 7.3.

1.3 RESEARCH OBJECTIVES

From the problem statement, it is apparent that poor service delivery, together with a lack of SQ management at the NSFAS, is the result of an inadequately designed system and poor management, failing the students and the system. Clearly, customer-driven quality is not managed. The objective was to address this problem from the macro and micro levels.

1.3.1 Primary objective

The primary objective of this study was therefore to address the identified research problem by developing a conceptual SQ management framework for the NSFAS to ensure effective and efficient service delivery. Since the symptoms of the problem are wide across the NSFAS organisation, including poor management and leadership as well as inadequate information technology (IT) systems, this conceptual framework involved both operational and system design, firstly to enable customer-driven quality, and secondly to enable the management of SQ determinants and dimensions. The conceptual framework could therefore be able to guide the NSFAS leadership to manage, improve, and maintain SQ for student and stakeholder satisfaction.

1.3.2 Secondary objectives

The secondary objective explore and identify SQ dimensions by means of secondary research sources to develop a preliminary theoretical SQ management framework (see Chapter 4) for the NSFAS. This theoretical framework was used and tested to identify the critical aspects to be included in the final conceptual SQ management framework for the NSFAS (see Chapter 6).

1.4 RESEARCH APPROACH AND DESIGN

Research approach and design is the path through which researchers need to conduct their research; it is the structure or plan used to collect and analyse the data (Leedy & Ormrod, 2021). Furthermore, it contains the general outline of the research, identifies the objectives and the sources from which data will be collected, and explains the constraints and ethical issues (Saunders, Lewis & Thornhill, 2019). The research approach followed in this study was based on the research objectives as described in paragraph 1.3 above.

1.4.1 Research strategy

For this study, a qualitative exploratory strategy was chosen because of its perceived advantages and suitability, especially in quality assurance within the public sector (*cf.* Höglund, Caicedo, Mårtensson & Svärdesten, 2018). Qualitative research is a natural inquiry process seeking an in-depth understanding of social phenomena within their natural setting (Saunders *et al.*, 2019). Leedy and Ormrod (2021) note that all qualitative strategies have two objectives. First, they focus on phenomena occurring in natural settings, and secondly, they involve capturing and studying the complexity of those phenomena. Saunders *et al.* (2019) provide significant guidelines and support for this research strategy.

Qualitative researchers operate under the assumption that reality is not easily divided into discrete, measurable variables. In addition, Leedy and Ormrod (2021) indicate that researchers sometimes describe themselves as the research instrument in qualitative research since most of the data collection depends on their personal involvement in the setting.

Rather than utilising a large number of participants with the intent of generalising, qualitative researchers select a few participants who might best provide valuable information on the phenomenon under investigation (Leedy & Ormrod, 2021). Therefore, this study used an inductive strategy which suggests that a small sample of subjects are more appropriate than a large number, as with the deductive approach (Saunders *et al.*, 2019) to establish different views of the phenomenon from the direct encounters of human beings as meaning-making agents in their everyday lives.

Flick (2018) characterises qualitative research as meanings, a concept, a definition, metaphors, symbols and a description of things. This definition indicates that qualitative research as a strategy contains all the necessary instruments to stimulate the collection of information, which aids problem solving.

1.4.2 Research methodology

The broad research method chosen was a personal one-to-one approach. The researcher utilised his knowledge and experience to obtain prominent participants in the HE environment who are influential and experienced with the NSFAS system.

The selection of experienced participants with extensive knowledge and understanding of the NSFAS problem made this method ideal; therefore, a highly structured, comprehensive and in-depth personal approach utilising interviews was adopted. The literature on research methods has vast support for in-depth interviews of small populations (Leedy & Ormrod, 2021). Hennink, Hutter and Bailey (2020) note that qualitative data instruments such as observation, open-ended questions, in-depth interviews (audio or video), and field notes are ideal for collecting data from participants in their natural settings. Through in-depth interviews, the participants' observation creates a broader understanding of behaviour and provides abundant data about real-life people and situations (Leedy & Ormrod, 2021).

To add, in-depth interviews have the recognisable advantage of enabling the researcher to establish rapport with participants and therefore gain their trust and willingness to partake in the process. For this reason, interviews in general yield the highest response rates (Leedy & Ormrod, 2021). The one-to-one approach was also chosen, as it is especially effective in obtaining important inputs and determining stakeholders' perceptions and their views of and thoughts on the problem (Saunders *et al.*, 2019; Saunders, Sim, Kingstone, Baker, Waterfield, Bartlam, Burroughs & Jinks, 2017). In attaining the research objectives, this was of particular importance.

Briefly, the research process to address the problem entailed the following phases:

- **Secondary research**

This entailed the use of theory and secondary sources related to (A) leadership, management and system design improvements and (B) theory and secondary sources related to SQ dimensions from the student perspective to be incorporated in the SQ framework.

- **The development and compilation of a theoretical SQ management framework (See Chapter 4.)**
- **Primary research**

This entailed the testing (measurement and improvement) of the framework by means of interviews to finalise the conceptual SQ framework for the NSFAS (see Chapter 6).

1.4.3 Research participants and sampling

The quality of data gathered was vital for the validity of the eventual SQ framework (Saunders *et al.*, 2019). A purposive method was used to select the participants of the study. Purposive sampling means that participants are chosen for a particular “purpose” because they are “typical” of a group that represents diverse perspectives on an issue (Leedy & Ormrod, 2021).

The researcher utilised his experience on the subject of the NSFAS to select the NSFAS stakeholders with significant knowledge and understanding of the current flawed system. Since the study mainly focused on the NSFAS inadequately designed system, which creates ineffective SQ operations management, students’ perspectives were indirectly obtained via the selected institutional stakeholders. Figure 1.2 below presents the primary stakeholders of the NSFAS system.

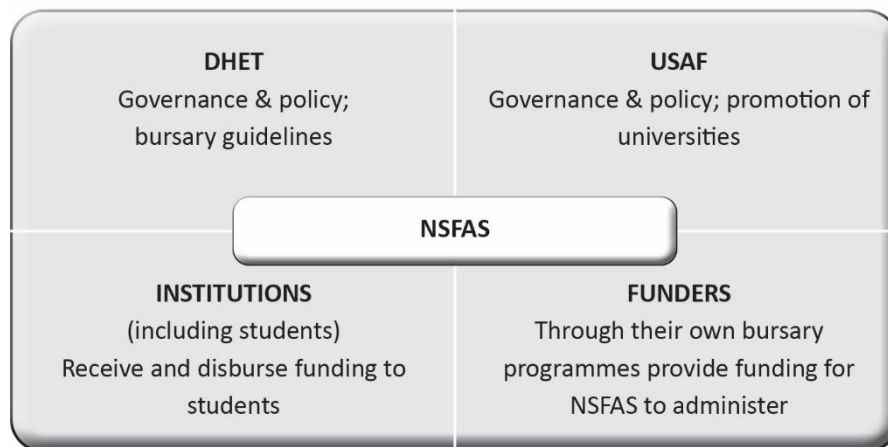


Figure 1.2 Essential stakeholders of the NSFAS system

Source: Researcher

The participants in this research project were purposively selected from the following six stakeholder groups:

- Universities South Africa (Usaf) was selected as it influences the South African HE system from a governance and policy perspective, including the NSFAS system. Its strategic framework indicates that Usaf's goal is to promote the interests of South African universities and, by doing so, ensure that deserving and underprivileged students gain access to South African universities (Usaf, 2021).
- The Department of Education and Training (DHET) was selected as it provides oversight of the NSFAS system in terms of management and operations. In addition, it influences the NSFAS policies and compliance. This means that the policy decisions made by DHET must ensure that students receive the best possible financial support to succeed, considering the affordability and sustainability of the scheme (DHET, 2021).
- The NSFAS was selected because they are directly responsible for the operations management, thus SQ management at the NSFAS on a day-to-day basis. It also provided an opportunity to obtain data relevant to SQ management from an internal perspective. As a public entity under the DHET, the NSFAS is governed, administered and managed by the NSFAS Board. The Minister of HE is the executive authority and is responsible for establishing and governing the NSFAS and exercising oversight in terms of the Public Finance Management Act (PFMA) (NSFAS, 2020).
- The Department of Basic Education (DBE) was selected as they provide their own funding which the NSFAS administers on their behalf. This provided an opportunity for data collection from a donor's experience in terms of the SQ management of the NSFAS. A further reason why this stakeholder was selected is that it is the largest contributor of funds from all the donors on the NSFAS funder list (DBE, 2020).
- The University of Cape Town (UCT) was selected as one of two HE institutions. This provided data collection of the SQ management of the NSFAS from an HE institution perspective, more specifically from the Financial Aid Office (FAO) of the university, which manages and administers the NSFAS funding and who deals with the NSFAS and the funded students daily. The perspective of students regarding the SQ management of the NSFAS was therefore also gathered through this engagement.
- The Tshwane University of Technology (TUT) was selected as the second HE institution, and the aim was to collect data on the SQ management of the NSFAS from a student affairs perspective. Both TUT and UCT were selected because of their ease of access. The TUT Financial Aid Office (FAO) manager's 25 years of experience of the NSFAS also made him a suitable participant.

The aim was to conduct five to ten semi-structured interviews, with the focus on selecting the respondent sample from the highest possible managerial position in each stakeholder group. This would include Chief Executive Officers (CEOs), Deputy Vice-Chancellors (DVCs), Chief Operating Officers (COOs), Directors, and the like. This was done to provide the researcher with valuable data on how the SQ management of the NSFAS is experienced from a management perspective of each stakeholder grouping. Saunders *et al.* (2017) indicate that when interviewing authorities or experts, data can become saturated between five to ten interviews; hence, a large sample was not required. This is underscored by Leedy, *et al.* (2019) who argue that saturation is present in all qualitative research and is commonly considered the general

measure for determining sample size in qualitative research, with modest differentiation between different types of qualitative research.

1.4.4 Data analysis

Data analysis refers to selecting, simplifying and transforming data into meaningful information (Miles, Huberman & Saldana, 2020). This is done by noting patterns, assertions and explanations that appear in the notes or interview transcripts.

After the interviews had been conducted, the content was transcribed and coded with the aid and assistance of a consultant on qualitative data analysis (see Chapter 6). The thematic analysis (TA) method was used to analyse the data. TA is the systematic identifying, organising, and insight into patterns of meaning (themes) across a dataset (Barnett, Thorpe & Young, 2018). TA allows researchers to study the power relations informing reality and engage in investigations that value the voices of the identified participants (Kiger & Varpio, 2020).

By focusing on meaning in a dataset, TA allows the researcher to make sense of shared experiences (Maguire & Delahunt, 2017). This method, therefore, is a way of identifying what is consensus about the topic and making sense of those commonalities (Barnett *et al.*, 2018). Nowell, Norris, White and Moules (2017) argue that TA is also a valuable method for examining the perspectives of different research participants (stakeholders), highlighting similarities and differences, and generating valuable insights. TA has become the most widely adopted thematic analysis method within the qualitative literature (Barnett *et al.*, 2018). Barnett *et al.* (2018) suggest an analysis method, which consists of six steps. This is discussed in more detail in Chapter 5.

1.5 RESULTS AND SIGNIFICANCE OF THE STUDY

The findings of this study can assist the NSFAS in addressing its current challenges in terms of service delivery.

1.5.1 Results

Chapter 6 provides an account of the empirical results of the entire research process. The final conceptual SQ framework is described in terms of two broad categories, namely:

- SQ management system dimensions for the leadership, management, improvement and control of student funding and the NSFAS (macro level); and
- SQ dimensions, which are specific dimensions from a student perspective (micro level) with respect to the voice of the customer.

1.5.2 The significance of the study

The conceptual framework was tested with the primary NSFAS stakeholders and it may be further tested and verified for final acceptance and implementation. Since the primary stakeholders were involved in the study, it may open the door for its implementation or for a similar SQ framework.

The efficacy of the NSFAS in general, its policies, and its ability to execute on its mandate have been questioned by the public, but more so by parliamentarians and various stakeholders dependent on its service delivery. This is confirmed by the fact that the NSFAS had been placed under administration from 2018 until 2020 (Richie, 2018) and underscored by Makina (2019:1) who reports as follows with regard to the current state of the NSFAS:

The National Student Financial Aid Scheme (NSFAS) require nothing less than a “complete re-imagination” of its operating model and governance structure. Carolissen told the National Assembly’s portfolio committee on HE, science and technology that previous models implemented by the NSFAS had all failed.

Service delivery will be negatively impacted in any organisation, which experiences failure in its operating models and governance. This study enables all the NSFAS stakeholders to understand why the SQ management framework of the NSFAS scheme is failing. The findings of the study allow policymakers and regulatory bodies to identify the barriers and challenges the NSFAS faces regarding the management of SQ. It also provides recommendations regarding a conceptual framework that can assist the NSFAS in achieving optimal SQ management.

1.5.3 Research ethics

According to Saunders *et al.* (2019:134), research ethics can be defined as “the standards of the researcher’s behaviour concerning the rights of those participating in the research project, or who are affected by it”. Leedy and Ormrod (2021) suggest that most ethical issues in research fall into one of the following four categories: (1) protection from harm, (2) voluntary and informed participation, (3) the right to privacy, and (4) honesty with professional colleagues. The current study considered ethical compliance as paramount. Hence, every effort was made to conform to the above four categories during the duration of the research.

Informed consent was provided by all ‘gatekeepers’ of the participants. During this process, the purpose of the study and the purpose of selecting the participants for the study were explained. Assurance as to the security and confidentiality of data was given to participants and the potential benefits of their participation were indicated. Participants were not forced to participate, and all the principles of confidentiality were applied. All third parties, e.g. transcriber, co-coder and editor, signed confidentiality agreements.

As integrity and good ethical conduct were integral to this project, the research proposal was accepted and the University of South Africa (UNISA) College of Economic and Management Sciences Research Ethics Review Committee granted permission and ethical clearance to conduct the research.

1.6 CHAPTER OUTLINE

The dissertation comprises seven chapters. Chapter 1 provides a brief overview and background of student funding in South Africa. It outlines the problem statement and research objectives and describes the research framework and design. Subsequently, it discusses the significance and contribution of the research. It further indicates how research ethics have been adhered to and provides a chapter outline of the dissertation.

Chapter 2 attempts to conceptualise the essential aspects of quality. It examines the service economy, service delivery, and researches the need for strategic SQ in HE and the public sector. It explores the terms 'quality' and 'quality management' and indicates why these concepts are important for HE institutions. The chapter also describes the Total Quality Management (TQM) concept and other models for measuring quality. In addition, it explores SQ management dimensions and indicates why they are essential in the public sector. Lastly, the importance of SQ for financial aid students is discussed.

Chapter 3 provides an international perspective on government funding schemes in developed countries such as the United States of America (USA), the United Kingdom (UK), and developing countries in Africa like Ghana and Kenya. The primary purpose of this exploration as part of the literature study is to understand the challenges, philosophies, governance structures and sustainability of these student funding schemes, and notably its SQ measures. This chapter also focuses on the primary reason for this study, being the weaknesses of the NSFAS and the lack of quality service delivery. Finally, the NSFAS is elaborated on in terms of its history and reason for existence, governance structures, and its development since inception in 1999, and the status of its SQ management system.

Chapter 4 presents the theoretical SQ management framework for the NSFAS derived from the literature study and the researcher's understanding of the critical parameters or critical factors required for the effective SQ management of the NSFAS, thus addressing the study's secondary objective. The chapter also motivates why the general SQ instruments such as SERVQUAL and SERVPERF (as discussed in Chapter 2) were deemed inappropriate for this study. The reasoning behind utilising the adapted Baldrige National Quality Program Criteria for Performance Excellence to develop the theoretical SQ management framework for the NSFAS is also presented in this chapter.

Chapter 5 discusses the research methodology in more detail. It commences by justifying the selection of the qualitative research methodology for this study. Subsequently, the research process, which includes the philosophy, research strategy, techniques and procedure (population and sampling, data collection, data analysis), is discussed. Data validity (credibility, transferability, dependability and conformability) is considered and, finally, adherence to research ethics is addressed.

Chapter 6 introduces the collected data and indicates the key themes that emerged from the interviews.

Chapter 7 provides the summary and outcomes of the study. Appropriate recommendations are offered with the presentation of the conceptual SQ management framework and how it was derived from the theoretical SQ management framework, thus addresses the primary research objective.

1.7 CHAPTER CONCLUSION

This chapter presented the background to student funding in South Africa and then stated the research problem. Subsequently, the objective of presenting an SQ management framework for student funding was introduced and the research methodology was discussed. The significant contribution of the study findings was explained and adherence to research ethics was confirmed. Finally, the chapter outline of the dissertation was provided.

The focus of the next chapter is service quality.

CHAPTER 2: SERVICE QUALITY

2.1 INTRODUCTION

This chapter provides a literature review of service quality (SQ) in the context of the service economy in general and HE specifically. It conceptualises the service economy, service operations, quality, and SQ management and measurement. It explores SQ in the public sector and indicates its relevance to the study of SQ related to the NSFAS as an agent of government by illuminating SQ dimensions in the public sector, SQ dimensions in HE, and concluding with the importance of SQ and SQ dimensions for students, as they are the recipients of the NSFAS services. These SQ dimensions were used as a theoretical basis and were empirically tested (and selected) prior to its inclusion into the final conceptual framework.

Figure 2.1 below provides a schematic illustration of the chapter.

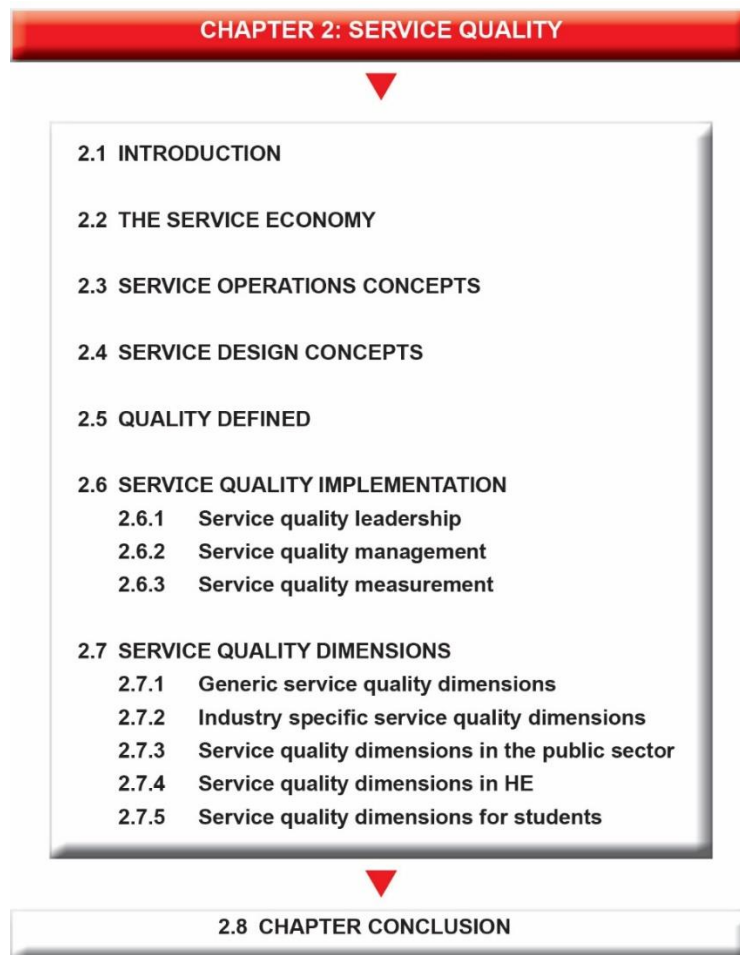


Figure 2.1: Layout of Chapter 2

Source: Researcher

2.2 THE SERVICE ECONOMY

An exciting development arising from service science management is a broadened and more sophisticated view of services. This is visible from the movement, which views services as more than just a residual to the extractive and manufacturing industries. More specifically, the services sector has emerged as the largest segment in and driving force of the economy, contributing a growing share to gross domestic product (GDP), trade and employment (United Nations Conference on Trade and Development, 2017). According to Wirtz and Ehret (2017), one of the most noticeable economic phenomena is that the services sector becomes dominant as any economy develops. The authors emphasise that an effective functioning economy must pay attention to the service sector, especially in developing countries.

In this regard, Neto and Petrovski, (2017:3) argue as follows:

Today, the services sector has the highest growth rates in the world economy. It represents 64% of GDP, followed by manufacturing with 32%, and agriculture with 4%. In developed countries, the services sector is responsible for more than three-quarters of the economy.

In the USA, for example, 79% of its GDP results from services. Similarly, in France 77% and in the UK 76% of GDP is generated from services (CIA, 2017). In comparison, the world's poorest countries continue to rely heavily on employment in extractive industries, while developing nations' services sector is on the increase (Neto & Petrovski, 2017). Not only is the services sector in many countries proliferating, especially in developing countries, but it is also changing. Factors that cause this change include government ownership and regulation patterns, privatisation, technological innovations, servitisation, internationalisation, and globalisation (Neto & Petrovski, 2017).

Because of the increase in the importance of the services sector, industry, governments, and academics have taken a keen interest in understanding the critical factors of productivity in service industries and service. Neto and Petrovski (2017) suggest that economic activities are under-defined by the services sector in general, but that further contributions of research have led to society paying much closer attention to the role of service activities as a service-based economy.

The service economy consists of multiple service industries, including HE. The nature and characteristics of the service industry are significantly different from other sectors (Satpathy, Patnaik & Kumar, 2017). Any organisation can gain by increasing its knowledge of the customer and the environment it services (Cole, 2020). This is referred to as the returned value of services. The service characteristics framework, also known as the IHIP frame, has as its concepts intangibility, inseparability, heterogeneity, and perishability. While many authors referring to IHIP cite Parasuraman, Zeithaml and

Berry (1985) as their source, it is important to emphasise that these discerning researchers did not invent IHIP but simply endorsed it (Cole, 2020). William J. Regan (1963) is widely credited with having invented the term IHIP as the abbreviation of the four characteristics combined. The significance of each of these service characteristics in the service industries is illustrated in Figure 2.2.



Figure 2.2 Service characteristics framework

Source: Researcher

Below, each of the service characteristics is discussed in more detail.

- **Intangibility:** This is not only the most notable characteristic in the literature and cited as the difference between products and services, but also the critical distinction from which all the other three characteristics emerged (Parasuraman, et al., 1985). Services are intangible, since a consumer is unable to pre-assess or evaluate the value of using a service. Unlike a physical product, a service cannot be seen, tasted, felt, heard, or smelled prior to its purchase and it is up to the service provider to make tangible what is, in fact, intangible (Nagele, Von Walter, Scharfenberger & Wentzel, 2020). This characteristic makes it difficult for the consumer to choose a particular service product. In the case of a physical product, the consumer can see, among others, the features, design, colour, and packaging associated with the product. The customer is therefore more comfortable making a choice (Satpathy et al., 2017). However, in the case of a service product, no such benefits are available because of this characteristic.
- **Inseparability:** According to Wirtz and Ehret (2017), inseparability is the second most important service characteristic. Products are first produced, then sold and consumed. Contrastingly, services are first sold, after which production and consumption happen simultaneously (Parasuraman, et al., 1985). The inseparability between production and consumption is linked to the service operations' interactive nature (Cole, 2020). A service offering may not be separated from its operation systems (staff performing the service) or its service receivers (customers). The inseparability feature leads to the next feature, i.e. perishability.
- **Perishability:** Services are perishable when they cannot be saved and stored for future use, resold, or returned to the company (Cole, 2020). Services cannot be produced and stored to be available when required. When a service is not used or consumed when available, the service offering function is wasted, or it will perish (Satpathy et al., 2017).

- **Heterogeneity:** Whereas a physical product produced by a particular firm is usually similar in nature in terms of quantity and quality, services are characterised by a high potential of surrounding variability (Cole, 2020). The performance instability of workers is the primary source of service operation heterogeneity (Cole, 2020). Most of the organisations in the service industry are highly concerned about service heterogeneity. The most obvious way to reduce service heterogeneity is to provide adequate training to employees directly dealing with end customers (Satpathy et al., 2017), such as the NSFAS recipients who apply for the first time. Organisations may also choose to implement technology-enabled services, which reduces the chances of human errors. However, this will require technical skills, which also involves the acquisition of a separate set of human skills.

Services, a diverse group of economic activities, are integral to any economy and typically involve the provision of added human value (OECD, 2017). The service sector consists of the sections of the economy that produce intangible goods such as health, finance, energy, transport, telecommunications and education, most of which has a social function (Satpathy et al., 2017). Many services activities with critical social functions are indispensable to achieving sustainable and developmental goals, noticeable in developing countries such as South Africa. Such primary and infrastructure services can make significant contributions towards ending poverty and addressing health and educational needs, which is vital to the growth of any economy (Guterres, 2017). The unique service characteristics of the service economy therefore have to be managed well by the service industries for an effective functioning economy. In the same vein, Grant (2017) indicates that services are vital for economic transformation, employment creation, and value addition, enabling countries to diversify and upgrade their economies. In an interdependent and specialised economy, every person uses and provides a service. Therefore, individuals need to develop knowledge and skills to exchange in a market economy to survive and maintain their well-being.

Research indicates that the critical features of an active services economy would be a service sector that contributes to the achievement of the overall sustainability of an industry by considering the following (OECD, 2017):

- Service delivery should improve quality holistically and, therefore, the overall performance of a sector. Quality includes both public and private goods. For example, the improved delivery yields product quality, but also poverty alleviation and sustainability. The behaviour usually changes positively because of high-quality outputs.
- The delivery design will determine the quality of service delivery (who, how, when, where) and should be regularly assessed. Clients should participate in designing and improving service delivery.
- Delivery should be culturally relevant, non-discriminatory, and available near the client to minimise inconvenience.
- The service provider should work towards one holistic vision of SQ without compromise. This also implies that the service provider sends consistent messages on SQ.
- Bureaucracy should be minimised, and modern systems used to oversee, facilitate, and monitor the delivery of services.

- Delivery should be based on transparent and mutually agreed on standards, quality, and timing.
- The public goods that should be delivered due to anticipated improvements in SQ should be determined and monitored. There should be a progression towards delivering services that can be targeted and linked to performance regarding SQ.

Service-oriented economies illuminated the importance of qualified human capital. A distinguished level of knowledge, skills, experience and education has become mandatory for the new workforce in the services sector (Neto & Petrovski, 2017). As human capital became more prominent, economists began to research its implications for education and analysed the extent and quality of education required for the services sector (Benjamin, 2019). In this regard, Benjamin (2019) emphasises that education should focus on the knowledge, skills and experience required in the knowledge economy and society.

It is therefore vital for service industries such as Higher Education (HE) and the public sector that this knowledge be acquired. Grant (2017) points out that HE institution have a critical role in supporting knowledge-based economic growth strategies and the development of democratic, socially cohesive societies. Supporting this is the United Nations Conference on Trade and Industry (UNCTAD (2017) report that indicates that a sound HE strategy that matches labour demand is essential, since a qualified, competent and intelligent workforce promotes knowledge and skills in the services sector.

Evidently, education as a service industry is undeniably crucial in any economy. For most South Africans, HE is only possible with financial aid systems and government funding support. Currently in South Africa, such student financial support is primarily provided by the NSFAS. The system thus plays a critical role in allowing students to attend HE and acquire marketable skills and life-long learning, which creates economic growth. As it ultimately impacts holistically on the economy, it is essential that the NSFAS functions optimally and provides adequate and quality services.

Service delivery systems comprise various elements such as service operations, service design and service quality. These elements are discussed below.

2.3 SERVICE OPERATIONS CONCEPTS

It is important to understand that any value is created by an operations system with respect to manufacturing process and service process types. To be effective and efficient, the NSFAS, which is the focus of the current study, should consider the principles of operations management. Clear distinction must also be made between the types of service operations such as mass services, service shops, and professional services. The type of service operation is determined by the type of service package needed by the consumer, which in the current study is the student. The cost will increase for services demanding more process flexibility. A pure professional service operation is defined as a high-contact organisation with

high levels of customisation (Slack, Brandon-Jones & Johnston, 2019). The conceptual SQ management framework that will be developed for this research study serves as an example of customisation since it is a tool for the leadership, management, planning, improvement and control of SQ with respect to student funding through the NSFAS system.

According to the Universities & Colleges Information Systems Association (UCISA) (2019), the purpose of the service operation is to coordinate and implement the activities and processes required to deliver and manage services at predetermined customer satisfaction levels. The customer experience is fundamental in service operation and enables continued service improvement. For the NSFAS, the continued improvement of their operations and services to the customer (students and stakeholders) is crucial as the effective provision of access to poor students (a national strategic priority of government) into HE depends on this.

Because the NSFAS operations aim to provide a quality service to the public, it is essential to understand what guides their service operations. The Department of Public Service and Administration (DPSA) (2015:121) state the following in this regard:

Operations management is concerned with the activities, decisions, and responsibilities of operations managers, which involves providing services and value to the service beneficiaries and ensuring that they receive the correct services and the preferred outcomes. It involves understanding the requirements of the service beneficiary, managing the service processes, ensuring the objectives are met, while also giving attention to the continuous improvement of services.

In order for the NSFAS to be effective in its service operations, a number of important factors need attention. These include (on the macro level) SQ leadership and management (discussed in sections 2.6.1 and 2.6.2), human resources (HR), organisational culture, processes (job design) and information (technology), as well as (on the micro level) specific SQ dimensions (discussed in section 2.7 below) for both the NSFAS and the student (customer).

With regard to HR, Slack and Brandon-Jones (2019) explain that service operations managers utilise and manage the resources that create and deliver services and are relevant to all organisations, even those whose purpose is not primarily to earn profits, such as government departments. The organisation's personality (or culture) has a vital role in the intangible (emotions) services, such as the nature of customer contact and the atmosphere of the service environment. Reid and Sanders (2019) point out that there is a correlation between the dimension of organisational culture and SQ. The authors found that employees who show a better attitude towards quality are the ones who will handle customers in a way that will present higher satisfaction with the services received. Examples of intangible personal services (or

dimensions) are responsiveness, effective communication, empathy, anticipation, willingness to assist, showing respect, diligence, and commitment to making an effort with resolving complaints. (The SQ dimensions will be discussed further in section 2.7).

The design and mapping of business processes, as part of the service operations, link to an efficient, effective and development-orientated public service, which can only exist where effective organisational administrative systems are in place. The public sector faces persistent challenges at an operational level, resulting from poor organisational design and challenges regarding the appointment of HR and technology advancement (DPSA, 2020). However, addressing the aforementioned can lead to standardisation of service delivery and better productivity. In addition, business process mapping ensures an understanding of the business and provides early detection of service operation challenges (Slack & Brandon-Jones, 2019).

The integration of technology is especially important in service operations, since it enables companies to provide their customers with added value propositions, generating optimal customer experiences (Reid & Sanders, 2019). Because of technological developments, the service operations view has been broadened. Several experts claim that we are only at the beginning of a revolution, and that in the near future every company will base most operational decisions on data (Cohen, 2017). The National Development Plan has identified information technology (IT) as an important tool for improving service delivery since it can be used to make services more accessible, reduce the cost of accessing services, streamline administrative processes and improve turnaround times, as well as strengthen accountability and responsiveness (DPSA, 2020).

Non-compliance with public administration norms and standards and the related organisational and standard operating procedures generally leads to weaker organisational structures, which in turn leads to less accountability, increased corruption and poor service delivery, ultimately resulting in service delivery deficiencies and misappropriation of public funds due to lack of accountability (DPSA, 2020).

Service delivery influences customer satisfaction and organisational performance and has gained widespread acceptance in both academic and corporate practices (Sukdeo, 2018). In any organisation, both core functions (creating and delivering products and services) and support functions (finance and accounting and HR) manage processes. Therefore, all managers are 'operations managers' who should strive to give quality services to their internal and external stakeholders/customers in an efficient and effective manner (DPSA, 2015). Evaluating the performance of these operations brings the level of quality and SQ into play. This is discussed in the following sections.

2.4 SERVICE DESIGN CONCEPTS

There is a belief that everything starts with a design. Service design is the activity of planning and organising a business's resources (people and processes) in order to (1) directly improve the employee's experience, and (2) indirectly improve the customer's experience (Gibbons, 2017). Operations management focuses on transformation systems design as well as product and services design. Any operations system (e.g. a service shop, a project, a job-shop or assembly line) is designed for a particular product or service. One cannot expect any value from an inappropriate system. Hence, with regard to a student funding system, one cannot expect to obtain a unique service package of value for a student by accident or without the appropriate operations system design. Globally, governments are constantly striving to keep abreast of an ever-changing world. More specifically, governments are faced with fluctuating economic and revenue circumstances, rapidly changing citizens' needs, and ever-increasing infrastructure requirements and it is imperative that they respond to these complex changes and needs with the greatest efficiency and effectiveness possible. To achieve this, they are required to focus on excellence in every situation that is encountered through superior management and organisational processes and service design concepts and practices.

The NSFAS in its current form also needs change to be effective and efficient. It needs to be transformed into a system with customer-driven quality in mind. Hence, a personal customer-driven quality approach will drive the proposed custom-designed SQ framework for South African student funding in this study.

The design of organisational excellence is the foundation for quality. For more than 30 years, the BPEF for education (discussed in section 2.6.3.5), with its world-renowned 'Criteria for Performance Excellence' has empowered organisations' leadership to accomplish their missions, improve results, evaluate processes and become more performance orientated (Bailey, 2020). Numerous experts have used the Baldrige performance excellence criteria as a global standard for organisational success, leadership theories and practices (Lawrence & Hammoud, 2017).

The success of the Baldrige framework in stimulating change has led to its application in other significant sectors requiring transformation, notably that of education (Bailey, 2020). The student becomes the receiver and this customer process involves a transaction in which something of value (funding readily available) has changed hands. Customer-driven quality, a core value of the BPEF, represents a proactive approach to satisfy student needs that is based on knowledge of who the customer is, using data about the customer to understand all their needs and preferences (Goetsch, Davis & Foster, 2021). It has been established that a customer-driven approach must become part of the NSFAS culture. The BPEF for education, which is built on a set of interrelated core values and concepts, is therefore considered and used as a benchmark for this study and the development of the conceptual SQ management framework. The beliefs and behaviours contained in the BPEF are integrated in high-performing organisations. They lay the foundation for integrating key performance and operational requirements within a results-oriented framework that creates a basis for action, feedback, and ongoing

success. BPEF focusses on key service design concepts necessary to transform the NSFAS as a public entity within HE into an optimal service operation. The design includes managing from a systems perspective, which means managing all the parts of an organisation as a unified whole to achieve its vision, mission and strategic objectives (Lee, Oh & Choi, 2020). It requires visionary leadership – senior leaders who set a vision for the organisation, creating a customer focus, demonstrating clear and visible organisational values and ethics, and setting high expectations for the workforce. Because customers (students) are the final judge of the SQ performance, the organisation must consider all product and service characteristics, as well as modes of customer access and support that contribute to customer satisfaction, loyalty, positive referrals, and ultimately, the organisation’s ongoing SQ success. Another critical aspect of successful organisations is how they value not only their workforce but also the other stakeholders in the organisation, which includes customers, community members, suppliers and partners, and other people affected by its actions.

It is not by accident but intentional design that leadership is the first category within the Baldrige framework (Faber, 2018). Every winning organisation shares the belief that leadership is essential to success. A further important design concept is agility and resilience, which requires a capacity for rapid change and for flexibility in operations, a crucial attribute needed by leadership. Organisational resilience is the ability to anticipate, prepare for and recover from disasters, emergencies, and other disruptions. It also involves being able to protect and enhance workforce and customer engagement, supply-network and financial performance, organisational productivity and community well-being when disruptions occur. Agility and resilience require organisational learning, which includes both continuous improvement of existing approaches and significant change or innovation, giving rise to new goals, approaches, products, and markets. It further requires ensuring your organisation’s success now and in the future, which means understanding the short- and longer-term factors that affect your organisation and its environment. It also requires the ability to drive organisational innovation. Innovation involves making meaningful change to improve your products, services, programmes, processes, operations, and business model, with the purpose of creating new value for stakeholders, and continuing improvements (Blayzey & Grizzel, 2019).

Furthermore, it is crucial that an organisation’s management manages by fact, which requires them to measure and analyse their organisation’s performance in both the internal and external environments. Analysis of performance measures and indicators should support organisational evaluation, alignment, and decision making. Hence, performance results should also be a crucial part of the NSFAS operation design. Analysing results will enable it to deliver and balance value for its key stakeholders. These results need to include not only financial results, but also product and process results, customer and workforce satisfaction and engagement results, as well as leadership, strategy, and societal performance (Hanover, 2020).

An organisation in their service design should also stress ethical behaviour by all workforce members in all stakeholder transactions and interactions. Senior leaders should be role models of ethical behaviour, which includes transparency,

candid and open communication and the sharing of accurate information. Having a public responsibility, the NSFAS leaders should also stress its contributions to the public. Its leaders should be role models for the well-being of the communities they serve.

Figure 2.3 below provides an illustration of the service design and management concepts discussed above.

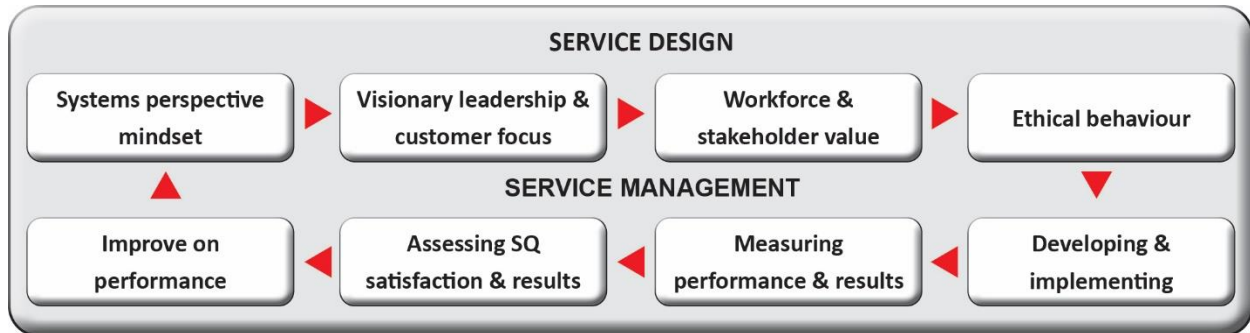


Figure 2.3 Service design and management concepts model

Source: Adapted from Lee, *et al.*, 2020:3

The design of student funding service packages in particular can be challenging with respect to core services, peripheral services and tangibles. Goetsch, *et al.* (2021) distinguish between voluntary and involuntary services and point out that, although it is more difficult to achieve high levels of customer satisfaction in involuntary services such as government funding for students, hospital services and police services it remain equally important. All service customers need the basic dimensions with respect to empathy, assurance, responsiveness, reliability and tangibles.

Any operations system must be designed to add value efficiently and effectively. Designing quality services commences with a profound understanding of the needs, wants and desires of the internal and external customer (the students and the NSFAS stakeholders in this context) and an accurate understanding of exactly who the customer is. Such insight not only enables the design of quality services as an imperative for success (customer satisfaction, performance and competitiveness), but is also a sign of quality maturity (Goetsch *et al.*, 2021).

Once the broad service operations system is functional and produces the desired quality services (service packages with respect to peripheral, core, tangible and intangible dimensions), the proposed service quality framework for the NSFAS can be utilised to sustain and improve services. Routine gap analyses can measure the actual levels of performance for corrective action and improvement. The typical determinants of service quality (Goetsch *et al.*, 2021) applicable for the NSFAS will be the focus with respect to empathy with and knowledge of the customer. Although tangibles are important as the physical evidence of the service, multiple other determinants such as credibility, easy access, communication (quick feedback and tracing the application process) and others come into play.

2.5 QUALITY DEFINED

One can learn many valuable lessons from the so-called quality gurus such as Crosby (1965), Shewhart (1931), Deming (1986), and Juran and Godfrey (1998). Yet, Goetsch *et al.* (2021) assert that SQ is more difficult to define than product quality due to its personal nature, subjectivity, intangibility, and multidimensionality, hence the abundance of SQ definitions found in the literature. Almomani (2017) affirms that various definitions for SQ exist, but further argues that it is primarily the responsibility of management to meet customer needs and understand how well the service level matches customers' expectations.

During the pioneering days of quality management, the significance of reducing variation in manufacturing processes and conformance were key features when defining quality. Regarding macro-level or collective conceptions of quality, manufacturing-based and production-based views emphasised wider groups of customers and stakeholders. For instance, Crosby's (1965) 'cost of quality' approach expresses a collective rather than individual notion of customers and their requirements. In addition, Shewhart (1931) noted the subjective side of quality, while Juran and Godfrey (1998) emphasised this with a customer-oriented definition of quality as 'fitness for use'. This approach was further elaborated by Deming (1986), explicitly addressing the customer when declaring that quality should be aimed at the needs of the customer, both in the present and the future. Deming (1986) thus pioneered a perspective of quality as being required by customers, which was extended later to the idea of service quality. Accordingly, quality can be interpreted as customers' expressed and implied requirements, which need to be met fully. This is a core statement from which some eminent definitions of quality have been derived. Table 2.1 below illustrates the development of quality definitions from literature.

Table 2.1 The development of quality definitions

AUTHOR	SERVICE QUALITY COMPONENTS
Stewhart, 1931	The standard of quality is given in advance in the form of specifications
Crosby, 1965	The 'cost of quality' approach
Parasuraman <i>et al.</i> , 1985; Deming, 1986; Gronroos, 1990	Difference between customers' expectation of the service and their evaluation of the SQ received
Juran & Godfrey, 1998	Customer-oriented definition of quality as "fitness for use"

Lewis & Mitchel, 1990	Quality in HE viewed as an appreciation of the complexities associated with the nature of quality measurement and enhancement in higher education. The central role of perceptions and expectations and the complexity of the contributions of the different types of customer are crucial.
ISO 9001:2015	The degree to which a set of inherent characteristics fulfils requirements
Oakland, Oakland & Turner, 2020	Excellence of a product or service that addresses the needs and expectations of the customer.

Despite the array of definitions, the most frequently accepted definition of quality is “the degree to which a set of inherent characteristics fulfils requirements” (ISO 9001:2015). This, while Oakland *et al.* (2020) define quality simply as excellence of a product or service that addresses the needs and expectations of the customer.

Cubo, Saraiva, Sampaio and Reis (2018) suggest that quality can be analysed according to several dimensions. In particular, it can and should be progressively considered under the scope of a multiscale view, encompassing different orders of magnitude, both in time and space.

Ultimately, all of the above definitions or descriptions of quality have one thing in common: the customer of the product or service. Most definitions agree that the important factor of quality is meeting the customer’s expectations. This recognition of the pivotal role of customer perceptions of the services received underscores the importance for a service organisation such as the NSFAS to know and understand its customers and what they desire. To meet or exceed these expectations, such an organisation must know its own processes and capabilities to provide this service.

As mentioned, the concept of quality includes a range of perspectives and over the years, various conceptual definitions of quality have reflected the evolution and trends that contributed to the history of SQ. While the current and widely accepted understanding of the concept of quality focuses on customer-centred notions, where meeting or exceeding customer needs and expectations defines quality, societal drivers such as sustainability (key performance indicator of the NSFAS) and digitalisation require a perspective on quality that is inclusive of the view of a broader range of stakeholders to serve current and future societal needs (Martin, 2020).

Therefore, from the above, an appropriate quality definition for the NSFAS would offer two priorities for specifying its purpose. The first would be quality as fitting-the-customers’ satisfaction, which calls for the comparison between the

outcomes (measurements) of the processes and the specified requirements. The second would relate to the broad perspective on the quality of the operation (system) and a mission-based approach from the NSFAS management that focuses on the organisation strategies rather than who the customer is. Therefore, the management and employees of the NSFAS must satisfy the needs of customers by focusing on the improvement of systems, operations and processes and align their efforts towards the same goals and strategies. Most importantly, the measurement of the SQ must be done on a regular basis to ensure corrective actions where necessary.

2.6 SERVICE QUALITY IMPLEMENTATION

The growing service economy (discussed in section 2.2) is becoming more prominent with respect to the modern epochal society. Services are no longer a vague intangible concept, but are clearly defined in terms of a service package and SQ. The SQ concept has in turn led to SQ leadership, SQ management and SQ frameworks, which will be elaborated on in the following sections.

While services, especially public services, are important for the socio-economic development of any country, they are often plagued by numerous challenges, such as corruption, bureaucratic hurdles, lengthy procedures, subjectivity, incompetence, and red tape. The need to increase transparency, accessibility, efficiency and accountability is therefore evident when it comes to public services.

As noted in section 2.2, a service is, among others, perishable and intangible. A service package has four dimensions with respect to the core service (student funding in the case of the NSFAS), peripheral service (advice on best use of the funds, managing a loan and personal finance), intangible dimensions (the experience of the student related to empathy, responsiveness and feedback), and tangible dimensions (the documentation and proof of funding). The measuring of these service dimensions is done by means of SQ dimensions, service determinants and service characteristics.

SQ has widely been discussed since the 20th century and is still relevant today to assist organisations in creating a differentiated market and gaining competitive advantage in a seamless, globalised world. Businesses recognise that improving SQ is essential for success and survival in today's competitive economic environment. It is essential for service providers to pay attention to this and develop mechanisms such as SQ frameworks to manage, improve and sustain the quality of services offered (Jasti, Venkateswaran, Kota & Sangwan, 2021). When SQ is improved, it leads to customer satisfaction, which will in turn result in optimising business results (Goetsch *et al.*, 2021). According to Stander (2017), the literature underscores that the provision of high SQ enables companies to be competitive and contributes to productivity and profitability.

As mentioned, a critical factor of business performance is customer satisfaction, since it leads to loyalty, continuous purchasing, and referral. The customer is the primary judge of quality (Martin, 2020). Organisations therefore need to demonstrate empathy and understand the experience of customers and their perception of the service. This insight should be utilised to provide better services to attain current customers' satisfaction and acquire new customers (Martin, 2020). Within any organisation, customer satisfaction and customer loyalty are distinct yet interrelated constructs. Hence, managers in the service sector are under increasing pressure to demonstrate that their services are customer-focused and that continuous performance improvement is delivered. Given the financial and resource constraints under which certain service organisations must manage, it is essential that customer expectations are properly understood and measured and that, from the customers' perspective, any gaps in service quality are identified. This information assists managers in identifying cost-effective ways of closing service quality gaps and of prioritising which gaps to focus on in cases of scarce resources.

Goetsch *et al.* (2021) elaborate on the inherent benefits of SQ in terms of customer loyalty and attracting new customers through positive word-of-mouth communication. The theory of SQ emphasises the need to comprehend the needs and expectations of customers, what they evaluate and what they desire (Gronroos, 1988). Developing relationships with customers through SQ enables organisations to identify customer needs and preferences.

SQ could also increase employee job satisfaction and morale, loyalty, and reduced staff turnover, which in return could lead to saving costs associated with staff recruitment. Goetsch *et al.* (2021) conclude that SQ improves the corporate image, reduces costs, increases productivity, and paves the way for an efficient and profitable organisation.

From the above and for the purposes of this study, an appropriate SQ definition for the NSFAS would comprise four elements, namely (1) effective processes and procedures; (2) personal and professional behaviour as well as skills and knowledge on the part of servicing staff; (3) the adoption of digital technology to transform service, replacing non-digital or manual processes with digital processes or replacing older digital technology with newer digital technology; and (4) measurement and correcting where necessary the inefficient services rendered to stakeholders.

Since SQ is driven from the top of the organisation, it is important to discuss SQ leadership and management before focusing on SQ measurement.

2.6.1 Service quality leadership

It has been established that SQ is an important concept of the service economy and that SQ management can only be effective with leadership support. The best management practices and SQ management tools may all be in vain without appropriate SQ leadership.

Since leadership (such as exemplary leadership, transformation leadership and service leadership) precedes action, talented managers will find it hard to perform well under weak leadership. Of the different kinds of leadership, the service industry requires servant leadership. Goetsch *et al.* (2021) indicate three attributes of service leaders, namely (1) a service vision, (2) high standards, and (3) in-the-field style of leadership (to be in contact in the field where the action is). With regard to the current study, the NSFAS leadership needs a mental picture of how the NSFAS can satisfy stakeholders. Without this service vision, the NSFAS will remain problematic.

There is a strong relationship between quality service and service leadership. According to Chang, Chou, Min-Chih, Miao and Wen Liou (2019), leadership should continually improve systems, predict customer needs, and adopt service cultures to focus on customer-driven quality. Evidently, the excellence of leadership and a service leadership culture are imperative to SQ management.

One of the fundamental concepts of SQ is a culture of excellence, which is determined and maintained by leadership with respect to the personality, values, norms and behaviour of the organisation. Oakland *et al.* (2020) assert that the achievement of results through leadership, which drives policy and strategy, resources, and processes, ultimately leads to excellence in key performance areas.

In addition, Dirkse van Schalkwyk and Steenkamp (2017) note that leadership that promotes collaboration will assist organisations in embracing the principles of performance excellence. This is also the core of the BPEF. It is of particular importance to this study as it highlights an applicable framework, which the leadership of service organisations can use to assess their business performance in terms of customer, staff, and societal results. Positive results should affect not only every member of an organisation, but also society itself (Blane, 2017).

To conclude, the primary determinant of effective SQ management (discussed next) is leadership with respect to excellence, servant leadership, customer-driven quality, continuous improvement, teamwork, participation by all organisation members, and effective communication.

2.6.2 Service quality management

Management is the process of getting things done, effectively and efficiently, with and through other people. Robbins and Coulter (2021) have condensed management functions to four, namely planning, organising, leading, and controlling. SQ is viewed as a multi-dimensional construct and therefore managing SQ is comprehensive with respect to design, planning, delivery, improvement, and sustainability. Naden (2018) suggests that in this context, management refers to proactive

action to plan the maintaining and monitoring of services to customers, based on the broad policies and procedures established by the company's stakeholders. SQ management is also viewed as a philosophy for management to empower the entire organisation and encourage each individual to contribute and participate in organisation improvement and enhancement (Almomani, 2017).

SQ management has become a significant area of attention to practitioners, managers, and researchers due to its strong impact on business performance, lower costs, customer satisfaction, customer loyalty, and profitability (Alauddin & Yamada, 2019). The literature not only illuminates the importance of SQ management, but it also indicates certain challenges. Mabele and Singh (2018), for example, state the following challenges in the implementation of SQ management practices:

- Lack of top management commitment to SQ management and leadership that defines the mission, vision and strategic objectives which should include the issue of quality programmes;
- Resistance to change as a result of organisational culture associated with the difficulties of implementing new strategies;
- Ineffective communication strategy where management do not communicate SQ management objectives, and as a result employees do not adhere to the implementation of such; and
- Political interference (which is especially relevant to the South African public sector, where politicians run public offices, including that of HE) impacting negatively on the continuity in implementing SQ management strategies.

In addition to leadership, the management of a service operation with respect to process management form a fundamental cornerstone for SQ management. If SQ is the outcome, then quality management is the approach of moving from a result orientation to a process orientation (Robbins & Coulter, 2021). If an organisation is concerned about providing value to the customer, it must consider improving customer value. One of the primary causes of SQ management failure is the lack of understanding the evolving needs and preferences of the targeted customers (Kumar & Nayna, 2018).

Another fundamental cornerstone is an SQ management system and a specific SQ framework for SQ as a tool for the micro level. In this context, Kaehlerand and Grunde (2019) provide a systems perspective related to service life cycle management, from the planning stage to delivery, with a focus on improved value for customers through constant visibility and allowing for continual system improvement, effectiveness and efficiency.

Another perspective is to use the international benchmark for quality management system standards. The International Organization for Standardization (ISO) provides several standards, such as ISO 9001 (2015), providing essential criteria for a quality management system applicable to both products and services. These criteria include principles vital to the management process of SQ with a strong customer focus, containing motivation and implication for senior management, and promoting a process approach and continual improvement (ISO, 9001:2015). The principles are:

- Customer focus

- Leadership
- Engagement of people
- Process approach
- Continuous improvement
- Evidence-based decision making
- Management of relationships

The above principles are not necessarily listed in order of priority. The relative importance of each principle will vary from organisation to organisation and will be determined by how they decide to manage SQ, which may also change over time (Naden, 2018). When leading SQ, the focus is on the SQ dimensions and the means to achieve them.

Thus, SQ management is the act of overseeing all activities and tasks that must be accomplished to maintain a desired level of performance excellence. This includes the determination of a quality policy, creating and implementing quality planning and assurance, quality control, and quality improvement. It is also referred to as total quality management (TQM), which is discussed next.

Feigenbaum (1961) developed the idea of total quality control, and his concept later laid the foundation of TQM. TQM is a philosophy of quality at the source and therefore a total integration of the organisation to achieve excellence. It is therefore a comprehensive system for achieving continuous improvement in internal and external customer satisfaction. Feigenbaum (1961) is most known for his major contributions in the field of quality and Six Sigma techniques, helping improve processes through his innovative strategies. Quality guru John Oakland's famous TQM model, in many ways a precursor to these frameworks, has evolved to become the ultimate holistic overview of performance improvement strategy.

A number of important aspects derived from TQM principles which, refer to the integrated and holistic approach to SQ management are relevant for the development of a SQ management framework for the NSFAS.

Regarding the holistic approach to SQ for the service industry discussed in section 2.2, a fundamental aspect of quality management, especially for the NSFAS, is that everyone and all resources are part of the process to achieve long-term success and ensure customer satisfaction (Oakland *et al.*, 2020). Labh (2017) asserts that an integrated organisational approach to TQM involves everyone in the organisation to improve services and processes.

Tyasti and Caraka (2017) address SQ management by stating the most common principles in TQM which are important for many organisations, whether being private or public services (such as the NSFAS), to enhance SQ. These are leadership

and management, strategic planning, customer response, employee contribution, communication, resources and process management, and performance results. Clearly, successful TQM implementation requires top management commitment to an inclusive approach (total) of stakeholders, customer focus, employee involvement and empowerment, continuous improvement, and increased communication. Oakland *et al.* (2020) indicate that to be successful in promoting business efficiency and effectiveness, TQM must be truly organisation-wide, starting at the top with the most senior management who must demonstrate their serious intention to manage quality. Most of these principles are included in the BPEF (for education), developed in the USA in the late 1980s (Oakland *et al.*, 2020) which forms the basis for the development of the theoretical SQ management framework the NSFAS, discussed in more detail in Chapter 4. Baldrige, just as TQM, has a simple SQ management purpose, which is to assist any organisation, no matter its size or type (business, non-profit, education, government, healthcare) in focusing on knowing the critical aspects of managing performance. It is built around an integrated performance management framework that the whole organisation engages with to improve overall performance and strive towards excellence (Hobcraft, 2017).

The emphasis on HR and its contribution to TQM cannot be underestimated, especially in a large organisation such as the NSFAS. In this regard, TQM involves a significant change in the attitudes and commitment of employees. Labh (2017) emphasises the importance of all employees accepting their responsibilities in the process. The author reasons that a significant transformation of the company is achieved, not by changes in the production processes, but rather by changing people's mindsets towards producing quality work. Accordingly, TQM calls for excellence in people management since human behaviour directly affects management style (Oakland *et al.*, 2020). A clear and unambiguous vision as part of the strategic planning of the organisation, reduction of interdepartmental barriers, staff training, excellent customer relations, emphasis on continuous improvement, and quality of the company as a whole are therefore typical features in a TQM environment. In addressing SQ management, these are also the features that need to be focused on by the NSFAS to benefit the whole organisation.

Another essential management aspect of any organisation is communication, and it is undeniably one of the critical success factors of the TQM implementation (Ibrahim, Iman, Haya & Yasmeen, 2017). Communication experts indicate that communication strategies are designed through a permanent relationship between the organisation and employees and among employees themselves, which is very important in successfully implementing TQM. Ibrahim *et al.* (2017) concur, indicating that TQM is a philosophy of change based upon open communication and employee involvement in the organisation and control of work.

TQM depends mainly on quality control tools and previously developed quality techniques. It is a process of continuous quality improvement, which finally results in high quality products or service for customers (Oakland *et al.*, 2020). Therefore, TQM is inherently related with customer satisfaction. In conclusion, TQM is much more than a management

tool because it incorporates all of the organisation's functions to meet the client's needs and objectives and deliver a quality service to the client. It needs strategic managers who empower employees in an organisation to ensure continuous quality of performance. To determine whether the quality management strategies have been effective, the quality of the service must be measured by engaging the stakeholder or customer. Measurement models for attaining this are discussed next.

2.6.3 Service quality measurement

Any SQ framework is a tool for management that entails measurement. To measure is to know, and what gets measured is managed. This is the philosophy work study experts believe in with respect to best methods and productivity. As noted, SQ management is about both the macro level (system aspects) and micro level (SQ dimensions). It is therefore necessary for managers to measure the system as a whole as well as the specific SQ dimensions. For the current study, this implies that the NSFAS system and SQ framework should be measured, together with the specific SQ dimensions of the NSFAS. If the system is based on the ISO 9001 standard, then it can also be measured (certified) by an independent party such as the SABS (South African Bureau of Standards). Ultimately, a gap analysis is needed to determine the gap between current perceptions (experiences) of quality and the intended (expected) level of quality.

The developments of the SQ models clarified that several changes occurred in providing services. It is further observed that the outcome of SQ and its measurement is strongly dependent on factors such as the types of service settings, situations, time, and needs, among others. Grönroos (2020) argues that this adds to the complexity of the subject. The author further notes that the quality measurement of services, in particular of public services, is not easy. Public sector organisations must serve a differentiated group of users whose expectations are very different and sometimes even contradictory.

Whatever means are used, it is essential to understand the nature of services to be able to measure and improve SQ. SQ management on the micro level entails the measurement of the customer experience (perceptions) and the entire service package. Endeshaw (2021) illuminates that public organisations need a comprehensive framework (tool) to measure and manage SQ. The author explains that such a measurement tool must enable the organisation to make a tangible and measurable conclusion of the consumers' perception of the service, which must be based on vital theoretical and empirical research.

Researchers offer some valuable models for measuring perceived SQ (Endeshaw, 2021). Yet, there is no consensus on the best model to use. This section presents an overview of the leading models of measuring SQ, namely the SERVQUAL and

SERVPERF models, the technical and functional model, as well as an introduction to the model identified to be the most appropriate for this research, i.e. the BPEF (discussed in more detail in Chapter 4).

2.6.3.1 The SERVQUAL model

Perhaps the best and the most widely validated research on SQ models is that of Parasuraman *et al.* (1985) who proposed the SERVQUAL model. The SERVQUAL model is a valuable tool for highlighting specific challenges and ensuring a high quality of service by all stakeholders. The model has been characterised as a comprehensive and straightforward multi-dimensional measuring scale that has excellent reliability and validity in its results, especially in HE (Leonard, 2018) and it applies to a large and diverse number of services and industries. The SERVQUAL model proposes that customers evaluate the quality of service in five distinct dimensions, namely reliability, responsiveness, assurance, empathy, and tangibles. The model implies that SQ is the difference between expectation and perceptions relating to the service provided. These differences are referred to as gaps (Goetsch *et al.*, 2021). The SERVQUAL gaps model conceptualises five gaps. These are illustrated in Figure 2.4 below.

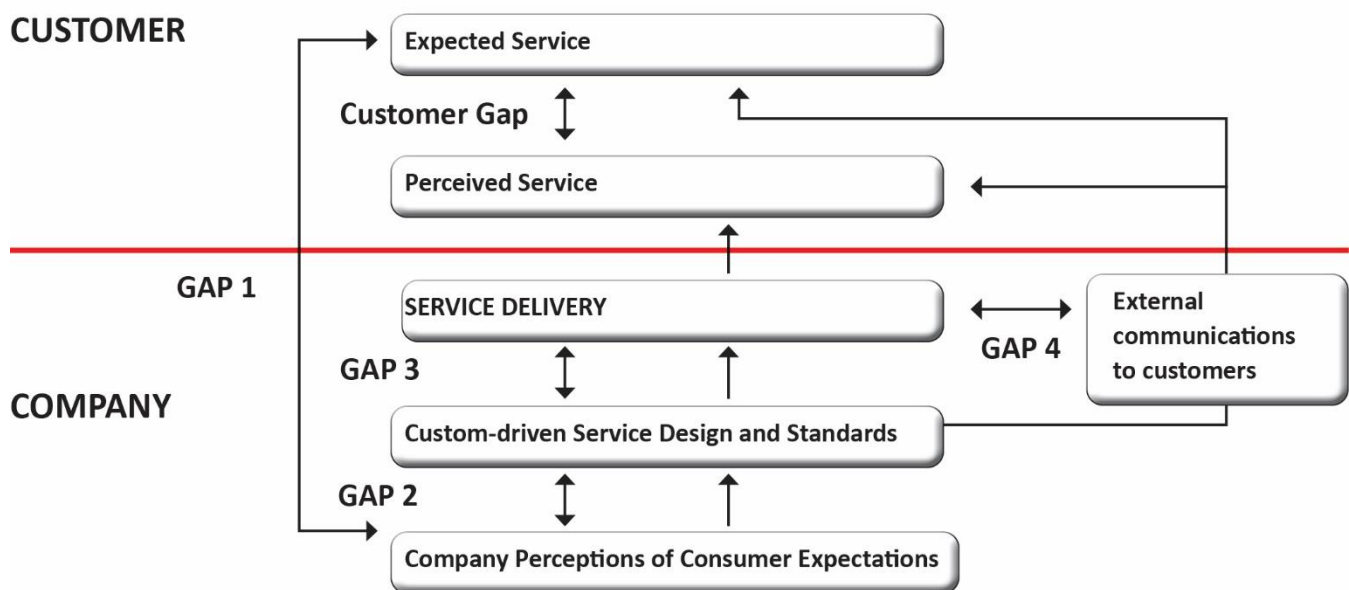


Figure 2.4 The SERVQUAL service quality gaps model

Source: Parauraman *et al.* (1985)

The five gaps illustrated in Figure 2.4 are explained below.

Gap 1 – The gap between the consumer’s expectations and management perception: Management may think they know what their customers want and proceed to deliver this when customers expect something different.

Gap 2 – The gap between management perception and SQ specification: This gap arises because management may not set quality specifications or may not set them explicitly. On the other hand, management may set precise quality specifications, but these may not be achievable.

Gap 3 – The gap between the specifications set for SQ and the actual service delivery: Unforeseen challenges or poor management can lead to a service provider failing to meet service specifications. This may contribute to human error but also a mechanical breakdown of facilitating support goods.

Gap 4 – The gap between the service delivery and external communications: There may be dissatisfaction with service due to the excessively heightened expectations developed through the service provider’s communications efforts. Dissatisfaction occurs when actual delivery does not live up to expectations held out in an institution or company communications.

Gap 5 – The gap between the perceived service and the expected service represents the difference in how customers perceive essential services and their initial expectations.

Although there have been several research critiques to using this model, SERVQUAL, especially in educational services, has been widely demonstrated in previous studies (Leonard, 2018).

2.6.3.2 The SERVPERF model

In 1992, Cronin and Taylor introduced a refined model that suggested performance as the only factor to be measured in terms of SQ. The new model for measuring SQ, based on the SERVQUAL model, therefore uses performance as the only measurement for SQ. This model is called the SERVPERF model. According to the authors, SQ is measured as an attitude (Cronin & Taylor, 1992). Hence, the model measures performance (perceived service) with the exact dimensions of reliability, responsiveness, assurance, tangibles, and empathy instead of the ‘expectation-perception’ difference. Figure 2.5 below illustrates the SERVPERF model.

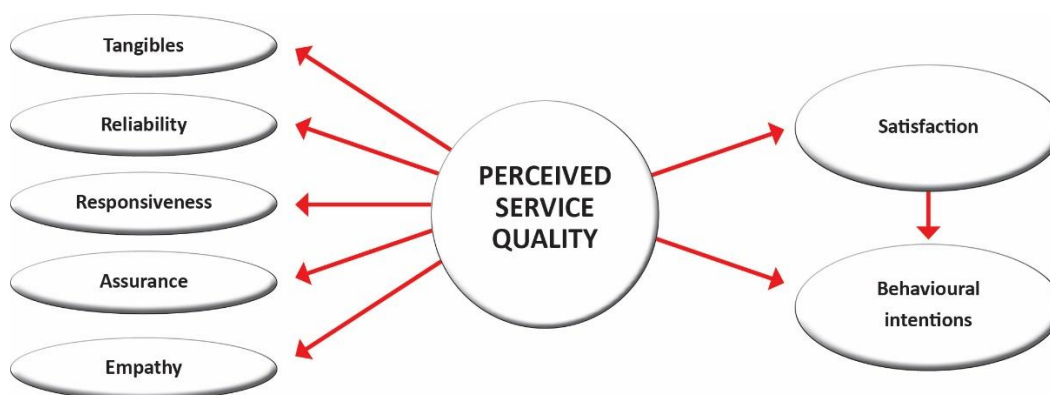


Figure 2.5 SERVPERF model

Source: Cronin & Taylor (1992:55–68)

The SERVPERF model has become popular in the measurement of SQ and is based on the hypothesis that the consumer's perceptions change when the service is physically received. This validates the performance-based items in the evaluation of service delivery after the service delivery process (Pakurár, Haddad, Nagy, Popp & Oláh, 2019).

Several researchers have preferred the SERVPERF scale in various studies in the banking sector, the aviation industry and others (Kant & Jaiswal, 2017). On the other hand, critics of this model argue that SERVPERF is much more industry-specific, posing limitations on its application in a wide variety of service industries. Although SERVPERF has not reached the same level of popularity as SERVQUAL, it has proved to be a reliable instrument for measuring perceptions of SQ. The SERVPERF has also demonstrated its relative superiority over the SERVQUAL model in statistical analysis (Pakurár *et al.*, 2019).

The 'dimensional' approach focuses on service features and requests consumers to rate services, considering their expectations and/or perceptions. Therefore, the literature conceptualises SQ based on various findings related to the 'dimensional' approach. Notwithstanding, there are still unresolved issues concerning measuring SQ according to this approach (Kant & Jaiswal, 2017).

2.6.3.3 The technical and functional quality model

Gronroos (1984) asserts that to compete successfully, an organisation must have an understanding of consumer perception of quality and the way SQ is influenced. Managing perceived service quality means that the organisation has to match the expected service and perceived service to each other so that consumer satisfaction is achieved. The author also identified three components of service quality, namely technical quality (actual SQ received through the interaction); functional quality (how the customer receives the technical quality outcome); and image (which is important to service organisations as it can be built up by technical and functional quality). Figure 2.6 below illustrates the technical and functional quality model.

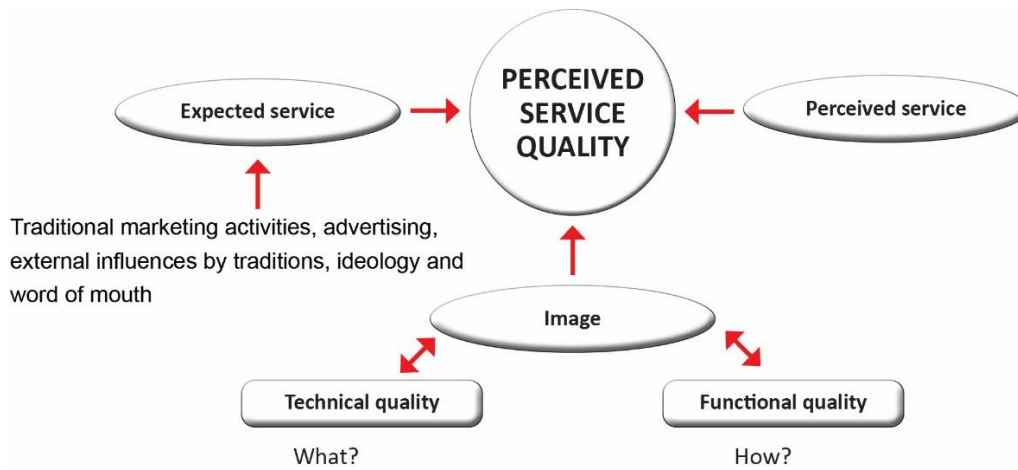


Figure 2.6 Technical and functional quality model

Source: Gronroos (1984)

Since each industry has unique challenges and SQ dimensions, an industry-specific framework must be selected (or developed for unique needs) to measure the quality of service.

2.6.3.4 The HEdPERF (Higher Education Performance) model

The provision of SQ is usually regarded as a business requirement. However, the rapid growth in the HE environment has also called for a comprehensive SQ measuring tool. In response to this, Abdullah (2005) developed the HEdPERF model based on the SERPERF model (Banahene, Kraa & Kasu, 2018). This model, which specifically measures the quality in HE institutions, includes specific factors to measure SQ, identifying students as the main customers of the service. Abdullah (2005) believes previous research on the perception of consumers have not covered all the necessary aspects. Hence, the author has identified six dimensions which affect the SQ experience of the student, namely (1) non-academic aspects (infrastructure and teaching equipment), (2) academic aspects (effective presentation, sequencing, consistency, fairness and timelines), (3) reputation (knowledge, experience, communication, experience), (4) access (support services, student services and study assistance), (5) programme issues (obtaining knowledge, relevance of curriculum), and (6) understanding (knowing the students' needs, willingness to assist). From the literature on the SERPERF model, the importance for HE institutions to differentiate among the relevant dimensions, which directly affect the SQ experience of the student, is evident. Even the adoption of a specific dimension may attract the student, since direct contact between the student and the institution makes a difference. Figure 2.7 below depicts how the six dimensions identified by Abdullah (2005) contribute to SQ, which in turn leads to HE customer satisfaction.

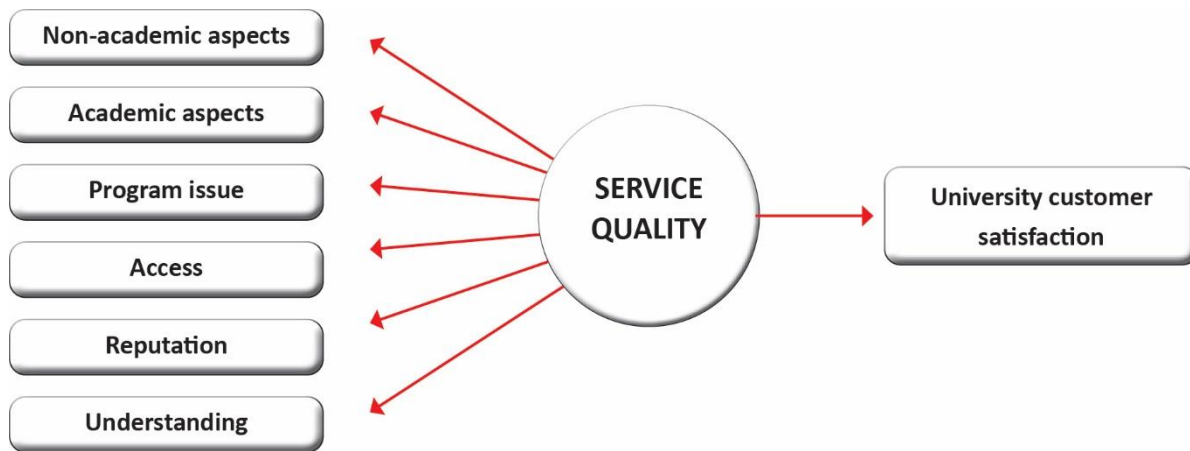


Figure 2.7 The HEdPERF model

Source: Abdullah (2005: 569–581)

2.6.3.5 Baldrige Performance Excellence Framework (BPEF) for education

As noted earlier in this chapter, the BPEF (for education) is accepted around the world as the global standard for measuring organisational performance excellence (Stanley, 2021). It comprises a body of principles and considerations which, when used as a management framework, leads to improved performance results in any organisation. For the NSFAS, such improved performance results would entail improved efficiency and effectiveness, satisfied and engaged stakeholders and students, and improved financial results.

Basically, the BPEF (for education) has been identified as an “integrated management framework” or a tool for understanding and managing organisational performance, no matter the sector or its size (Stanley, 2021). The BPEF (for education) is divided into process and result categories, which represent all of the components of a quality management system (leadership, strategy, customers or stakeholders, measurement, analysis, workforce requirements, operations management and results orientation).

These components are typically the requirements of a framework for managing and measuring the SQ of the NSFAS. Therefore, while acknowledging the value of each of the models above, the researcher was of the opinion that the BPEF for education would be the most applicable model for a NSFAS SQ management framework. The researcher was convinced that the BPEF includes the most appropriate SQ dimensions related to the NSFAS SQ challenges. This will be explored further in Chapters 4 and 6.

2.7 SERVICE QUALITY DIMENSIONS

As noted, any service package offered is measured in terms of SQ dimensions. Understanding SQ dimensions is very important because it allows companies to differentiate themselves from their competitors, enhancing satisfaction among customers and employees. SQ dimensions are not universal among industries, which emphasises the need for further research on SQ dimensions within specific industries or service areas (Kant & Jaiswal, 2017).

Organisations and researchers direct their efforts to understand the determinants (dimensions) that customers consider when they look at the quality of services and how these determinants translate into customers' satisfaction and behavioural intentions (Ramya, 2019).

SQ dimensions will form a crucial part of the proposed conceptual SQ management framework for the NSFAS. Therefore, this section explores SQ dimensions in more detail, with a focus on generic SQ dimensions, industry-specific SQ dimensions, SQ dimensions in the public sector, SQ dimensions in HE and SQ dimensions for students.

2.7.1 Generic service quality dimensions

With SQ being considered a multi-dimensional construct, Parasuraman *et al.* (1985) recognised that, regardless of the type of service, customers basically use similar criteria in evaluating SQ. Hence, the authors identified ten key service dimensions, presented in Table 2.2 below.

Table 2.2 Determinants of service quality

Determinant	Example of evaluative criteria
Tangibility	Appearance of physical facilities and personnel
Reliability	Performing services right the first time
Responsiveness	Willingness and ability to provide prompt service
Communication	Explaining service to customers in a language they can understand
Credibility	Trustworthiness of customer-contact personnel
Security	Confidentiality of transactions

Competence	Knowledge and skill of customer-contact personnel
Courtesy	Friendliness of customer-contact personnel
Understanding/ Knowing customers	Making an effort to ascertain a customer's specific requirements
Access	Ease of contacting service

Source: Parasuraman *et al.* (1985:6–7)

Parasuraman, Zeithaml & Berry (1988) refined their exploratory research performed in 1985 (as discussed in section 2.5.3.1) with the subsequent scale named SERVQUAL for measuring customers' perceptions of service quality. The original ten dimensions identified by them in 1985 were collapsed into five dimensions, namely reliability, responsiveness, assurance, tangibles (tangibles include the original communication, competence, credibility, courtesy and security), and empathy (which includes the original access and understanding/knowing of the customers). These five dimensions are generic SQ dimensions to be used by researchers and practitioners to assess the effectiveness of SQ in various types of services (Parasuraman *et al.*, 1988. The study by Berry, Parasuraman & Zeithaml (1988) on SQ dimensions and its importance to customer satisfaction, with reliability the most important dimension. The refined determinants of service quality are shown in Table 2.3 below.

Table 2.3 Refined determinants of service quality

Determinant	Examples of evaluative criteria
Reliability	Ability to perform the promised service dependably and accurately
Responsiveness	Willingness to help customers and provide prompt service
Assurance	Knowledge and courtesy of employees and their ability to convey trust and confidence
Tangibility	Appearance of physical facilities, equipment, written materials and personnel
Empathy	Caring, individualised attention the organisation provides its customers

Each of the five determinants are briefly discussed below.

- **Reliability:** This dimension is consistently shown to be the most critical determinant of perceptions of SQ (Stander, 2017) and refers to the consistency in which the service quality undertaking is met. The service should not necessarily be luxurious but precise and reliable. In the case of the NSFAS, for example, reliability would mean the accurate calculation of the needs of a student receiving financial assistance and the careful and timeous allocation thereof.
- **Responsiveness:** A proactive organisation, serious about quality services, will try to personalise the service provided to customers and respond effectively and quickly to any particular requirement. Management has to take proactive steps to maintain and monitor services to customers according to policies and procedures designed by stakeholders. For the NSFAS, this is a very critical dimension. For example, if a student has a problem with his or her funding and a phone call interaction promises to provide a solution within a specific time frame, this should be done accordingly.
- **Assurance:** It is essential for organisations to inspire trust and confidence. This dimension is essential when customers perceive services as high risk or feel uncertain about their ability to evaluate outcomes. Trust and loyalty must be built between crucial contact people and customers (Stander, 2017). It is also necessary to scrutinize the perceptions of staff in the organisation about quality services, which should correlate with improved SQ and performance (Ramya, 2019). With regard to the NSFAS, the confidence inspired by staff providing the service will be assessed through proven knowledge and behaviour of appearance.
- **Tangibility:** Organisations should provide physical representations or images of the service that customers would use to evaluate quality. These physical representations should enhance the image, provide continuity and signal quality (Stander, 2017). Many surveys concluded that the capability of service providers to practice tangible quality services appropriately had enhanced loyalty and positive customer outcomes (Ramya, 2019). This also holds true for the NSFAS, as students make inferences about the SQ based on the tangibles (buildings, physical layout) that surround the service environment.
- **Empathy:** This dimension is concerned with the degree to which the customers are offered caring and individualised attention (Ramya, 2019). Empathy means the ability of service providers to put themselves in the position of the customer. In this regard, Stander (2017: 75) argues as follows.

Customers are unique and special, and it is important that their needs are understood. Every customer wanted to feel important and understood by firms that provide a specific service.

These dimensions are often criticised as a consequence of their integrative feature, the direct link with the client's decision-making processes, and for not being industry-specific. As a whole, however, they possess an intuitive grasp, which

represents a holistic approach or broader conceptualisation and measurement of the quality of services to ensure the comparability of the various activities and deliverables of the specific service industry (Goetsch *et al.*, 2021).

2.7.2 Industry-specific service quality dimensions

The development of innovative services has become a key source of differentiation and competitive advantage, as well as an engine for future growth (Jaakkola, Meiren, Witell, Edvardsson, Schäfer, Reynoso, Sebastiani & Weitlaner, 2017). At the same time, service scholars agree that the range of services is too diverse to allow a meaningful analysis of the entire service sector without a clear understanding of the differences and similarities between service types. It is difficult to apply knowledge gained from one service type to another (Twum & Pephrah, 2020). Indeed, research has shown that the different types of services face unique marketing and management challenges (Alauddin & Yamada, 2019).

Since the NSFAS operates in the HE and public sector space, detailed consideration of SQ in HE requires identifying the primary users of service in HE because the educational process involves many stakeholders, e.g. students, parents, lecturers, government, and the private sector. As discussed in section 2.6.4.4, the HEDPERF model was developed on the general assumption that students are the primary customers in HE (Twum & Pephrah, 2020) since they are involved in different roles, and they are the product of the process, the external customer for campus facilities, the labourers of the learning process, and the customer of the service delivery of, for instance, financial aid. SQ in HE dimensions will be discussed further in section 2.7.2.

Due to the rise of the knowledge-based society (Phillips, Ching-Ying, Tahir & Abdullah, 2017), HE needs to achieve quality and improve continuous monitoring, management, evaluation, and enhancement to survive. Moreover, given the increasing financial pressure on the HE systems throughout the world, it is essential to realise the role of financial aid in achieving the goals of increased enrolment, access, and quality (Murphy, Scott-Clayton & Wyness, 2018).

Naturally, determining the dimensions of SQ achievements in the public service, such as HE and the NSFAS, is based on the dimensions of SQ in other areas (Twum & Pephrah, 2020). Reliability will measure the ability of the NSFAS to perform the allocation of financial aid dependably and accurately. Responsiveness will measure the willingness to provide assistance and prompt service to students, parents, HE, the DHET, and other stakeholders. Assurance will measure the level of knowledge and courtesy of the NSFAS employees and their ability to create confidence and trust, and, finally, empathy will measure the individualised attention with which the NSFAS provides service in terms of care, understanding and diligence.

HE, and specifically the allocation of financial support through the NSFAS, has a great significance for the economic development of our nation since quality and performance are strongly related (Öztürkler, 2017). It is also important for this study to explore international student funding models and their industry-specific dimensions, as well as their HE influence and role in this phenomenon (discussed in Chapter 3).

2.7.3 Service quality dimensions in the public sector

The NSFAS is essentially a public service enterprise since its operations are dependent on public funding. The topic of SQ dimensions in the public sector will therefore be explored further in this context. In South Africa, the public sector enterprises are under the spotlight for the wrong reasons and sector efficiency, performance, and SQ have been listed as a top priority for the government. Public satisfaction is an important indicator to measure the quality of service provided and the objective of the public sector is to improve the general welfare of the society they serve by delivering public goods and services to individuals (Fourie & Poggenpoel, 2017).

The PWC Public Service Research Centre report (2017:5) describes the service delivery of public service organisations as follows:

Reforms in the public sector aimed at improving service delivery have received considerable focus during the last decade. Global trends such as rising customer expectations, budgetary constraints, and global competition for investment, public sector reform programmes and changing demographics have transformed the environment in which the public sector operates. This, in turn, has broken down old constraints and created new opportunities. Fundamental to the demand for better public services are the heightened expectations of citizens – expectations that transcend economic status, geographies and the different methods of funding, managing and delivering these services.

Similar to large organisations, the public sector has customers. These customers are the citizens, businesses sector, public, and private employees, all of whom are dependent on quality services. Public service is an activity or series of activities conducted to meet service needs, which is similar to that of the private sector (Alford & Greve, 2017).

Service provision in the public sector is more complicated because of its array of stakeholders, each with their own interests, resulting in a variety of expectations (Van der Wal, 2021) which also change with time. Driven by these changing expectations, the public sector is increasingly required to redefine its role, strengthen its customer focus, and build integrated service delivery models. If they are to realise the desired benefits, these models must be based on meeting customer needs more efficiently and more effectively.

The public sector in South Africa has faced unequal challenges over the last few decades, including budgetary pressures, a growing demand for financial accountability, and changing public expectations of public-sector services. This requires new approaches and solutions. Accordingly, public sector organisations seek to adopt new processes, techniques, and technologies to increase efficiency and accountability, to better performance management, reduce costs, and ultimately improve quality (Fourie & Poggenpoel, 2017). PWC (2017) notes that public sector employees face professional challenges arising from introducing new principles and tools inspired by the shift to good governance in public management. Fourie and Poggenpoel (2017) believe that the private sector has achieved proven success in raising quality and driving down costs by increasing efficiency and processing capacity, a practice that the public service should adopt. Implementing best practices in various management techniques is therefore key to delivering quality services to the stakeholders of the public sector.

In terms of governance, Chapter 2 of the Public Administration Management Act (Act No. 11 of 2014) prescribed the following service measurements:

- To improve the efficiency, quality of, and accountability for services to meet the recipients' needs.
- To foster a culture of service delivery, professionalism, and ethical conduct among employees.

In addition, the report from the Department of Public Service and Administration (DPSA, 2015:139) states the following:

Quality measures for public services include both tangible and intangible elements, of which the SERVQUAL model and its dimensions is the most general: reliability, tangibility, responsiveness, empathy, and assurance. Other factors related to SQ would, for example, include consultation with citizens, queue management systems; process flow and ergonomics; access norms for where services are located and can be accessed using walk-speed and drive-speed.

The DPSA (2015) further indicates certain building blocks that are essential in providing quality public services. These SQ dimensions and attributes, presented in Table 2.4 below, are also applicable to the NSFAS as public organisation.

Table 2.4 Summary of SQ dimensions and attributes for the NSFAS as public organisation

SQ DIMENSION	ATTRIBUTE
Mapped and managed business processes	Business method or business function is a collection of related, structured activities or tasks by people and / or equipment in which a specific sequence produces a service or product for a particular customer or customers.
Documented standard operating procedures	Systematic instructions compiled to assist workers in carrying out routine operations. It aims to achieve efficiency, quality output and uniformity of performance, while reducing miscommunication and failure to comply with industry regulations.
Accountability	Condition of being accountable or responsible and the obligation to explain, justify, and take responsibility for one's actions.
Acceptable service standards	Definition of the services that a customer is entitled to receive.
Agreed service charter	Publication that describes the service experience that can be expected from an organisation.
Continuous planning for service delivery improvement	Delivering services that meet the basic needs of all South African citizens. Assessment criteria include initiative and commitment as well as skills.
Competent and skilled workforce	Competent employee has the skills, knowledge and ability to perform successfully.
Quality leadership	Quality leadership is a precondition for implementing quality management. How organisational leaders structure and direct an organisation as well as how they behave within an organisation are critical elements to the success of an effective quality management process.

Technology	Technology will create new customer service positions. Some technology will become the catalyst for new customer service positions. For example, augmented reality will pave the way for virtual assistants who can help customers learn how to use products and services
Ethical conduct	Anti-corruption practices. Obeying the company's rules, effective communication, taking responsibility, accountability, professionalism, trust and mutual respect.
Regulatory framework (policies)	Regulatory framework pertains to necessary regulations and other important guiding information, like relevant rules, laws and codes of conduct in the organisation staff must adhere to.

Source: Adapted from DPSA (2015)

In South Africa, various aspects impede service delivery, such as incompetent public servants, a lack of accountability, weak HR practices, inadequate procurement practices, and leadership (Van der Wal, 2021). Key problem areas that have emerged include service delivery difficulties, poor management of finances, high levels of unemployment, nepotism, and corruption (Fourie & Poggenpoel, 2017).

Therefore, SQ improvement by governments must be evaluated for many reasons, primarily because of customer needs. Internal evaluation should consider active participation of organisation institution senior managers. Fourie and Poggenpoel, (2017) state that senior managers are the key to improving organisational performance and competency in the public sector as it requires strategic thinking, planning and leadership. There is also no doubt that leadership plays an important role in delivering services of high quality to the public sector as it is responsible for creating a performance culture, which assists with strategy implementation. This holds true for the NSFAS as it is mandated by the South African Government to provide an essential public service of national importance to various stakeholders. Therefore, it is crucial that the large amounts of taxpayer funds invested in this service are managed effectively and efficiently and yield the desired return on investment.

2.7.4 Service quality dimensions in HE

Education is a very significant tool for developing and developed countries to succeed (Afthanorhan, Awang, Salleh, Ghazali & Rashid, 2019). It is important to note that education can address most of the challenges and difficulties faced in

life, because the knowledge that is obtained through education can assist students in providing more information, which in turn can improve their knowledge that can be used for their future opportunities.

The NSFAS is part of an important strategy for DHET as it creates access opportunities for millions of underserved students into HE. Thus, the system also influences the SQ of the sector as a whole. It is therefore important to understand the significance of SQ in HE.

SQ in HE has gradually been realised and has attracted increased attention in the last two decades (Ada, Baysal, Seda & Erkan, 2017). One of the primary reasons for this is the rapid increase and growth of private higher education institutions (PHEIs), two of which in South Africa are JSE listed, indicating the importance of service delivery and its commitment to SQ (Brothwell, 2020).

As described by Ada *et al.* (2017), HE is complex and diverse. Moreover, the HE sector plays a vital role in the development of any country as it enhances social, cultural and economic development and promotes active citizenship while inculcating ethical values in the citizens (Subrahmanyam & Bellamkonda, 2016). In addition, there are constant economic changes and educational and social pressures are expanding (Al-Dulaimi, 2017). It is therefore imperative that HE pursues quality in service delivery and realise the importance thereof.

The notion of SQ in the HE sector is similar to SQ in another service context. Ada *et al.* (2017) explain that although universities and commercial entities are two different constructs, literature makes an effort to develop strategies borrowed from industrial settings in the context of HE. However, the intangible nature of any educational process and product makes measurement completely different from measuring the output of a manufacturing process. Because of the complex nature of the HE system, other SQ dimensions are driving the need for quality in HE. Such dimensions are proposed by the model of Parasuraman *et al.* (1985), as shown in Table 2.5 below.

Table 2.5 Service Quality dimensions in Higher Education

DIMENSION	HE APPLICATION
Responsiveness	Willingness and readiness to assist students

Reliability	Correct, accurate and up to date information
Customer knowledge	Understanding the need of students
Access	Availability of staff to guide and advise students
Competence	Theoretical and practical knowledge and skills of staff
Courtesy	Emotive and positive attitude towards students
Communication	Reliable, effective and timeous communication
Credibility	Degree of trustworthiness of staff
Security	Confidentiality of information
Tangibility	Sufficient and adequate equipment and facilities
Performance	Student success rate
Completeness	Student competency and skill level

Source: Adapted from Kongolo (2018:15)

It has been reported that South Africa's HE system is characterised as one of the most diverse and complex HE systems worldwide. A complicating factor is that the demand for HE funding exceeds the supply, which has a negative impact on the economic mobility of citizens in South Africa (De Jager & Baard, 2019). Therefore, HE in South Africa is under pressure to ensure that limited funds are strategically allocated and optimised for service delivery (Naidoo, 2018). This is further exacerbated by the 'free education' movement in South Africa. While South Africa attempts to offer quality HE, it also aims at reducing and eliminating inequality. De Jager and Baard (2019) assert that no HE system in the world has achieved both these outcomes simultaneously. In fact, broadening access to HE (by making it free) could mean lower retention and completion rates (Bitzer and De Jager, 2018). Naidoo (2018) underscores this by suggesting that if the price of a good or service is zero, the quality will be compromised.

The role of the NSFAS in recognizing and incorporating the essential functions of universities in achieving national financial aid objectives is imperative. As a strategic partner, developing a comprehensive understanding of the functioning and role of stakeholders and support services of the HE system will assist the NSFAS in developing appropriate and adequate quality service strategies, which is imperative for achieving national HE objectives.

2.7.5 Service quality dimensions for students

A cyclic process is generated when the educational organisation (such as the NSFAS) provides better services to students, since students then get motivated to participate in the education process, which, in turn, improves the quality of educational outcome, retention and loyalty (Azam, 2018). The overall outcomes experienced by students affect their judgment of the quality of service (Abbas, 2020). Thus, for an educational organisation, identifying the satisfaction level of students is a significant factor in surviving as an increased level of student dissatisfaction will lead to high drop-out rates, which in turn are harmful to economic growth (Osman & Saputra, 2019). Therefore, a sophisticated interpretation of the student as a customer of the NSFAS in the HE sector can be of value to managers, policymakers, and the economy as a whole (Habib & Noman, 2019).

The increase in attendance of students at private HE institutions (PHEIs), such as Sol-Tech, which offers funding for their studies, is a clear indication that students and the public in general view the SQ management of the NSFAS predominantly as negative. Although alternative student funding is not as significant as that of the NSFAS, it is steadily on the increase. Buys (2021) contends that funding primarily provided by the private sector is expected to grow over the next decade. To add, many of the PHEIs offer students job placements, another important factor not offered by the government through the NSFAS. This, while employment is especially important in South Africa with a current all-time high unemployment rate.

Furthermore, HE is increasingly recognised as a service industry. Therefore, greater emphasis is placed on meeting the expectations and needs of its customers, namely the students (Alauddin & Yamada, 2019). The importance of a sophisticated interpretation of the student as a customer has been established. There is a substantial increase in demand for the creation and delivery of value to the student and the effective management of student relationships (Chandra, Martha & Chandra, 2018). Students' opinions on all aspects of their HE experiences are therefore critical and essential to the effective monitoring of quality in HE. It is believed that quality assurance of services influences the perception of students towards their knowledge as well as their ability to build trust in the HE system (Alauddin & Yamada, 2019). Although this quality is difficult to measure, student evaluation of the HE system, of which the NSFAS forms a crucial part, is considered a vital source of input data (Khoo, Ha & Mc Gregor, 2017).

Student engagement, which is an essential indicator of the quality of HE, includes both academic and non-academic activities. Students participate in various institutional structures, such as Student Representative Councils (SRCs), to

uphold internal quality assurance issues (Van Viet, 2021). Because of such opportunities for students to contribute to overall quality assurance processes, understanding students' current and future needs through communication, cooperation, and engagement is an opportunity to uphold the quality of an education service, such as the NSFAS.

Evaluators of SQ should learn to balance the expectations of students without compromising on SQ and should be up to date with industry and economic trends. In addition, student support should be student-centred rather than task-driven (Khoo *et al.*, 2017). Close observation in an HE setting indicates that the attributes of SQ dimensions are more demanding and take a more student-oriented approach (Alauddin & Yamada, 2019).

Considering all the views and perspectives on SQ dimensions for students needing funding, the following five groups of dimensions may be applicable for inclusion in the final SQ framework for student funding. Figure 2.6 below illustrates these specific SQ dimensions to be managed at micro level, as depicted by Getz (1997).

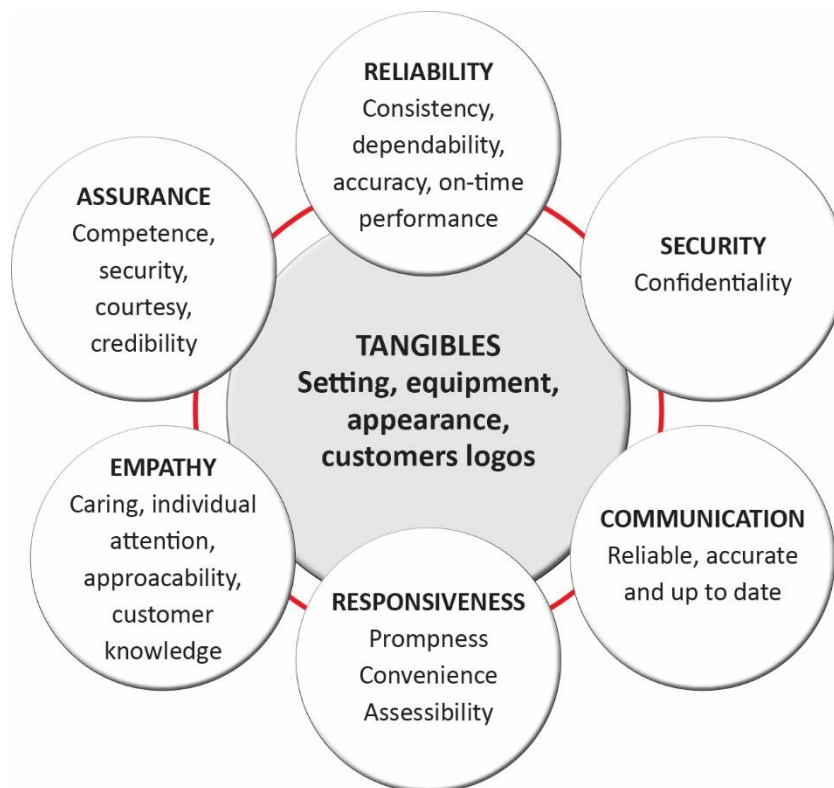


Figure 2.8 Service quality dimensions for the NSFAS from a student perspective

Source: Getz, 1997:177

Table 2.7 below indicates SQ dimensions for the NSFAS in an HE setting, based on the models of Chuia, Bin Ahmadb, Bassimc and Zaimid (2015) and Getz (1997), as well as the original model of Parasuraman *et al.* (1985).

**Table 2.7 Summary of generic SQ dimensions with corresponding NSFAS,
student-orientated SQ dimensions and attributes**

GENERIC SQ DIMENSION	ATTRIBUTE	STUDENT ATTRIBUTE FOR THE NSFAS
Tangibles	Physical facilities, equipment needed to provide service	Appropriate physical facilities and offices that are visually appealing. Adequate technology and systems to support operations. Setting, appearance, logos
Responsiveness	Ability to respond to customer requests on time	Ease of contact with staff and willingness to assist students with prompt service.
Reliability	Ability to deliver the desired service dependably, accurately and consistently	Specified goals, objectives, and action plans. Firmly enforced rules and regulations. Being trustworthy and committed to solving problems and complaints. Promptness, convenience, accessibility.
Empathy	Ability to show personal care and attention to customers	Understanding student needs and willingness to assist. Personal attention, emotional support, and courtesy. Caring, individual attention, approachability.
Assurance	Ability to convey trust and confidence to customers through the services provided	Ability to perform service fairly, dependably, and accurately. Competence, credibility, security, communication.
Accountability	The fact or condition of being accountable or responsible. The obligation to explain, justify, and take responsibility for one's actions.	Obligation to answer to higher authority on funding regarding the accounting of funding allocated to students. Ethical conduct. No corruption.
Leadership & management	Leadership focused on SQ management principles and customer needs	Leadership focused on SQ management principles and customer needs. Fit for purpose operating procedures.

IT system	Stable IT system generating accurate and timely reports	Confidentiality of records.
Governance	Adequate and sensible policies	Understanding the role of the NSFAS in the service economy.

Source: Adapted from Chia *et al.* (2015) and Getz (1997)

With reference to the aforementioned cyclic process generated when the educational organisation (such as the NSFAS) provides quality services to the students, the importance of adequate management of service delivery is evident. In Chapter 3, the specific SQ dimensions relevant to the financial aid sector are explored.

2.8 Chapter conclusion

This chapter shed light on the service economy, and explained service operations and service design concepts. It illuminated the concept of quality and subsequently focused on the importance of SQ, with discussions on SQ leadership, SQ management and SQ measurement. From the literature review, it was evident that SQ has adopted various quality theories and practices.

Generic SQ dimensions were presented, followed by industry-specific SQ dimensions and SQ dimensions for HE, students and the public sector. These SQ dimensions formed the theoretical basis for the proposed conceptual SQ management framework for the NSFAS, prior to the empirical phase.

The chapter further provided insight into the importance of leadership and management taking proactive actions to plan, maintain, and monitor their services to customers based on the broad policies and procedures established by their stakeholders. Therefore, it was noted that quality improvement in any organisation requires competent and skilled managers to lead the quality management process and inspire the whole organisation to adopt and implement SQ practices. The organisation as a whole is involved with the TQM process. Therefore, without skilled, competent, adequate and motivated HR and exceptional internal and external relations, SQ management is deemed to fail.

The topic of SQ gives context to this study due to its relevance for the improvement of SQ management of the NSFAS as a government-funded entity operating in the HE space, providing services to students as its primary stakeholder.

The next chapter will focus on student funding systems of governments, which include developed and developing countries. It further explores how SQ principles and SQ measures are applied during the financial aid allocation processes.

CHAPTER 3: GOVERNMENTAL STUDENT FUNDING SYSTEMS: AN INTERNATIONAL PERSPECTIVE

3.1 INTRODUCTION

The provision of student funding per se is meaningless if the system is inadequate, thus failing the student. SQ for the student should not be an add on; rather, it should be inherently part of a quality student funding system. This chapter provides an international perspective on student funding systems within the context of performance and SQ.

The global demand for HE coincides with an increased demand for student funding systems, especially for African countries where poverty is the most restricting factor to access HE. Abundant information is available about the variables of student funding, which include public policy, administration, economics, and political science, providing insight into its overall challenges and impact on society. An international perspective on governmental student funding systems shows how other governments have implemented student funding to benefit their citizens. The main sections of this chapter are illustrated in Figure 3.1 below.

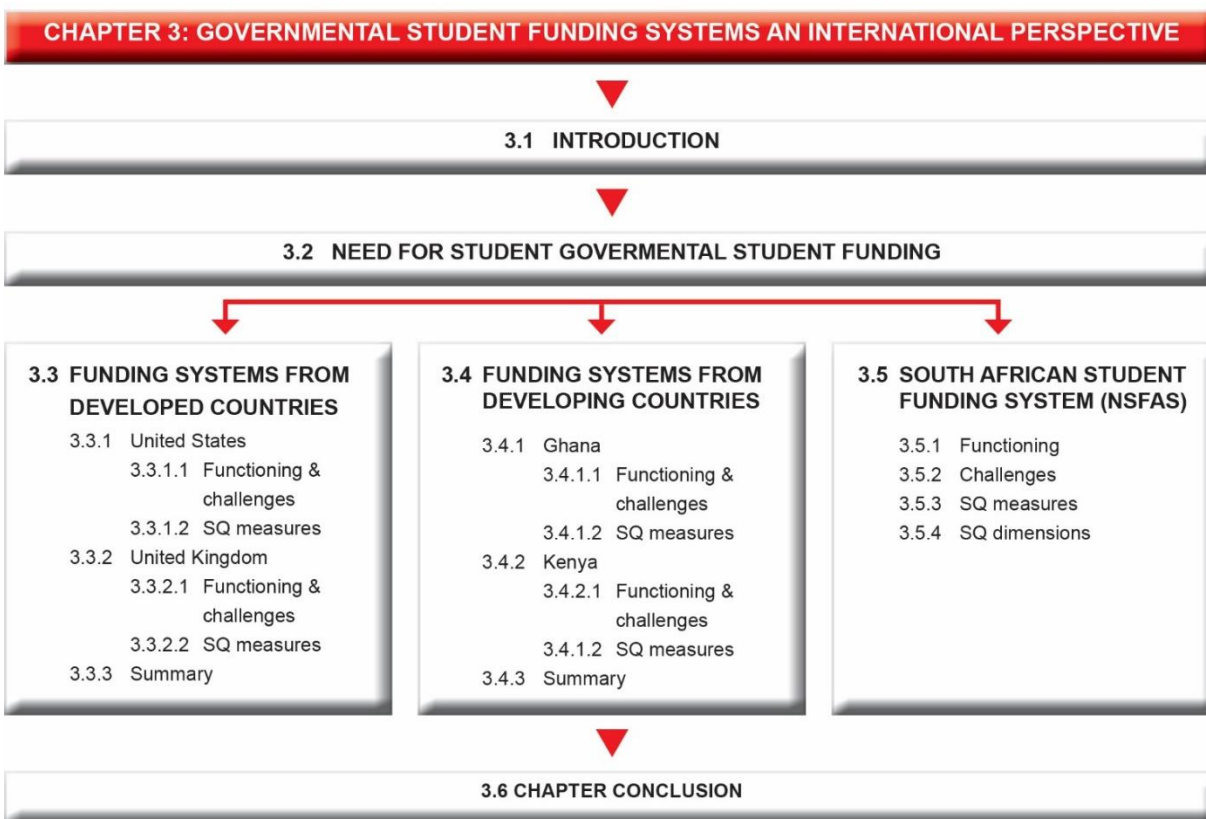


Figure 3.1 Layout of Chapter3

Source: Researcher

This chapter focuses on the background and demand for governmental student funding, also comparing student funding systems of developed (the United States and the United Kingdom) and developing countries in Africa (Ghana and Kenya). The chapter aims to explore these governmental funding systems in the context of their performance, functioning, challenges, and SQ management (dimensions and measures).

The chapter concludes with an examination of the NSFAS, the student funding scheme in South Africa. It focuses on its establishment, practices, challenges, and indicates gaps in its SQ management. Subsequently, a theoretical SQ management framework is derived in Chapter 4.

3.2 THE NEED FOR GOVERNMENTAL STUDENT FUNDING

Most countries view HE as essential to social and employment success (Ali & Jalal, 2018). They, therefore, have similar goals for HE, such as strengthening the knowledge economy, increasing access for students, ensuring social mobility, and opening new opportunities for students from disadvantaged backgrounds (Brajkovic & De Gayardon, 2019). Moreover, most countries address their socio-economic challenges through HE access, especially for low-income families, which is only possible with governmental student funding schemes. Ali and Jalal (2018) demonstrate through various historical episodes how governmental student funding has evolved due to HE and societal developments. The authors indicate the emergence of political agenda-based philosophy to student financial assistance and point out that historical evidence shows a shift from local, philanthropic efforts of student funding to government-controlled aid.

HE has many advantages for society. Not only does it provide human capital, but it also provides a workforce that contributes to the growth and development of the broader economy (Amin & Ntembe, 2020). In this regard, the African American Institute (2015:10) report states the following:

A one-year increase in average tertiary education levels would, in the long run, yield up to a 12 per cent expansion in the gross domestic product.

Musundire and Mumany (2020) indicate that, over the last twenty years, HE systems have increased rapidly from serving the elite to serving the impoverished masses in developed and developing nations. In addition, Holt and Duffy (2017) state that young people from impoverished areas and low-income households today need increasingly more financial resources to convert their aspirations of attending tertiary institutions. Affordable HE options for students from low-income families are increasingly rare, hence the high dependency on financial aid (Holt & Duffy, 2017).

Most academic institutions, even in prosperous industrialised nations, face similar financial challenges. However, these challenges are experienced more in Africa than elsewhere. Acquah (2021) contends that with student enrolment growing a lot faster than most governments can comfortably finance, African governments need to allocate more significant portions of their annual budgets to education than before, placing more pressure on its fiscus. In South Africa, the funding provided by the NSFAS from the government has increased from R7.7 billion in 2012 to R41.5 billion in 2021 according to the NSFAS Program Funding Status Report (NSFAS, 2021).

It is argued that a strategically sound, thought-through, effective, and efficient student funding model has the potential to address the social and economic challenges in any country (Naidoo, 2018). Extensive research has been conducted on student funding programmes that have and have not been effective in assisting students, particularly those students who have been underserved by the system (Baum, Harris, Kelly & Mitchell, 2017). For policymakers, insight into schemes, methods, government grants, loans schemes with tax incentives, and the timing and delivery of student funding is crucial (Holt & Duffy, 2017).

Gayardon and Brajkovic (2019) argue that the only way in which policy can be shaped to assist students best to afford HE is a student funding system tasked to develop strategies, which ensure affordability and enrolment at HEIs, leaving students with manageable levels of debt. Gayardon and Brajkovic (2019) also provide the following principles for the design, philosophy, management, and development of an effective and efficient student funding system:

- The primary target of need-based student funding should be low-income students, and programmes should be balanced to support reducing debt levels.
- Student funding reform should focus foremost on developing policies that can more effectively assist students in gaining access to university and succeeding.
- Simplification and cost-effective reforms should be accomplished without additional public investment.
- Government student funding programmes should leverage, not replace, active support from NGOs, institutions, and the private sector.
- Government student funding should be coordinated as a shared responsibility among students, institutions, the private sector, and the government.

Evidently, appropriate financing options and finding funding sources are fundamental to the broader understanding of the responsibility of developing student funding models. Cassano, Franzoni and Salvioni (2017) emphasise the importance of a comprehensive understanding of responsibility towards continued student success, the fair balance of interests of all relevant stakeholders, and the efficient management of limited financial resources.

Most countries in Africa, including South Africa, have adopted the cost-sharing strategy. According to Holt and Duffy (2017), cost-sharing refers to university study costs shared between governments, institutions, and students or their families. Increasing cost-sharing at tertiary institutions requires more effective financial aid policies to ensure improved access of underprivileged students to tertiary education (Darvas, Gao, Shen & Bawany, 2017).

There does not seem to be a 'one-size-fits-all' solution, and long-term sustainability, efficiency, and effectiveness must be pursued. This would require flexibility and resilience within the rapidly changing education system (Brajkovic & De Gayardon, 2019). The improvement and sustainability in financing must also consider and benefit the interrelationships between education and development (Cassano *et al.*, 2017). Therefore, it is crucial to understand each student funding programme's benefits, trade-offs, and unintended consequences from multiple perspectives, because this relates to understanding its implementation challenges.

In South Africa, the NSFAS system (to be discussed in section 3.5) is tasked with managing governmental student funding. The NSFAS is the government's key institution for supporting poor and working-class students to access HE opportunities (NSFAS, 2018). The South African Government is heavily invested in the NSFAS scheme and needs to see a return on investment, given the funding increase as mentioned.

Student funding is a global problem, requiring significant investments from all governments, and needs to be effectively and efficiently planned, implemented, and managed. SQ management is a crucial element in the delivery of this, and although there are significant gaps in the South African literature on student funding in the HE sector (Naidoo, 2018), there are several related studies in the United States (US), United Kingdom (UK), and certain African countries (Panigrahi, 2015). The following section will explore governmental student funding schemes of developed and developing countries regarding their functioning, challenges and complexities, policies, and strategy considerations as well as their approach to SQ management. This will provide a global view of student funding systems beyond the South African borders.

3.3 STUDENT FUNDING SYSTEMS FROM DEVELOPED COUNTRIES

The world's developed nations are hugely investing in HE, trusting that the educated population will fill jobs in the future, ensure healthy economies and generate sufficient tax returns to support government services (Barshay, 2017). In addition, certain developed countries have introduced governmental student funding systems which do not compromise on either quality or equity and which allow the need to borrow money payable after graduating and when employment is secured (Boatman, Evans & Soliz, 2019). Student borrowing resulted from a decline in public funding for HE for most countries worldwide, including developed countries, which generated the burden of lost revenues (Boatman, Evans & Soliz, 2019). Efforts to assist with this burden have created greater capacity for students to borrow from funding made available by governments.

In this section, the United States (US) and the United Kingdom (UK), who have the largest economies in the developed world, will be analysed in terms of their student funding policies and management measures established to ensure that all relevant stakeholders in this process receive services of high quality.

3.3.1 The United States student funding systems

For many years, the United States (US) federal government provided substantial funding for education, student funding in particular. However, over the last two decades, financial constraints due to, among others, the recession of 2008, forced US policymakers to rethink their strategies with regard to student access goals (Urahn & Convoy, 2020).

3.3.1.1 Functioning and challenges

Notwithstanding being one of the most developed countries, the US is still wrestling with formulas to fund tertiary education. It has many funders, including the government, industry, and the families themselves (Tiefenthaler, 2018). One of the remaining questions in the US HE sector is how much of the education costs should be carried by the government, the industry, and the students or their families (Baum *et al.*, 2017). Hence, the US has had to review policy initiatives in funding, student funding, and access (Brajkovic & De Gayardon, 2019). The decrease in state appropriations for the public HE institutions has been a clear trend since the recession started in 2009, and the boundary between the university and the external environment in the US has become less specified because government policies and institutional strategies encouraged more extensive interactions with the environment, such as partnerships with industry (Tiefenthaler, 2018).

Moreover, the economic situation has encouraged institutions to increase their tuition fees and find alternative funding sources (Brajkovic & De Gayardon, 2019). According to Geiger (2019), the trend of increasing tuition fees, recession, and privatisation of HE in the US meant the 'mushrooming' of student funding in all its forms. The National Center for Education Statistics (NCES) in the US concluded that enrolment in HE would increase by 14% between 2011 and 2022, which would put even more strain on the US government to fund students (Swanger, 2017).

In the US, as in South Africa, inequalities still exist. Lockhart (2019) notes that wealthier students are more often provided with access to HE at the cost of coloured and other marginalised groups because of the risk that tuition fees would not be paid. In the same vein, Bitzer and De Jager (2018) indicate that the US university system still shows marks of inequality, with historically disadvantaged ethnic groups remaining significantly underrepresented. In addition, Loonin and Morgan (2018) show that despite billions of government dollars invested in student loans, the difference in college graduation rates between high- and low-income groups has widened by nearly 50% over two decades.

The Federal Student Aid (FSA) is the responsibility of the US Department of Education and aims to provide all eligible students with financial assistance from the government to enable their attendance to HE (Lockhart, 2019). Designated as a performance-based organisation in 1998, the FSA is the US's largest provider of student funding and is responsible for implementing and managing the federal student financial assistance authorised under the HE Act of 1965 (FSA, 2018). The FSA directs, coordinates, and recommends policies that are designed to

- provide financial support to eligible students who enroll for postsecondary educational institutions; and
- deliver grants, loans, and work-study assistance to students at approximately 6 100 postsecondary institutions.

According to the FSA (2018), the entity provides more than \$122.4 billion in financial assistance annually to students and their families. This covers expenses such as tuition fees, room and board, books and supplies, and transportation. However, certain FSA management challenges exist, listed as follows by the performance report from the US Department of Education (2017):

- Improper and reliable payments
- Information technology security
- Oversight and monitoring
- Policy review and general governance
- Data quality, accuracy, reporting and security

The higher cost of tuition fees has led to an increased in student borrowing. It is estimated that more than half of the increase in the total amount of student loan debt since 1995 is due to a more significant share of students financing their education through loans. According to Friedman (2019), there are more than 44 million borrowers across all demographics and age groups in the US, averaging \$37 172 per student.

Therefore, a considerable challenge of the FSA funding system is the rise in student debt with subsequent defaulting of payments by recipients. According to Dalal and Thompson (2018), one million students defaulted in 2017 with a record 8.9 million federal student loan borrowers that defaulted as of June 2018, a number which continues to grow despite an excellent economic climate and flexible repayment options. Kopf and Wang (2018) highlight that the \$1.5 trillion student loan debt is near-incomprehensible in size and report that students default on payments within five years from when repayment begins, indicating an average default rate of 11.5%. Goldstein (2018) declares that the student debt burden in America is a slow-moving crisis for millennials. The author views this system as unsustainable because students continue to 'mortgage' their futures to obtain increasingly necessary college degrees, and it is clear that the current system is entirely untenable.

From the above it is evident that, while loans are a worthwhile investment for most students, paving the way towards a better future with suitable employment and better lives, a growing number of student borrowers struggle to repay their loans. In this regard, Goldrick-Rab (2016:9) notes:

Outdated policies that are not up to date with funding a widely accessible, high-quality system of HE have compromised the ability of hard-working people from all family backgrounds to complete their degrees and left millions in debt, without a degree, and worse off than when they began.

3.3.1.2 Service quality measures for student funding in the USA

In 2015, President Barack Obama announced a Student Aid Bill of Rights (SABOR) designed to ensure that federal borrowers were protected and received high-quality customer services (Thompson, Hancock & Smith, 2017). An essential component of this landmark was the creation of a responsive feedback system that affords student borrowers a credible way to file complaints and provide feedback about federal student loan lenders, services, collection agencies, institutions of HE, and the US Department of Education (ED, 2016).

In essence, the SABOR is an SQ management mechanism, which features the following SQ, dimensions (Taylor, 2020):

- Transparency in terms and conditions of loan allocation;
- Non-abusive practices in allocating funding;
- Fair and responsible underwriting;
- Fair collection practices;
- Quality customer service;
 - Responsive complaint management,
 - Easy accessibility, and
 - Non-discrimination practices,
- Acknowledgement that every student deserves access to a quality, affordable education at a college that is cutting costs and increasing learning;
- Acknowledgement that every student should have access to a responsive system which is able to reliably access the resources needed to pay for college;
- Acknowledgement that every borrower has the right to an affordable repayment plan; and
- Acknowledgement that every borrower has the right to quality customer service, reliable information, and fair treatment, even if they struggle to repay their loans.

To protect the student borrower, the SABOR included the establishment of an Ombudsman to improve SQ and to assist the FSA in enhancing its ability to improve customer satisfaction and communication (Thompson *et al.*, 2017). The US Government Accountability Office (GAO) (2016) states that the SABOR also expands the FSA's ability to analyse data, make operational improvements based on the feedback, and ensure reliable consumer service. The GOA is a legislative governing office that enforces SQ by providing auditing, evaluation, and investigative services for the US Congress. The GOA (2016) also urges the Department of Education to improve oversight and enforce consistent, high-quality service standards.

Student tuition fees form the most important and hotly debated topic, and the combination of tuition fees and student financial aid is a crucial component of HE business models (Goldstein, 2018). Therefore, there is continued pressure to reduce costs, keep tuition increases small, and serve students with competence through improved productivity and efficiency and streamlining business processes (Brown, Kurzweil & Pritchett, 2017). Given the significant increase in funding and the even greater increase in family contributions to HE over the past decade and the overall student debt, some institutions began to create voluntary accountability and quality assurance frameworks focused on performance-based reforms (Brown, Kurzweil & Pritchett, 2017).

In the US, the funding debate continues between educationists, analysts, politicians, and the public. From an internal perspective, there is no question that funding sources available to students are vast and varied, with the most substantial contribution coming from the Federal Government in the form of loans. Since education has become more and more significant in the US, federal aid has become more critical for students to meet their education needs. Although many concerns are raised about the increase in student debt, it seems that the US has attempted to introduce several SQ management initiatives to ensure improved and effective service delivery to students receiving federal student aid.

3.3.2 The United Kingdom student funding systems

The UK includes the countries of England, Wales, Northern Ireland and Scotland. Tuition fees were initially implemented in every UK nation, as their introduction preceded the devolution of education policy. However, following devolution, student funding policies have diverged substantially in each of the UK nations (Cullinane & Montacute, 2017).

3.3.2.1 Functioning and challenges

The UK system of student funding is differentiated by students' nationality, household income, and the location of the HE institution at which they are studying. These differences affect the tuition fees charged to the student, the loans and grants available to them, and the loan repayment terms and conditions that apply to the borrower (Murphy, *et al.*, 2018).

The various funding mechanisms of each country will be discussed next, followed by the UK's SQ measures to ensure good service delivery to students receiving funding.

England

Belfield, Britton, Dearden and Van Der Erve (2017) advise that HE in England has been subjected to continuous reform over the past two decades, with the most noticeable the trebling of tuition fees in 2012. Due to policies introduced by the English government, fundamental shifts have taken place in England concerning the financial support provided to students by the state, and loans have largely replaced grants; consequently, 96% of government support for students is now in the form of loans (Belfield *et al.*, 2017).

The government's 2004 HE Act, which came into force in 2006, introduced a new 'variable fees' system for students on full-time undergraduate programmes at English HE institutions. According to this, students are eligible for income-contingent loans to cover tuition fees in addition to loans for maintenance. Repayment starts once the graduate earns above a certain level a year and attracts a zero real interest rate (Murphy, Scott-Clayton & Wyness, 2018).

Yet, Bolton (2021:5) points out the following regarding repayment of these loans:

Currently more than £17 billion is loaned to around 1.3 million HE students in England each year. The value of outstanding loans at the end of March 2021 reached £160 billion. The Government forecasts the value of outstanding loans to be reach around £560 billion (2019-20 prices) by the middle of this century. The average debt among the cohort of borrowers who finished their courses in 2020 was £45,000. The Government expects that only 25% of current full-time undergraduates who take out loans will repay them in full.

Callender and Mason (2017) predict that the matter of repayment will deter students from participating in HE to further their studies. Moreover, it is very alarming that most of the funds loaned to students will not be repaid, essentially wasting taxpayers' money.

(b) Wales

As with many of the current reforms in the Wales education sector, funding for HE in general and student support was reviewed between 2014 and 2016 (Kilbride, 2019). In 2012, Wales followed England by increasing the maximum fee limit for full-time undergraduate study to £9 000 per year. However, unlike England, the Welsh government introduced tuition fee grants for all full-time undergraduate and EU students in Wales to cover this increase (approx. £5 000) so that these students would pay no more in real terms than they had done before the fee increase (Riordan & Bolton, 2021).

The tuition fees of Welsh students are partially subsidised, regardless of where they study in the UK. However, this 'portable' subsidised system has proven to be controversial (Callender & Mason, 2017). According to Kilbride (2019), the current policy means that the Welsh government is effectively subsidising students to study wherever they choose in the UK, moving income away from Welsh universities who lose valuable resources and in the process funding other UK universities.

The loan balance for both Wales and EU borrowers reached £6.2 billion by the end of the financial year 2020-21. This is a 15.5% (£0.8 billion) increase on the previous end-financial year figure of £5.3 billion, which is consistent with the annual increases of the previous two financial years (SLC, 2021). The changes to the funding of HE in Wales fuelled severe concern that the annual increase in tuition fees would deter young people from university because of the prospect of substantial debt (Evans & Donnelly, 2018).

(c) Northern Ireland

In Northern Ireland (NI), the cost for full-time and part-time studies differ and there are no regulations determining how much universities can charge in tuition fees for part-time courses. The average fees paid by students were £4 530 in 2021 (NIdirect, 2021).

Students can qualify for various funding options, including three types of loans, namely tuition fee loans, student contribution loans, and maintenance loans. These loans need to be repaid after graduation when graduates earn a minimum income of £21 000 per annum. Grants, which are not repayable, include maintenance grants, special support grants, and childcare grants. However, students are not entitled to support grants if they have not settled in the UK for more than three years (Student Finance NI, 2021). Grant support is also only available if the student's household income is below £41 450 per annum (Student Finance NI, 2021).

The amount paid out in supporting full-time, part-time and postgraduate HE students reached £423.9 million in the academic year 2020/21, a 2,3% increase from £414.4 million in 2019/20. The number of students awarded funding increased to 51 200 students, up 1,9% from 50 300 in the academic year 2019/20. This is the first increase in both the number of students receiving funding and the amount awarded since the academic year 2017/18 (SLC, 2021). According to the NI Consumer Council (2018), NI has the lowest household income of the four devolved UK nations, and university graduates are starting their working life with more debt than ever, with the average NI graduate in 2017 leaving university with debts of £20 990. One positive is that students studying in NI owe less when leaving university than their counterparts who study at English universities (Meredith, 2017).

(d) Scotland

While the Scottish government abolished tuition fees in 2000, there has been a move towards a greater reliance on loans in recent years to cover the living costs of low-income students from Scotland who study full-time in the HE sector (Blackburn, 2017).

The role of the Student Awards Agency Scotland (SAAS) is to provide financial advice and support to eligible students in full- and part-time HE (SAAS, 2019). The Agency operates independently and impartially while remaining directly accountable to the Scottish government. The Agency primarily determines students' eligibility and provides student financial support under the Scottish government's policy of fair access to HE. This is based upon the ability to learn rather than pay (SAAS, 2019).

The financial support comprises non-repayable bursaries and grants awarded to students, the payment of tuition fees, or the provision of fee loans and living cost loans from the Student Loans Company (SLC) (2019). At the end of 2019, the SLC had 86 product variants, 8.5 million customers, and a loan book valued at £136.7 billion (SLC, 2019).

The latest annual figures for student financial support in Scotland show an increase in bursaries for full-time students up to £8100 per annum as well as an increase in bursary support for the poorest students from £1 875 to £2 000 per annum (Currie, 2021).

3.3.2.2 Service quality measures for student funding in the United Kingdom

Alauddin and Amada (2019) articulate that HE institutions started to adopt a corporate management approach, which has given rise to a changing phenomenon and students' perception as customers purchasing a service. With the introduction of the revised student fee system by the UK government, as described above, students' degree of expectations regarding the demands they place on the education service providers has also been elevated (Blackburn, 2017). Because of the increased demands for broader access, improved institutional quality, and more significant labour market provision, the financial support to students as a stream of income has become critical in the broader context of quality education provision (Callender & Dougherty, 2018).

The Universities UK (UUK) have a collective responsibility for the quality of leadership and governance in HE and should ensure stable and sustainable funding that enables universities to maximise their positive impact, thus strengthening student protections. This requires effective leadership and strategic oversight of the system (UUK, 2020). Sustainable funding is essential as it ensures that the student funding system continues to meet the demands of students and other constituencies are sustainable which promotes and maintain the high quality and international reputation of the HE sector (UUK, 2020).

Another body in England that oversees quality of learning is The Office for Students (OfS). The OfS provides information for prospective students and for stakeholders to support a high-quality learning experience. It further collects student views on various aspects of their undergraduate programmes, including student funding, to support quality improvement and quality assurance (OfS, 2020). Furthermore, the OfS manages the National Student Survey (NSS) that provides an opportunity for students to give feedback on the study experience, which is an influential source of public information about HE (OfS, 2020). According to Blackburn (2017), the feedback from customers is a crucial part of the service process and advances the quality of services.

In 1997, the Quality Assurance Agency (QAA) was established in the UK. The QAA is an independent organisation that promotes and protects the quality and standards of UK HE and ensures the best possible student experience, strengthening the global reputation for quality enjoyed by UK universities and colleges (QAA, 2017). It also delivers valued services that provide assurance and drive quality enhancement through the Quality Enhancement Framework (QEF) (QAA, 2017). The purpose of the QAA is to

- provide reliable advice and support about quality and standards to universities and colleges, HE sector organisations, and governments;
- communicate and advise UK governments on the applications processes for student funding;
- review UK HE and determine wherever it is providing a reliable and relevant delivery method relating to the rest of the world and to publish a report on the findings;
- competently handle complaints or concerns about academic and other standards of quality in HE;
- provide training and guidance and organise events to assist UK HE providers in developing and improving their quality assurance processes; and
- provide consultancy, training, and international services to develop approaches to HE quality, both in the UK and internationally, for professionals, institutions, and governments.

Much of the quality measures in the UK are driven by the accuracy of data from various sources. The definitions of quality used by the SLC are in line with the six quality dimensions developed by the European Statistical System (ESS). These quality dimensions are (SLC, 2021: 1–2):

- **“Relevance:** This dimension covers the degree to which the statistical product meets user needs in terms of both coverage and content. This dimension is addressed primarily through user engagement. This process allows to identify the users of our statistics and organise consultations to obtain feedback and suggestions in regards to our publications. Relevance also refers to the scope of the data source used for the statistical product and allows the user to determine if it is suitable for the intended use. For example the SLC data sources only include people who apply for student finance and the data includes no record of whether those who become students actually graduate.

Hence, the data might not be suitable for users who are seeking statistics on all graduates. SLC publishes a Statement of Administrative Sources where the scope of each data source is described.

- **Accuracy:** This dimension deals with facts that establish how 'fit for purpose' the statistical outputs are. The SLC publications use administrative data rather than survey data but some of the survey data error categories need to be considered because the administrative systems involve a form of sample selection (those who apply for student finance).
- **Timeliness and punctuality:** This dimension of quality covers the lapse of time between publication and the time period to which the data published covers while the time lag between the actual and planned dates of publication is covered by the punctuality. To assess this measure of quality, consideration is given to the production time, frequency of release and punctuality of release.
- **Accessibility and clarity:** Accessibility deals with the ease at which users are able to access the data in relations to the format in which the data are available as well as the availability of supporting information. The Clarity of statistics refers to the quality and sufficiency of the metadata, illustrations and accompanying advice.
- **Comparability:** This dimension refers to the degree at which data can be compared over domain and time. All changes to Student Finance regulations are described because they have a significant bearing on comparability.
- **Coherence:** This is the degree to which data derived from different sources / methods but which refer to the same phenomenon are similar. Coherence in our statistics is addressed in terms of coherence between the data produced at different frequencies, other statistics in the same socio-economic domain as well as sources and outputs."

SQ management, therefore, seems to be an integral part of the UK's approach towards the provision of HE to its citizens, especially those from poor and middle-class families. The quality measures adopted by QAA and SLC therefore include the services rendered for student funding as this is part of the student experience.

3.3.3 Conclusion on student funding systems of developed countries

From the above, it is evident that, notwithstanding their developed status, countries such as the US and the UK are still struggling with finding student funding mechanisms that are sensible, simple to understand, and which will increase access for students and ultimately result in development and economic growth. Although grant schemes are available, especially for poor students, most of these schemes are still passing the burden of HE financing onto the parents and the students through income-contingent loan schemes. The challenge with loans is that it has a detrimental effect on student performance, as indebtedness usually adds stress, anxiety, and antecedent disadvantage.

Of note is that currently, none of these countries, despite having the largest economies in the world, offer 'free' HE as national HE policy, presently being petitioned in South Africa. The New York State was the first in US history to offer poor

residents (defined by a means test) free tuition, but this is not without significant restrictions (Murphy, Scott-Clayton & Wyness, 2017). This programme is termed a ‘last dollar’ programme, which means that awards are made only after accounting for other student aid received from the government, e.g. federal Pell Grants (Neutuch, 2018).

Until 1998, full-time students in England could attend public universities completely free of charge, but concerns about declining quality at public institutions, government-mandated caps on enrolment, and sharply rising inequality in college attainment led to a package of reforms (Murphy *et al.*, 2017). Murphy *et al.* (2017) states that the US might need to consider emulating critical features of the modern UK system of enrolling graduates with income-contingent loans that minimise the risk of default and help to moderate the impact of rising tuition, rather than looking to emulate the UK ‘free education’ model of the 1990s.

Evident from the review of student funding systems from developed countries is that a number of SQ dimensions are utilised to measure the service quality of the various systems. Table 3.1 below provides a summary of these dimensions.

Table 3.1 SQ dimensions applicable for developed countries

SQ DIMENSION	UNITED STATES	AGENCY RESPONSIBLE FOR SQ	UNITED KINGDOM	AGENCY RESPONSIBLE FOR SQ
Transparency	√	SABOR		
Non-abusive	√	SABOR		
Non-discriminatory	√	SABOR		
Fair	√	SABOR		
Quality customer service	√	SABOR		
Accessibility	√	SABOR, GOA	√	OfS
Responsive	√	SABOR		

Responsible	√	SABOR		
Productive	√	GAO		
Competence		GOA	√	QAA
Updated processes	√	GOA		
Reliability	√	SABOR	√	OFS
IT security	√	SABOR		
Governance	√	SABOR		
Accuracy	√	SABOR,GOA	√	QAA
Relevance			√	QAA
Communication			√	QAA
Competence			√	QAA
Performance	√	SABOR,GOA		
Punctuality			√	QAA
Accuracy			√	QAA
Comparability			√	QAA
Coherence			√	QAA
Punctuality & timelines			√	QAA

Source: Researcher

It seems that the type of student funding and how it is managed and measured has an undeniable influence on the quality of HE.

The following section will look at funding schemes from developing countries in Africa, emphasising its functioning, challenges, and SQ management measures.

3.4 STUDENT FUNDING SYSTEMS FROM DEVELOPING COUNTRIES IN AFRICA

Most African countries fall into the category of developing countries. Research has shown that no nation moves from developing into the realm of developed economies without a high-quality HE system (Amin & Thembe, 2020). In recognition of the positive correlation between education and socio-economic development, many countries in Africa have gradually increased public funding for education by more than 6 per cent per annum (World Bank Group, 2021). The expansion and massification in African countries have placed unprecedented strain on their national fiscuses and their ability to meet multiple demands such as education, health care, housing and social welfare (Dhunpath & Munro, 2017).

To combine fiscal efficiency and equity goals, introducing tuition fees is accompanied by developing student funding programmes, student loans, and financial assistance policies, which are critical components of cost-sharing policies in Africa (The World Bank, 2021). According to Dhunpath and Munro (2017), student loan schemes as an alternative means of funding, HE have become popular in several African countries. Currently, student loans are operating in more than 13 African countries (The World Bank, 2021). However, these loan schemes with repayment obligations have registered dismal recollection rates in many of these countries (Dhunpath & Munro, 2017).

Therefore, sustainable financial resources are necessary, especially in Africa, where many African populations come from poor and working-class families to whom HE is often out of reach. In many of these countries, very few, if any, young people from poor households reach HE (Acquah, 2021). Given the uncertainties and the current economic climate, most African governments will have to make strategic decisions on how to provide their increasing student populations with higher levels of education (Muller, Cloete & Van Schalkwyk, 2017). The accessibility to student funding plays a vital role in providing these students and their families access to HE.

In the following sections, the government funding schemes of Ghana and Kenya will be explored, since the student funding schemes of these African countries have achieved a reasonable degree of maturity and draw many parallels with the NSFAS scheme in South Africa.

3.4.1 Ghanaian student funding system

The government of Ghana, over the years, through various reforms, has shown its commitment to education at all levels, notably HE, in its efforts to develop middle and top-level HR (Acquah, 2021). Until the 1990s, HE was traditionally 'free of charge' in Ghanaian universities, where qualified students were entitled to free boarding, food, and accommodation. In 1987, Ghana introduced the cost-sharing student funding method, and since then, the costs of HE have been shared among the government, HE institutions, parents and students, donor agents, and recently, private sector participation in HE.

3.4.1.1 Functioning and challenges

From 1987 to 1989, the increased financial cost of HE resulted in the Ghanaian government considering several steps towards adjusting the financial structure of HE. These adjustments included expanding the role of private HE institutions, increasing the number of public universities, and introducing a cost-sharing financing model (Darves, Gao, Shen & Bawany, 2017).

As part of the implementation of the cost-sharing methods, the student loan scheme was introduced in 1988, under which Ghanaian students were enrolled to pursue approved courses and granted loans to assist them with the financing of their education (Darves *et al.*, 2017). The student loan scheme began under the management of the Ghana Commercial Bank, was moved to the Social Security and National Insurance Trust (SSNIT), and is now under the supervision of the Ghana Education Trust Fund (GETF) (Dhunpath & Munro, 2017).

The GETF provides funding support to the country's educational needs (Banahene, Kraa & Opuni, 2018) and is a public trust fund set up by the Ghanaian government in 2000. Its core mandate is to provide funding for the provision of education, from school to the tertiary level (Acquah, 2021).

SSNIT administers and sustains pension and other benefits by investing the funds contributed by its members. This investment fund is called the Student Loan Trust Fund (SLTF). The Trust purposefully contributes towards the student's loan scheme by investing some of its funds to generate interest for the benefit of its members. The interest charged on a loan is a subsidised rate and is linked to inflation. All student loans require a guarantor who must be a citizen of Ghana and a member of the pension fund (SLTF, 2015).

According to the Ministry of Education Report (2017), the Ghanaian government has increased the number of loans to students in 2017/2018 by 50%. The report further showed that the total budget for the Ministry of Education increased by GHC12.295 billion in 2018, GHC13.935 billion in 2019, GHC16.234 billion in 2020, and GHC17.723 billion in 2021. This

is an average annual growth rate of 13% in nominal terms between 2018 and 2021 and an average annual growth rate of 4,3% in real terms (Ministry of Education Report, 2021).

The operation of the SLTF loan scheme has had its fair share of challenges, including administrative difficulties and an abysmal recovery rate (Acquah, 2021). The student loan scheme, though heavily subsidised by the government, still leaves most students heavily indebted. The high rate of defaulters the scheme has recorded since its inception is a testimony to this (Darves *et al.*, 2017). The emigration of loan beneficiaries has been reported as an additional challenge (Kossey & Ishengoma, 2017).

Still, the loan scheme has remained the most reliable source of financial support for most HE students in Ghana. Furthermore, aggressive information and education campaigns on its benefits conducted by Ghana's SLTF have been very successful, culminating in involuntary loan repayments (Acquah, 2021).

The following section will discuss the SQ management measures of the Ghanaian education system and its student funding model.

3.4.1.2 Service quality measures for student funding in Ghana

The HE institutions in Ghana face significant competition in attracting full-fee paying students (Banahene *et al.*, 2018) as interest in quality tertiary education has grown considerably over the last decade (Kraa & Opuni, 2018).

As already described in the previous section, the SLTF is Ghana's student funding body, making HE more accessible to most eligible students undertaking accredited programmes in accredited tertiary institutions. To understand SQ from an SLTF perspective, its governance structures and modus operandi must be comprehended. The SLTF is a public service organisation under the Ministry of Education (Dary & Harvey, 2019), governed by a board of trustees. The board consists of distinguished individuals of backgrounds relevant to the business of SLTF. The essential responsibility of the board of trustees is the trust fund's corporate governance and strategic policy in realising its mandate (SLTF, 2019).

According to the SLTF annual report (2015), the functions of the board include the monitoring and appraisal of the operations and performance of the fund, ensuring accountability of the fund by defining appropriate procedures for its management and formulating policies to ensure quality outputs and fund administration.

In addition, the fund is also responsible for the monitoring and evaluation of its strategic goals. The monitoring and evaluation model of the SLTF involves the following (SLTF, 2019):

- Corporate goals are set to ensure milestones are reached and a reliable service is provided over the strategy period.

- All departmental, functional, team and individual targets aimed at creating a responsive environment willing and able to provide prompt service are approved.
- Senior management, departmental, functional unit, and zonal meetings are in place to ensure effective communication on strategic and policy matters.
- SLTF has an appraisal system for staff, which ensures the competence of staff.
- The achievement of corporate performance targets by managers are evaluated to ensure competence and reliability.

Although the SLTF board is independent, the role played by parliamentarians provides additional control over the management of the fund, and disbursements are subject to strict parliamentary approval (Darves, Gao, Shen & Bawany, 2017).

The Ministry of Education (MoE) has the overarching responsibility to formulate and coordinate education policies, set standards, and monitor and evaluate the implementation thereof. The MoE works to ensure that quality education is accessible for all Ghanaians, in order to support human capital and national development. As part of its quality assurance strategies, the MoE also performs the following actions:

- Initiates, reviews and advises government policies and plans for the sector;
- Undertakes such research as may be necessary for the effective implementation of the government policies;
- Evaluates, monitors and co-ordinates the implementation of sector policies and strategies by the state and non-state actors in education;
- Sets standards and provides strategic direction for delivery of quality and accessible education in the country;
- Mobilises and allocates resources for service delivery from the local and international partners;
- Provides the framework for the development and management of the HR for the educational sector; and
- Provides the framework for the effective and efficient system for database management for the sector.

The above synchronised and holistic approach to achieving objectives and ensuring quality service delivery makes the SLTF under the leadership of the MoE one of Africa's more effective schemes with a sound database system that involves students in the decision making (Dhunpath & Munro, 2017).

3.4.2 Kenyan student funding system

Student finance remains underdeveloped in Kenya, as in the case of the rest of the developing world, and its banks do not provide commercial student loans and exclude more than 60% of applicants (Jackson, 2017). Yet, enrolment in Kenyan universities has grown exponentially while many eligible candidates are still denied access (Jackson, 2017).

3.4.2.1 Functioning and challenges

In 1974, the independent government of Kenya launched the University Student Loans Scheme (USLS) to promote cost-sharing in education (Jackson, 2017). However, the USLS suffered problems of loan recovery due to lack of a legal basis, and consequently, in July 1995, the government of Kenya established the HE Loans Board (HELB) to administer the student loans scheme (Dhunpath & Munro, 2017).

The HELB is a state-owned corporation, and for the past two decades, the mandate of the HELB has been to source funds for lending and disbursing loans, bursaries and scholarships. The HELB is also responsible for the recovery of mature loans to establish a revolving fund from which funds would be available to lend to needy students (Moronge, 2017).

All students who receive loans are required to begin repayment after one year of completion of studies. Employers are also required to collect payments through salary deductions (HELB Act No.213A of 1995). While the student loan scheme in Kenya has a low rate of recovery, the HELB has relied heavily on recoveries from graduates mainly employed in government and public enterprises because these known entities are easy to reach (Dhunpath & Munro, 2017). In the past, several student loan programmes failed, but several recently introduced reforms in many African countries, including Kenya, have improved the management of their loan programmes (Jackson, 2017).

3.4.2.2 Service quality measures for student funding in Kenya

The HELB publishes a customer service charter, detailing the service standards that the public can expect when interacting with the board and its staff. This charter outlines the rights and responsibilities of the HELB and the procedure to follow if service standards are not met. It demonstrates their commitment to the public and reflects their commitment to excellent service delivery and fairness in financing HE in Kenya. (HELB, Service Charter, 2021).

To ensure customer satisfaction, the board has implemented a quality management system based on ISO 9001: 2015 (HELB, Service Charter, 2021). Through this, they declare their commitment to meeting customers' needs and strive to exceed expectations. They also claim to continually improve the quality of services and encourage feedback on their performance (HELB, Service Charter, 2021).

The board is mandated, among others, to regulate and assure quality HE by setting standards, providing guidelines, and monitoring compliance to achieve global competitiveness (Bailey, 2020). The board is further tasked with maintaining quality in service delivery, and where there are customer complaints, specific procedures are put in place by the Kenya Commission of HE (KCHE) for handling such complaints (Onen, 2015). Any service, including the HELB that does not conform to customers' expectations, may directly be reported to the KCHE. In their Citizen Service Delivery Charter (2021),

the Commission claims to be “committed to serving all customers with integrity, transparency and inclusiveness in accordance with Articles 10(2) and 232 of the Constitution of Kenya”.

The Commission’s mission statement is committed to ensuring increased access to sustainable quality HE through planning, quality assurance, coordination, resource mobilisation, and information services. In this pursuit, the Commission shall (KCHE, 2019:3):

- endeavour to comprehend customer challenges and requirements in order to provide credible and reliable services;
- strive to meet and exceed customer expectations and to provide a responsive service;
- ensure that quality objectives are implemented, monitored and reviewed regularly with the aim of providing a reliable service;
- align its quality management system with statutory, regulatory and ISO 9001:2015 requirements to ensure a credible system; and
- communicate the policy to all in the organisation, also ensuring it is reviewed for continued reliability and suitability.

It is evident from the above that Kenya has adopted an SQ management approach through the KCHE and that the HELB is very well regulated, administered, and managed within this SQ context.

3.4.3 Conclusion on student funding systems of developing countries

Based on substantial evidence, it has been established that education increases the rate of economic growth at a country level, which holds true especially for developing countries. The value of improving a country’s human capital as an essential pathway toward poverty reduction has also been illuminated. Thus, developing countries are encouraged to invest in the skills and knowledge of their human capital through expanding and improving the quality of their education systems.

In essence, the achievements of economic growth strategies are inextricably linked to HE, which is dependent on adequate and quality student funding support, especially in developing countries where poverty is more prevalent than in developed countries. Hence the importance of student funding SQ in developing countries.

The above discussions provided evidence of prominent SQ dimensions used to measure student funding service quality in developing countries. Table 3.2 below provides a summary of these dimensions.

Table 3.2 Service quality dimensions identified for developing countries

SQ DIMENSION	KENYA	AGENCY RESPONSIBLE FOR SQ	GHANA	AGENCY RESPONSIBLE FOR SQ
Reliability	√	SLTF, MoE	√	KCHE
Responsiveness	√	SLTF, MoE	√	KCHE
Communication	√	SLTF		
Competency	√	SLTF, MoE		
Credibility		SLTF, MoE	√	KCHE
Effective governance	√	MoE	√	KCHE
HR development	√	MoE		
Efficient IT and data management	√	MoE		

Source: Researcher

The following section will explore the South African governmental student funding scheme (the NSFAS), which is the focus of this study.

3.5 THE SOUTH AFRICAN STUDENT FUNDING SYSTEM (NSFAS)

South Africa is no different from the countries discussed above as it faces similar challenges in providing HE access to deserving students from low-income family backgrounds. Notably, both developed and developing countries establish independent statutory bodies, reporting to the HE authorities with the exclusive purpose of overseeing the quality of the whole system and the student’s higher learning experiences, which include the allocation of student funding.

With the focus on student funding in South Africa, this section will explore the history, background, and challenges of the NSFAS in the context of SQ.

3.5.1 Functioning

The post-apartheid era in South Africa has resulted in much analysis and theory about universities' challenges in an ever-changing society. The changes in society include social, economic, political, and cultural changes, which have a direct impact on the performance of the HE sector as a whole. Inarguably, the most pressing challenges facing the sector in the 21st century are funding and student access (HESA, 2014).

Naidoo and McKay (2018) articulate that when South Africa started moving towards becoming a democracy in the early 1990s, the problem of outstanding student debt was threatening the existence of particular HE institutions. Mechanisms to assist students, especially those from previously disadvantaged communities, were necessary. Therefore, the provision of additional financial aid to needy students was an effort from the government to create equal opportunities as well as access to HEIs to all South Africans, irrespective of race (Barbosa, Pires & Dwyer, 2018). Cloete (2016) argues that the provision of financial aid to all needy students affected the racial skewness in access to HE .

In 1999, the NSFAS was formally established by an act of parliament (Act No. 56 of 1999). The purpose of Act No. 56 of 1999 was to establish the NSFAS, and to provide the necessary the management, governance and administration thereof. The NSFAS was established to grant loans and bursaries to eligible students at public HE institutions, handle the administration of such loans and bursaries, and do the recovery of loans (NSFAS Act No. 56).

Therefore, the government conceptualised the NSFAS as a vehicle to address the rising student debt problem in HE institutions (HEIs) and give effect to the government's commitment to redressing the inequities of the past. The establishment of the NSFAS to allocate funds to deserving students has been a critical part of the government drive in achieving a higher participation rate among the country's poor students (NSFAS, 2018).

The NSFAS forms part of a holistic approach towards funding HE, illustrated in Figure 3.2 below. Government funding for the NSFAS does not flow directly to universities but is transferred via the NSFAS, the DHET, and the National Treasury. The NSFAS acts as an intermediary, or agent, to ensure that funding is allocated rightly to expand access to HE for academically able students from poor backgrounds (DHET, 2017). The central government grants are from the DHET, which has oversight responsibility. The NSFAS also receives funds from other government sources, such as the NSF and the Sector Education and Training Authorities (SETAs). In addition, it manages various bursary schemes for other government departments and donors (NSFAS, 2018). Figure 3.2 below illustrates the NSFAS funding sources.

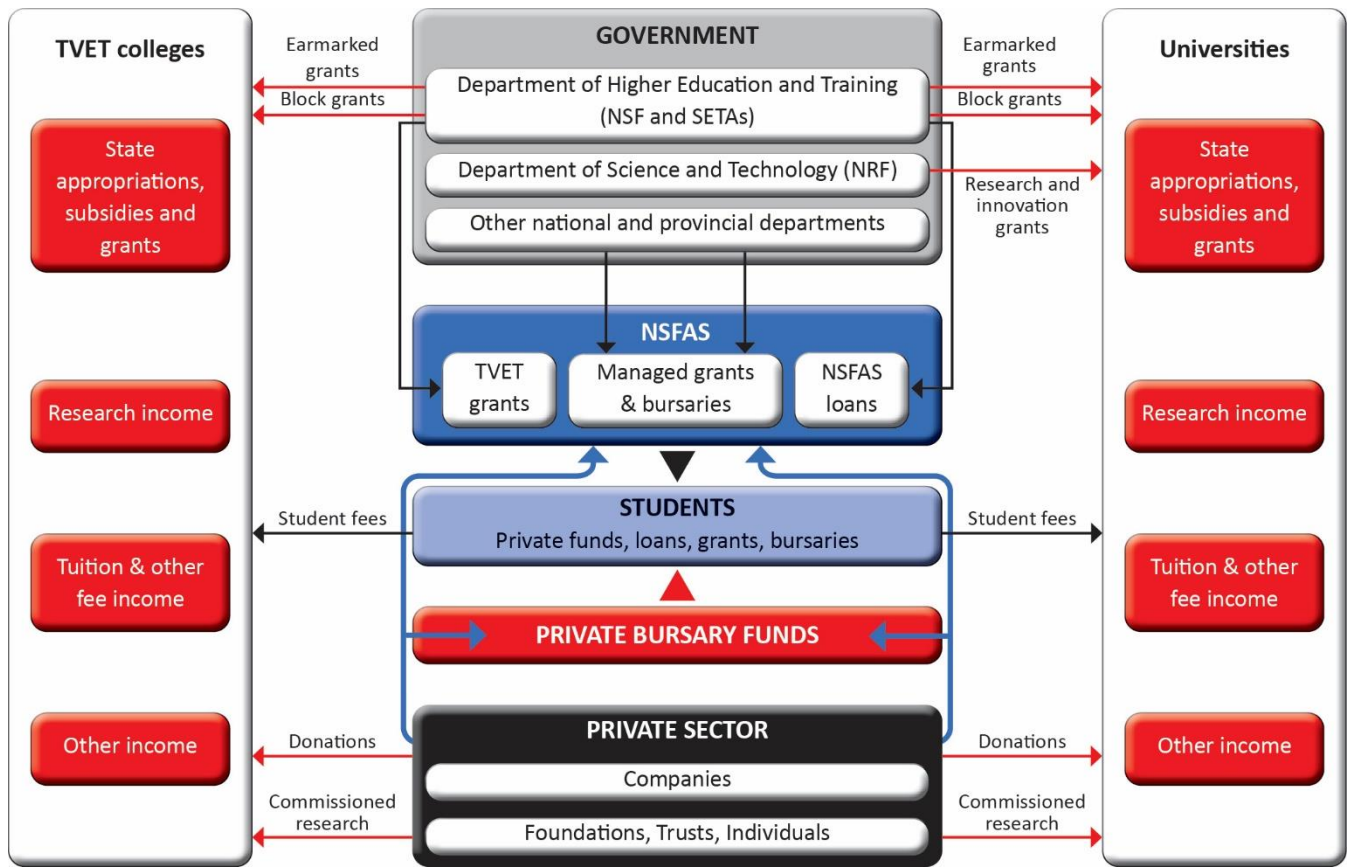


Figure 3.3 Funding model of the NSFAS

Source: Cornerstone Economic Research (2016)

The expansion of the HE system to produce mid- to high-level skills is an ongoing pursuit for the national government, and the NSFAS is key to achieving this goal. According to the DHET Annual Report (2020), the student headcount enrolments at universities, all of which are public HE institutions, were 1 085 568 in the 2018 academic year, including both full-time and part-time enrolments for contact and distance students. This is an increase in enrolments of 48 584 from the 2017 academic year, or differently put, a 4,7% growth.

The White Paper targets one million student enrolments in Community Education and Training (CET) colleges, 2.5 million in TVET colleges and 1.6 million in HE institutions by 2030 (DHET, 2020). This would imply a considerable funding allocation from DHET. Whereas the expanding HE system needs funding that is aligned with the realities of the country, government funding of HE in South Africa has been declining in real terms (Wangenge-Ouma, 2021). Universities respond by increasing tuition fees to fill the gaps, which aggravates the crisis of inequality in South Africa because it places a burden on those least able to manage (Wangenge-Ouma, 2021). This is further impacted by the poor management of State-Owned Enterprises (SOE) and the undeniable presence of fraud and corruption plaguing the government (Writer, 2021).

Currently, throughput levels are low. Sadly, the high drop-out levels in TVET colleges and universities indicate a broken and unequal education system (Amnesty International, 2020). The COVID-19 pandemic also had a negative effect on the HE system. While the ballooning student debt had already been a concern prior to COVID-19, the widespread economic hardship brought on by the pandemic, including a spike in unemployment, has left some groups, most notably students and their families, in even more precarious financial positions than before (King, Bennett & Monte, 2021).

Ngozo and Mtantato (2018) claim that South Africa has the worst basic education system of all middle-income countries. Spaul (2015) describes this unfortunate situation as the “poverty trap”, where the majority of poor children in South Africa are starting behind and staying behind. Also of note is that student failure is a “double-edged sword” for universities because they are penalised in terms of grant payments from DHET, and their students will not be awarded the NSFAS funds to pay for their tuition and accommodation when they fail.

The notion exists that the NSFAS must be restructured to ensure better management and monitoring of funds allocated to students (NSFAS, 2020). This evidently reflects on the current leadership of the NSFAS. Poor leadership fails to ensure the adequate management of the NSFAS as a national resource with an undeniable crucial role in the future of South Africa. There is currently a debate about whether the NSFAS system is currently effectively achieves its strategic objectives. The Parliamentary Monitoring Group “expressed serious concern at the state of the NSFAS and its management. They said it was not possible for its management not to have identified the challenges they now faced, and stressed that there needed to be consequence management” (PMG, 2018:1).

“Poor management and substandard SQ negatively impacts all the NSFAS stakeholders. In this regard, the PMG (2018) further reported that the NSFAS had failed the students due to their management and systemic issues, while all the stakeholders committed to working together to finding solutions to improve the lives of poor students.”

At the heart of the NSFAS challenges is inadequate governance, which does not instil confidence in the public (PMG, 2019). Quality governance refers to the integrated systems, processes, leadership and culture that are at the core of safe, effective, connected, person-centred service, which is also underpinned by continuous improvement (Peake, 2018).

From the above, it is clear that the NSFAS faces multiple SQ management challenges. The following section will focus on these challenges.

3.5.2 NSFAS challenges

Goyayi (2021) declares the NSFAS irreparable in its current state. Several reports and statements exist (from as early as 2009) regarding the NSFAS’s ability to provide quality services to its stakeholders. During a session of the Parliament

Monitoring Group (PMG) in 2019, the Minister of DHET, Dr Nzimande, highlighted several areas in which the NSFAS continues to confront challenges. Yet, these concerns are still relevant in 2021. The challenges mentioned were (PMG, 2019:1):

- “Leadership and management
 - The capacity of management and leadership to ensure that the entity meets its mandate in terms of the NSFAS Act.
 - Weak service leadership and a lack of service operations design and service management.
 - Failure of leadership and management to adequately provide oversight and manage financial and performance reporting.
- Failure of management to develop an effective strategy to collect all the revenue due to the NSFAS of loans provided to students prior to 2018.
 - The major weakness of the NSFAS is the inability to recover the disbursements made by the scheme. Since inception, the NSFAS has provided over R40.3 billion to assist students (who have since graduated).
- Inefficiencies in the administration of funding.
 - Inadequate measures to improve the administration of donor funding take significant time to bear fruit, to the detriment of eligible students.
- The inability of the NSFAS to raise funds as per its mandate.
- Limited HR and required expertise and skills. The NSFAS has not been able to ensure that adequate and skilled resources were employed, which has put the operations of the NSFAS at considerable risk.
- Compliance with relevant legislation and lack of internal controls and policies to govern its operations provide opportunities for fraud.
- The NSFAS has not developed supportive relationships with its stakeholders.
 - One of the main challenges raised by the universities and TVET colleges were related to the information technology (IT) systems’ integration and capacity of the NSFAS.”

The most prominent and damning report identifying challenges of the NSFAS is the Ministerial Committee on the Review of the NSFAS report from DHET, identifying several weaknesses that impact negatively on the operations management of the NSFAS (DHET, 2009). This was followed by the report of the Commission of Enquiry into Higher Education and Training (2016), of which the findings were discussed in Chapter 1. Although these reports were drafted twelve and six years ago, the current systemic challenges of poor leadership, governance, information technology, service operations, operations management, and financial control are still prevalent today. Therefore, the Ministerial Committee on the Review of the NSFAS report mentioned above echoed the statements made by the Minister and found weaknesses in terms of:

- Governance
- Leadership and Management

- Operations management
- Administration
- Financial management
- Marketing and communication
- Academic support and throughput
- Information technology systems

From the above, it is clear that various challenges at the NSFAS are impacting severely on its ability to provide quality services to its stakeholders. The continued concern about the effectiveness of the NSFAS system from various role players and the apparent lack of effective operations management and service delivery, as seen from the above, has caused a public outcry for the system to change. Since the DHET report in 2009, it has been evident that the system is inefficient and ineffective, has capacity issues, slow turnaround time, delays in processing applications and confirmation, needs upgraded information technology, and faces many other challenges such as its inability to recover loan funding owed by students up until 2018. The scheme has only managed to recover R4.6 billion of the R21.3 billion owed by students (Bronkhorst & Michael, 2017). This is mainly due to poor system design, and the poor prioritisation thereof.

In short, services delivery, operations management and the quality of service to students have suffered since the inception of the NSFAS. The above findings echo the experiences of the general public and stakeholders and the institutions of higher learning and students. There appear to be hurdles to ensuring that student funding is equitable and efficient, and SQ reforms are necessary through public scrutiny participation, including research (Cloete & Van Shalkwyk, 2021).

The following section looks at what the NSFAS has implemented to date to mitigate the SQ aspects that seemingly made the organisation ineffective and inefficient.

3.5.3 The NSFAS service quality measures

The theoretical SQ framework derived in Chapter 4 is based on the NSFAS system dimensions for excellent service delivery and student-centred SQ dimensions with respect to processes for behavioural SQ dimensions and SQ disciplines. This section focuses on the specific dimensions from the external customer perspective based on the DHET (2009) report with respect to a new administrative model introduced by the NSFAS in 2014. The model, 'The student-centred model' (discussed in Chapter 1) was introduced after the 2009 report for managing and administering the NSFAS funds. The model shifted the responsibility of administering funding from institutions to the NSFAS (Cornerstone Economic Research, 2016). The following are the basic dimensions of this model:

- The NSFAS itself manages the allocation process, from the online application stage through to the funding decision.
- Recipients of funding are informed by the NSFAS of the allocation of funds prior to registration.

- To avoid duplication, applicants apply online and only once, in respect of their selected course of study.
- In terms of lead-time discipline, allowances for applicants are paid within 48 hours of approval.

Re-application for returning students are not required, which eliminates administration time and costs and improve responsiveness.

Unfortunately, the model was too isolated and many factors, such as the broader NSFAS system itself and the behavioral dimensions of SQ with respect to empathy, responsiveness, personal communication and respect, did not bring the necessary improvements. Despite this intervention, SQ still suffered (as discussed in section 1.2), and the new centralised application system was declared as a flop, since it excluded students from the funding decisions, most notably 50 000 students from UNISA (Mahlati, 2018). Mahlati (2018) raises further challenges of the centralised system, which include severe delays in confirming students, data integrating challenges (information technology), and ineffective disbursement of funds. Heher (2017) also examined the centralised system and noted the following concerns by stakeholders, presented in Table 3.3 below:

Table 3.3 Concerns about the new centralised system of the NSFAS and affected service quality dimensions

CONCERNS RAISED	RELEVANT SQ DIMENSION
The inability of stakeholders, especially students, to contact the NSFAS and get a proper response.	Responsiveness
Slow processing of applications.	Responsiveness
Late disbursement of funds.	Responsiveness
Inadequate communication with stakeholders.	Responsiveness
Information technology and data challenges.	Assurance
Governance challenges.	Accountability
Duplication errors.	Assurance

Late payment of allowances.	Responsiveness
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Evidently, several common challenges remained, which indicates that since its inception in 1991, the NSFAS has been struggling with providing quality service to its stakeholders. To date, these problems have not been adequately addressed. There is a clear overlapping of the concerns presented above and the SQ dimensions for students depicted in Table 3.5 below.

Government intervention was imperative to improve SQ and address the systemic challenges, including leadership and governance. Therefore, the Minister of DHET placed the NSFAS under administration in 2018 (Richie, 2018). Being under administration meant the appointment of an administrator who took over governance, management and administration and the day-to-day operations. This is a clear indication that the NSFAS was unable to provide adequate and quality management of service to its stakeholders. However, it seems that this had been a fruitless exercise, costing the taxpayer a large amount of money, as the newly appointed board of the NSFAS indicated that they would review decisions taken during the time of the former administrator (Maqhina, 2021). Yet, the decisions by the administrator were made to ensure that the organisation is institutionally redirected such that it is fit for purpose, also looking at issues related to operations management and systems (information technology) to deal with inefficiencies (Maqhina, 2021). However, the chairperson of the board indicated that the new management was committed to good governance and is in the process of developing a strategic framework to deal with the challenges (Maqhina, 2021).

3.5.4 Specific SQ dimensions for the NSFAS

In Chapter 2, two categories of dimensions were discussed with respect to system requirements as benchmarked against the BPEF and HE industry specific SQ dimensions from a student perspective. With reference to Table 2.2, generic SQ dimensions were identified as well as refined in Table 2.3. Additional industry-specific (HE) SQ dimensions were introduced and public sector SQ dimensions applicable to HE were identified in Table 2.5. In this chapter, Table 3.1 and Table 3.2 provide a summary of critical SQ dimensions for developed and developing countries respectively. Subsequently, a summary of SQ dimensions related to reported challenges of the NSFAS was provided in Table 2.7 (macro level), and a summary of specific SQ dimensions for the NSFAS related to the BPEF, as shown in Table 3.4 below. These dimensions have (on macro level) proved to be universal, as eluded to in the discussions in sections 3.3 and 3.4 of the SQ measures taken by developed and developing nations in their SQ management of governmental student funding. The aforementioned, together with the SQ dimensions identified for students (micro level) in Table 3.5 and specific SQ dimensions in Table 2.4 (identified from the reports on the efficacy of the NSFAS, discussed in section 3.5.2), will form the basis for the development of the theoretical SQ management framework to be discussed in Chapter 4.

Table 3.4 SQ dimensions for the NSFAS system that relates to SQ dimensions of the BPEF

DIMENSIONS (also related to the BPEF at a macro level)	IMPORTANCE TO SQ MANAGEMENT
Governance	<p>From a governance point of view, a public entity (the NSFAS) has a corporate responsibility towards the public since it is funded by public money. It needs to show that the trustee acted in the interests of the entrustor or beneficiary, but also to account financially for the money entrusted (Knights, 2021). According to Pauw, Woods, Van der Linde, Fourie and Visser (2018), public institutions (the NSFAS) have no reason to exist other than to render quality services to the people (students), and no other agenda than service is legitimate. “Therefore, the macro funding principles embedded in the allocation of financial aid to students are cost-sharing, efficiency, and quality, and education as a public good” (Motala, 2017:26). The data indicate that the NSFAS have several governance challenges in this regard (DHET, 2009; NSFAS, 2020).</p>
Leadership	<p>In the context of services, the efforts of leaders to maintain and enhance employee SQ are vital to organisational performance (Su, Cheng & Wen, 2019). Leadership commitment is a critical success factor that forms the framework for implementing TQM in the education sector (Doney, 2019). Its recorded that the NSFAS has systemic challenges which include responsive and responsible leadership (NSFAS, 2020).</p>
Management	<p>Managers must believe that, in the long term, quality is the single most important factor affecting an organisation’s performance relative to its competitors (Slack & Brandon-Jones, 2018). To survive and grow in this dynamic environment requires a purposeful management attempt from the top management. This attempt is known as strategic management and can be used by all enterprises, institutions, and associations (Amos, Davis, Hamann, Neuland & Jansen Van Rensburg, 2019).</p>
Administration	<p>SQ matters most when the community rate the government’s ability to provide services and the administrative process is the dominant driver of public trust. Both quality and administration processes have significant effects on judgments about the government’s overall performance (Van Ryzin, 2015). Low administrative costs and fiscal efficiency reduce bureaucratic costs and increase human capital investment. By contrast, complex administration processes are restrictive (Heher, 2017).</p>
Skills and expertise	<p>Luu (2019) views human resource management (HRM) and the provision of skills, expertise, and knowledge as the most effective tools to promote SQ behaviours among public servants. Service-</p>

	<p>oriented firms view service employees as a source of competitive advantage and are very committed to investing in personnel training and the acquiring of skills and expertise to improve SQ (López, Solís, Castañón & López, 2017). “An optimal service is the result of several integrated factors related to individual service, employee competencies and organisational strategies that suit appropriate skills” (Pakurár et al., 2019: 6).</p>
Financial management	<p>The financial aspect of SQ refers to the organisation’s profit, the effectiveness of financial management, the achievement of financial goals, and the effectiveness of financial measures (Pakurár et al., 2019). Public funding is used to the benefit of serving citizens, should never be wasted, and its expenditure must be appropriate and effectively controlled (Pauw et al., 2018). Financial management is a mechanism for a government to demonstrate its performance, and weaknesses in controlling expenditure reflect poor service delivery and ultimately negatively affect the local economy (Shuhada, Masdiah & Bakhtiar, 2017). The NSFAS received a Non-Compliance with Laws and Regulations (NOCLAR) notice, indicating serious financial management deficiencies. This notice also resulted in the placement of the entity under administration in 2018 (Richie, 2018).</p>
Communication	<p>Clear, open and respectful communication must exist between clients and staff at all service levels. Clear communication of role expectations, responsibilities, and performance standards must be provided to all staff, who must be held accountable for meeting these expectations (Peake, 2018).</p>
Stakeholder relations	<p>King IV (2016:9) states, “In order to know and understand the legitimate and reasonable needs, interests and expectations of an organisation’s major stakeholders, management needs an ongoing relationship with those stakeholders. Understanding stakeholders’ expectations will significantly assist the executive to develop a better strategy”. Furthermore, according to Gover, Loukkola and Peterbauer (2019), becoming a student-centred HE institution requires an integrated stakeholder approach, ultimately providing students with a satisfying education experience and a return on investment. Singh and Singla (2018) indicate that being client-centred or stakeholder orientated entails a positive mental attitude and an ethical stance. It is also a skill set. Therefore, professionals must be adequately trained and also understand their stakeholders.</p>
Information technology	<p>King IV (2016) recognises technology as a viable source of competitive advantage to enhance the intellectual capital of any organisation. It further states that information and technology should be managed to support the organisation’s strategic objectives.</p>

Table 3.5 below comprises the SQ dimensions for students and their relevance to the NSFAS management.

Table 3.5 SQ dimensions for students

DIMENSIONS (at the micro level)	RELEVANCE TO SQ MANAGEMENT
Timely responses (applications and queries)	According to Dirkse van Schalkwyk & Steenkamp (2016), the service economy in developing countries is concentrated, among others, in information technology. Advancements in technology assist service providers in improving their SQ through reducing transactions time, reducing errors while serving customers, and responding to customers timeously, hence gives customers a good impression of the service provided, which in turn improves the overall quality of service (Almomani, 2017).
Accuracy of systems and data	Providing correct financial aid to the right students at the right time requires accuracy of systems and data, which is an undeniable flaw of the NSFAS system. The continued poor data architecture results in poor student and fraud management, material disbursement errors, and ineffective fund administration (NSFAS Strategic Plan 2020–2025).
Timeous disbursement of funds	The demand for effective and timeous allocation of financial aid can be assumed to be a function of broader demand in the economy, especially if funds are regarded as essential for survival, such as meals and living allowances. This needs public administration efficiency to clear funding and disburse timeously (Heher, 2017).
Communication	The strong and, at times, exclusive emphasis in the public management discourse on performance as the key to satisfying citizens (students) should pay attention to providing clear communication, ensuring openness and transparency (Van Ryzin, 2015).
Support service	“A focus on equity and redress, without support for students who come poorly prepared from the schooling system, has negative implications for quality, limiting the production of high-quality graduates with required knowledge, competencies and skills” (Motala, 2017:15). Heher (2017) also reports that it is unlikely that university throughput will be successfully increased without additional academic support.

It is evident from the above that the SQ dimensions for both the NSFAS system and students who are the recipients of the funds are crucial for the effective and efficient management of SQ at the NSFAS. These will be discussed further in Chapter 4 with the presentation of the theoretical SQ management framework for the NSFAS.

3.6 CHAPTER CONCLUSION

This chapter focused on the need for student funding, international funding systems, the NSFAS, and specific SQ dimensions for the NSFAS with respect to (1) system dimensions and (2) dimensions from a student perspective.

There is no doubt that student funding schemes worldwide serve a purpose by creating opportunities for access and increasing the retention of needy students in HE. Yet, it is evident that no government has solved all the problems associated with student funding. When the SQ challenges faced by a number of countries (developed and developing) in the allocation of their governmental student financial aid were explored, it became evident that common, cross-cutting challenges exist, including inadequate funding, poor management, administrative weaknesses, and weak policy and legal frameworks, all impacting on the ability to provide quality services to stakeholders.

Specific to Africa, corruption has been identified as one of the additional challenges confronting student funding schemes. Competence levels is a further point of concern, indicating that top managers, administrators, and employees of most student funding schemes in Africa are not professionals trained in disciplines relevant to student financing.

Upon analysis of the NSFAS, specific SQ dimensions related to the NSFAS as organisation (macro level) and dimensions for students (micro level) were identified. As long as the demand for HE continues to rise, government-supported student funding is likely to remain a growing phenomenon, especially in Africa. A clear legislative framework, policies, and SQ management practices are crucial for these schemes to be efficient and effective. The improvement of the SQ of the NSFAS will therefore undoubtedly make a positive contribution to its stakeholders. Hence the relevance of this study.

The next chapter will utilise the SQ dimensions identified in this chapter in providing a theoretical SQ management framework for the NSFAS, based on the BPEF often used in TQM of service organisations.

CHAPTER 4: THE THEORETICAL SERVICE QUALITY FRAMEWORK

4.1 INTRODUCTION

The previous chapters entail the secondary research phase concerning a literature review and concepts of SQ and governmental student funding systems. This chapter will highlight the core aspects of broad systemic SQ dimensions (macro level) and specific student SQ dimensions (micro level). The primary outcome of this chapter is the development of a theoretical SQ framework for the NSFAS, utilising the results from the secondary research phase. This theoretical SQ management framework was tested and measured through stakeholder engagements in the data collection phase, to ultimately develop a conceptual SQ management framework for the NSFAS.

With reference to the research problem, incremental adjustments will not suffice, given that the required re-engineering of the NSFAS implies a holistic and comprehensive approach. Therefore, the development of the theoretical framework is based on the collation and synthesis of existing research. Given the SQ concepts (Chapter 2) and the NSFAS challenges and gaps in the system discussed in Chapter 3, the theoretical framework focused on two main areas, namely (1) on macro level the SQ management concerning the system and organisational excellence (see Table 4.1), and (2) on micro level the fundamental process components for student SQ, discussed in section 4.4.

The implementation of any SQ framework for the NSFAS can never be a mere add on, not only because of the need for re-engineering, but also owing to its integrated nature. Although the NSFAS consists of different sub-systems from other departments or institutions, the NSFAS must be addressed as an organisation. Regardless of the complex make-up of this entity, it must be re-engineered by leadership to make it manageable for excellence and SQ. Goetsch *et al.* (2021) inform that managing quality and improving its standards can be seen as a source of organisational excellence. Nobody can expect excellent outcomes such as excellent service delivery without organisational excellence.

Alabduljader (2018) is one of many authors who emphasise the strategic importance of SQ for sustaining and improving the HE sector in particular. In general, the goals of SQ management are to improve the quality of services and operational efficiency and eventually provide superior organisational performance (Goetsch *et al.*, 2021). Any organisational performance is underpinned by fundamental strategic determinants, which provide the foundation for organisational excellence (Farzadnia, Hosseini, Mandra & Riahi, 2017).

The process of developing a preliminary theoretical SQ framework for the NSFAS required the identification of the applicable fundamental system dimensions for SQ required for management and organisational excellence as well as the SQ dimensions for students. Hence, the chapter outline, presented in Figure 4.1 below, is as follows:

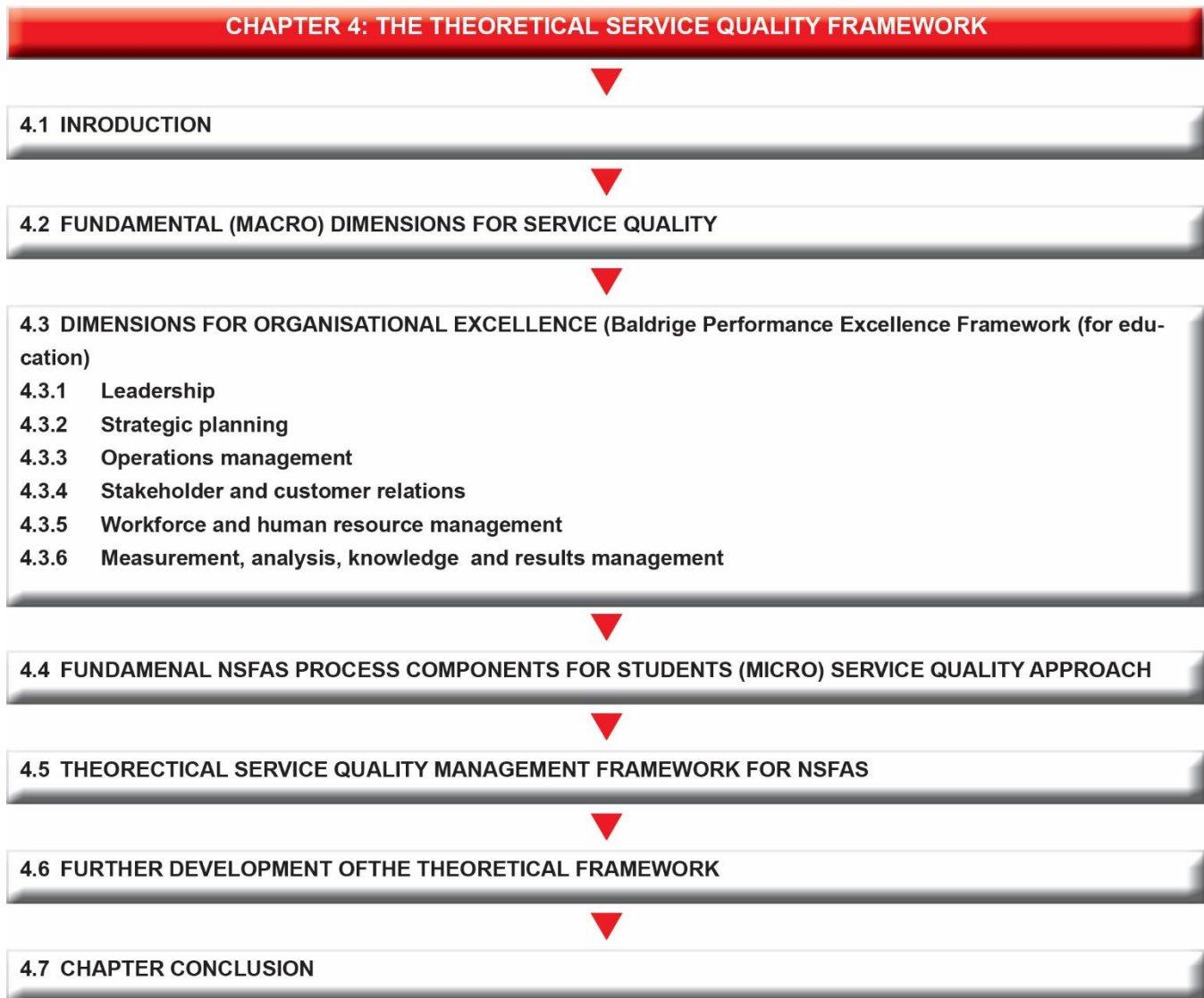


Figure 4.1 Layout of Chapter 4

Source: Researcher

4.2 FUNDAMENTAL SYSTEM DIMENSIONS FOR SERVICE QUALITY: MANAGEMENT AND ORGANISATIONAL EXCELLENCE (MACRO LEVEL)

It is generally accepted that excellence models provide potential benefits for organisations to enhance service delivery and performance excellence (Bailey, 2020).

Organisation quality, quality of the system, and organisational excellence precede good service delivery. This is therefore the priority before day-to-day SQ management on the micro-level can occur. Since a holistic re-engineering is required for the NSFAS, a holistic model was used as a benchmark. For the last 27 years, numerous experts have used the Baldrige performance excellence criteria as a global standard for organisational success, leadership theories, and practices (Lawrence & Hammoud, 2017). The BPEF for education was developed in the USA in the late 1980s (Oakland, 2020). The success of the Baldrige programme in stimulating change also led to its application in other significant sectors requiring transformation, such as business and non-profit organisations, health care and, notably, that of education. Bailey (2020) suggests that the Baldrige model is most relevant to the education sector. Baldrige has a simple purpose, which is to provide a framework to assist a particular organisation, no matter its size or type (business, non-profit, education, government, healthcare, even manufacturing, service firms, small businesses, etc.). It focuses on knowing and understanding the critical aspects of managing and performing as an organisation. It is an integrated performance management framework the whole organisation engages with to improve overall performance and encourage a strive towards excellence in either product or service delivery (Hobcraft, 2019). Figure 4.1 below presents the BPEF. Looking at the Baldrige Framework with more of a systems perspective is clear that a large percentage or most of the criteria questions begins with “How?”. The below systems and processes are the enablers of excellence. This is because everything is a process or at least a part of a process.

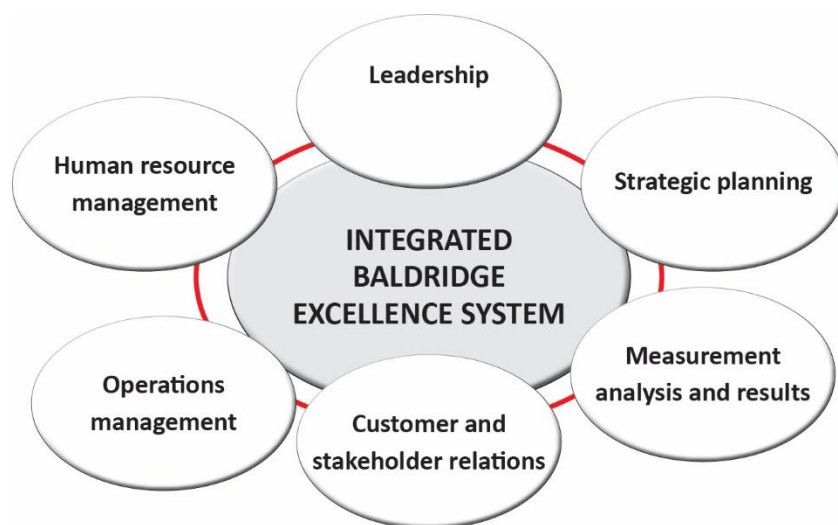


Figure 4.2 Baldrige performance excellence framework (for education)

Source: Adapted from the Baldrige Performance Excellence Program, 2021; 2021 – 2022 Baldrige Excellence Framework

Each process in the BPEF is a core process designed and updated using knowledge gained from many assessments of public and private sector and education criteria users worldwide (Bailey, 2020). However, the best processes in the world are of

no use unless one can gain their acceptance and implement them. The key is to replace the core of the existing processes, which are not capable of best performance with best practice core processes. This allows for the preservation of everything that works well, everything important to success, the culture, and everything the organisation are already the expert in.

4.3 THE DIMENSIONS FOR ORGANISATIONAL EXCELLENCE AS DEFINED BY THE BALDRIGE PERFORMANCE EXCELLENCE FRAMEWORK (FOR EDUCATION)

The Baldrige guideline is used as a benchmark for the transformation of the NSFAS system for excellent service delivery. As defined by the Baldrige programme, the criteria (dimensions) used to manage SQ in any organisation offer an organisation-wide perspective to optimise the entire system instead of focusing on identified areas of excellence (Bailey, 2020). Baldrige is further based on core values and concepts, which form the foundation for integrating actual performance and operational requirements in a results-oriented framework (for service-driven quality) that creates the basis for action, feedback, and ongoing SQ (Bailey, 2020).

Six dimensions were identified from the earlier section (Figure 4.2), which merely serves as a guideline and a broad point of departure for this study. Some of these dimensions were renamed in line with the NSFAS internal environment and organisation wide approach to SQ management. These dimensions are result orientated and represent all of the components of a quality management system. They provide a systems perspective, in other words they look at alignment and integration across the organisation. Each one of these dimensions are briefly discussed below.

4.3.1 Leadership

It has been illuminated that the NSFAS will need exceptional leadership to become an effective service operation within a complex political environment (see sections 2.3, 2.4, 3.5.2, 3.5.4 and Tables 3.4 and 3.5). The literature widely acknowledges that leadership style affects employees' attitudes, behaviour, and values, as well as the organisational culture (Mackey, 2020). Therefore, the driving force for superior SQ is leadership and senior management leading the entire service operation. Leadership requires senior management to sustain the organisation as a governance system by fulfilling its legal, ethical, and societal responsibilities (Mackey, 2020).

In theory and practice, the primary roles and responsibilities of the NSFAS leadership are the provision of guidance and direction to set policies and to optimise the organisational resources (Mackey, 2020). This is underscored by Stander

(2017) who suggests that service delivery leadership in HE needs a more formal and permanent quality management organisational structure (or system) with quality methods and processes.

Service leadership is more complex in a diverse country such as South Africa, where differences occur between individualistic and collectivist cultures (Stander, 2017). Therefore, a narrow view of SQ cannot suffice for optimising the NSFAS SQ management. Management needs to employ a holistic approach to SQ or service leadership (Dirkse van Schalkwyk & Steenkamp, 2016). The important SQ management aspects are discussed below.

4.3.2 Strategic planning

Any institution needs a strategy to remain relevant and sustainable. Top management of the NSFAS will thus require strategic planning by designing objectives and defining a work path to obtain those objectives (Oakland *et al.*, 2020). This exercise concerns the future, accurately anticipating and planning for environmental situations facing the organisation, and estimating future circumstances (Goetsch *et al.*, 2021). Strategic analysis, which is concerned with attempts to understand the organisation's strategic position, consider the environment it operates in, and judge how this environment can affect the organisation and its stakeholders, is part of the overall management process (Aguoru, Umogbai & Ozowa, 2017).

Whether a private company or a public sector entity such as the NSFAS, understanding the needs of the customers or stakeholders of an organisation is part of strategic planning (Miller, 2017). Concerning serving the public sector, public organisations should make appropriate decisions to manage limited resources towards increasing and improving services for a significant gratification of citizens (Miller, 2017).

4.3.3 Operations management

As noted in sections 2.3 and 2.4, this dimension may be regarded as the most important in adding value to the public sector where excellent service operations managers are indispensable. The operation strategy refers to the decisions and actions planned in addressing the entire operations to contribute and support the main performance objectives such as speed, cost, and quality, among others. Moreover, it supports the organisation's business strategy, and it synchronises the function of the different operations of the business to achieve success, and therefore, operational performance (Slack & Brandon-Jones, 2018). Operational performance of an organisation measures the standard or prescribed indicators of productivity, capacity utilisation, effectiveness, efficiency, process and response time, waste reduction, and regulatory compliance (Slack & Brandon-Jones, 2018). Furthermore, the operation strategy includes strategic decisions and actions that design the operations' role, objectives, and activities (Slack & Brandon-Jones, 2018). Thus, the operational purpose is one component of the operation strategy, which usually refers to cost, quality, delivery, and flexibility. The operations

parameter in HE services indicates how the organisation designs, manages, improves, and innovates its services and processes and improves operational effectiveness, aiming to deliver value to students and achieve ongoing organisational performance results (Baldrige Performance Excellence Framework, 2021).

4.3.4 Stakeholder and customer relationships

With today's knowledgeable and epochal society, the public sector needs to be in partnership and active engagement with other entities of the public sector and the public as their primary stakeholders. Hence, concerning stakeholder relationships and the challenge of multiple stakeholders (see Figure 4.3), the NSFAS must operate in closer contact with those in need of student funding and those who contribute to the process of student funding.

Stakeholders have different needs and expectations from their respective service providers, which is no different for the HE sector. Therefore, it is essential for all the HE sector institutions to identify their stakeholders, as their engagement with these stakeholders will determine their success (Singh & Singla, 2018). Stakeholder engagement has become a norm in HE governance, particularly regarding quality, as the diverse experiences and expectations of various stakeholder groups are expected to contribute to a more effective and comprehensive quality system (Beerkens & Udam, 2017). The topic has generated academic interest over the past years, and according to Lytinen, Kohtamäki, Kivistö, Pekkola and Hölttä (2017), the diversity of expectations is currently one of the critical challenges that quality assurance agencies face, especially in HE institutions. Setting expectations for organisational performance focuses on creating and balancing value for students, other customers, and stakeholders (Hobcraft, 2017).

Ensuring this ongoing success requires the management of uncertainty in the environment and balancing the demands of stakeholders with the organisation's and stakeholders' needs to invest in long-term success (Baldrige Performance Excellence Framework, 2021). In its pursuit of sustained growth and performance, leadership requires a strong future orientation and a focus on long-term commitments to key stakeholders (Baldrige Performance Excellence Framework, 2021).

The NSFAS has several primary stakeholders (see Figures 1.2 & 4.3) it needs to account to in terms of the standard of service delivery.

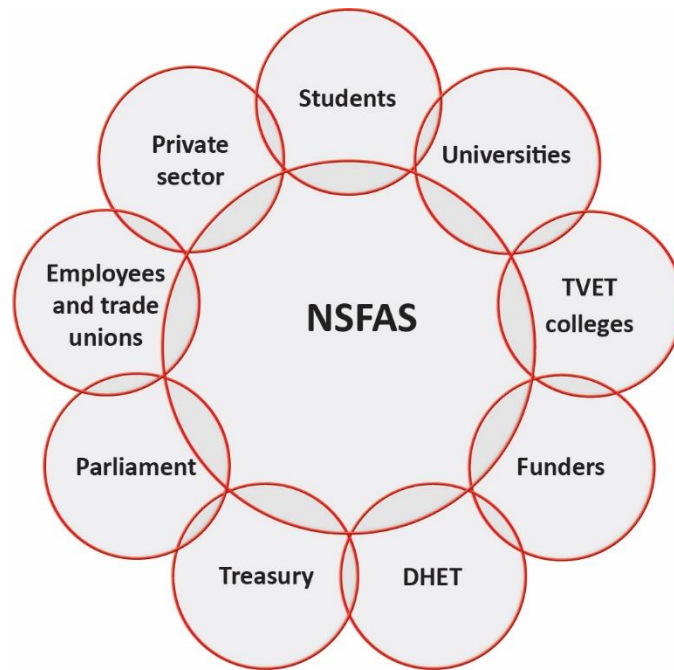


Figure 4.3: The NSFAS stakeholder model

Source: Adapted from the NSFAS strategic plan 2018–2020 (2018:14)

4.3.5 Workforce and human resource management

All the theory of good human capital management or people management is in vain with the artificial empowerment of HR by appointing or tolerating incompetent staff. The NSFAS cannot be expected to be a flagship organisation providing service excellence without the necessary competence and operations design. The way in which an organisation’s HR are managed has a profound impact on the effectiveness of its operations function (Slack & Brandon-Jones, 2018). Since performance in organisations is largely dependent on their HR (Bambale & Goni, 2017), human resource management (HRM) is argued to be a significant factor that plays a critical role in maintaining business success (Wärnich, Carrell & Elbert, 2014). In similar fashion, the behaviours of employees can determine the achievements or failures of organisational objectives, no matter how well constructed. In this regard, HRM also plays a vital role in affecting service delivery and, subsequently, organisational performance (Slack & Brandon-Jones, 2018).

In general, citizens have increasingly demanded highly skilled and competent public servants who provide quality services (Luu, 2017). Therefore, the management of public organisations should lead public employees to effectively engage in service behaviours within and beyond their standard role requirements (Luu, 2019). HRM is seen as one of the essential tools to promote service-oriented behaviours among public servants (Bosire, Moses & Evans, 2017). The success of an HE system, just like any organisation, depends primarily on the people it employs, on their competence, commitment, and motivation to perform and achieve the institution’s mission, goals, and tasks (Rudzka, 2018). Differently put, an

organisation's success depends on engaged HR who are committed to purposeful work, adequate organisational direction, the opportunity to learn and obtain skills, and accept accountability for performance (Bailey, 2020).

4.3.6 Measurement, analysis, knowledge and results management

As noted, to measure is to know. Applying different tools and techniques and measuring the quality of all processes that make a coherent whole can significantly affect the quality of service in all areas of the organisation (Prentkovskis, Erceg, Stević, Tanackov, Vasiljević & Gavranović, 2018). A critical aspect of quality assessment is asking an organisation to explain how it measures and analyses data, manages knowledge to support essential needs of information, supports the development of strategy, provides a valuable basis for performance measurements, and tracks progress on achieving strategic goals and objectives (Baldrige Performance Excellence Framework, 2021).

Since quality and performance excellence is vital for any organisation (Bailey, 2020), it is essential to know how to measure, analyse, and utilising the results to improve organisational performance. Data and information from performance measurement result in fact-based decisions that set and align corporate directions, resource allocation, critical process development, and organisation structure (Baldrige Performance Excellence Framework, 2021). An integral part of delivering quality services is the management of knowledge, which is described by Girard and Gerard (2015:6) as a “trans-disciplinary approach to improving organisational outcomes and learning through maximising the use of knowledge. It involves the design, implementation, and review of social and technological activities and processes to improve the creating, sharing, and applying or using knowledge.”

Knowledge management further includes the management of organisational information and information technology infrastructure. This forms part of knowledge resources management that encourages a collaborative and integrated approach to creating, capturing, organising, accessing, and using information assets (Girard & Gerard, 2015).

Setiawan and Purba (2021) emphasise that organisations need to assess and improve their performance and become more sophisticated about aligning all processes to achieve desired results. Evidently, this holds true for the NSFAS.

The summary of many interactions between variables is a complex process. There is, therefore, a saying that the outcome is the actual quality of the process. Good resources and good intentions are not sufficient to win the game. Operations managers usually measure inputs and outputs, and some only focus on and measure outcomes during performance appraisals. Paramount for service delivery, however, are the performance results measured by both the internal customer and the external customer, who, with reference to the NSFAS, are the NSFAS leadership and students respectively. To be

honest and accurate about results during audits, reviews and reflection sessions is a sign that management is serious about results and continuous improvement.

Results provide vital information for analysing and reviewing organisational performance, demonstrate the use of organisational knowledge, and provide the basis for customer-focused results and budgetary and financial results (Baldrige Performance Excellence Framework, 2021). Therefore, the final overarching parameter should address how the NSFAS views its performance results with regard to leadership, strategic planning, operations management, stakeholder relationships, HR, and its analysis of performance and knowledge management since the organisational performance results are contingent on the outcomes achieved from these six dimensions (Setiawan & Purba, 2021).

4.4 THE NSFAS FUNDAMENTAL PROCESS COMPONENTS FOR STUDENT SERVICE QUALITY (MICRO LEVEL)

With the NSFAS SQ system for excellence in place, one can focus on the practical day-to-day management of specific SQ dimensions from a student perspective. Section 4.2 and 4.3 referred to the cyclic process that is generated when an educational organisation (such as the NSFAS) provides better services to the students (micro level) which motivates them to participate in the entire education process, which, in turn, improves the quality of the education outcome. Therefore, within the context of an attempt at re-engineering and enabling the NSFAS, utilising specific SQ dimensions for student funding (micro level), the focus of this section is the practical management of the SQ dimensions of students. Input-output processes concerning behaviour towards students (and stakeholders) and disciplines needed to realise excellent service delivery will be highlighted.

The practical processes of materialising SQ are inherently part of operations management (process management). A well-designed NSFAS service operation will contain particular processes to ensure performance that is in line with the customer's expectations. As noted earlier, this will include specific disciplines and tangibles required by the customer. Examples of expected behaviour relate to SQ dimensions such as respect, empathy, communication and responsiveness, whereas disciplines and tangibles entail feedback within a lead time of two weeks (for example), follow-up calls made by the NSFAS, tangible documents (received and provided), and records of students.

Business managers use performance excellence models to focus on continuous process improvement and provide value, with a specific focus on employee involvement and commitment. Assen (2021) advises that constant improvement is a management strategy that includes an incremental change to improve processes, products, and services. Therefore, the process approach plays an integral part of any quality management strategy. It is also an essential part of the BPEF (for education), therefore also considered in the development of the theoretical SQ management framework of the NSFAS. In

many respects, the effectiveness of any organisation depends on the quality of its management system, of which the objectives are aimed at achieving maximum quality of service and processes in the organisation (Slack & Brandon-Jones, 2019).

An essential goal of any organisation is to develop and implement strategies that consistently improve operations to deliver quality service (Slack & Brandon-Jones, 2019). A process approach where all resources and tasks are identified, analysed and allocated to each step of the service delivery process will more effectively deliver the desired results (Kowalik & Tatar, 2018). Oakland *et al.* (2020) identify the following essential elements of a process approach for achieving SQ management success:

- Everything organisations do to create value for customers in terms of their products or services is a process. Defining the process will achieve the needed results, and process management is key to improving performance.
- Process managed organisations see things from a customer perspective as a series of inter-connected information and workflows that cut horizontally across the business functions.
- The key or core business processes are well defined and developed sequences of steps with clear rationale, which add value by producing required outputs from various inputs.
- Deployment of a common high-level process framework throughout the organisation provides many benefits, including reduced costs and increased flexibility.

Process management best practices include identifying critical business processes, managing processes systematically, reviewing processes and setting improvement targets, using innovation and creativity to improve processes, changing processes, and evaluating the benefits. According to the DPSA (2015:17), business process management is “a disciplined process to identify, design, execute, document, measure, monitor and control both automated and non-automated business processes to achieve consistently, targeted results aligned with strategic goals”.

The process approach is vital for any company striving towards continuous improvement. The steps of each process should be implemented into an SQ management strategy or framework (illustrated in Figure 4.4 below). Process-based SQ management entails three main stages, namely (1) input, (2) process, and (3) output.

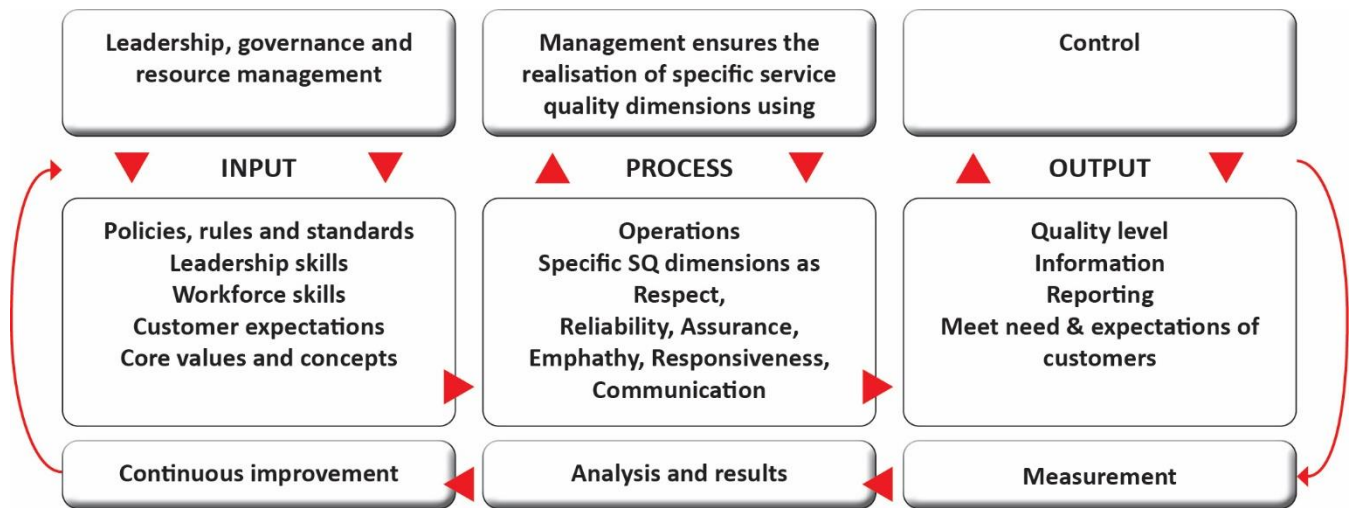


Figure 4.4 An SQ operations process management framework for specific SQ dimensions

Source: Adapted from Kowalik & Tatar (2018)

Figure 4.4 illustrates the process management approach to specific SQ dimensions. The focus of this figure is on the practical processes needed to realise day-to-day student satisfaction with respect to the list of specific SQ dimensions. As illustrated, the specific SQ dimensions are divided among the three phases mentioned above, and are summarised as follows:

- **Input quality** (for SQ behavioural dimensions and SQ dimensions related to tangibles and disciplines). This includes quality of the governance (policy, rules, standards) and leadership (integrity, innovation, active listening, visionary, decision and problem-solving skills, accountability and delegation).
- **Process quality** (for SQ behavioural dimensions and SQ dimensions related to tangibles and disciplines). This represents the practical day-to-day physical service delivery processes and ensuring the realisation of SQ dimensions through standard operating procedures (SOPs) and behavioural disciplines. This is the contact point of workflow and interaction between the service receiver and the service provider. It therefore focuses primarily on the crucial list of specific SQ dimensions such as time, faultlessness, reliability, assurance, and safety in service provided, emphasising employee contact with the customer based on mutual understanding, empathy, involvement, adjustment, and willingness to assist (helpfulness). Lastly, it includes technical tools (process technology) and other means of support.
- **Output quality** (for SQ behavioural dimensions and SQ dimensions related to tangibles and disciplines) refers primarily to tangible and intangible benefits from the service and meeting the customer's expectations. It also includes the provision of management information and reporting. The output quality will be measured and analysed, and the results will be used to provide management information to rectify inefficiencies in the system.

4.5 THE THEORETICAL SQ MANAGEMENT FRAMEWORK FOR THE NSFAS

The entire re-engineered customer-driven quality system will incorporate the fundamental system dimensions for SQ and the fundamental customer SQ dimensions as discussed in sections 4.3 and 4.4 respectively. The outcome is presented by Figures 4.4 and 4.5. Table 4.1 below summarises the fundamental NSFAS system dimensions for SQ.

Table 4.1 Fundamental service quality system dimensions for the NSFAS

SQ DIMENSIONS AT MACRO LEVEL	SPECIFIC ATTRIBUTES FOR THE NSFAS SYSTEM	DISCUSSION REFERENCE
Leadership and management	The efforts of leaders to maintain and enhance employee and system SQ are vital to the NSFAS's performance. Leadership commitment is a critical success factor that forms the framework for implementing SQ. It was recorded that the NSFAS has systemic challenges, which include inefficient leadership. The NSFAS managers must understand that, in the long term, quality is the most important factor affecting an organisation's performance. It takes a purposeful management attempt to understand the organisation's business and determine how strategic management can improve its SQ.	US, UK (Table 3.1); BPEF (education) (section 4.2.1); NSFAS reports 2009, 2014 (sections 3.5.2 & 3.5.3).
Governance	The NSFAS has a corporate responsibility towards the public since it is funded by public money and has no reason to exist other than to render quality services (to students). No different agenda than service is legitimate. Therefore, the South African governance principles are crucial in allocating financial aid to students, which proved to be problematic at the NSFAS.	BPEF (education) (section 4.2.1); NSFAS reports 2009, 2014 (sections 3.5.2 & 3.5.3); Kenya, Ghana (Table 3.2)
Operations management	The NSFAS should understand the principles of operations management to be effective and efficient and clearly distinguish between the types of service operations. The type of service operation is determined by the kind of service package the student needs, and the cost will increase for services demanding more process flexibility. This dimension	US, UK (Table 3.1); BPEF (education) (section 4.2.1); NSFAS reports 2009, 2014

	<p>may be regarded as the most important in adding value in reference to the need for excellent service operations for a public sector organisation such as the NSFAS.</p>	
<p>Workforce and human resource management</p>	<p>HRM and the provision of skills, expertise and knowledge are the most effective tools to promote SQ behaviours among public servants. Service-oriented organisations such as the NSFAS must view service employees' SQ management assets and should be committed to investing in personnel training and acquiring skills and expertise to improve SQ and achieve strategic objectives.</p>	<p>BPEF (education) (section 4.2.1); Kenya (Table 3.2)</p>
<p>Information, data and technology</p>	<p>Adequate technology and systems to support operations is a viable source of competitive advantage and will enhance the intellectual capital of the NSFAS. Information and technology should be managed to support the organisation's strategic objectives. Data quality is crucial to delivering accurate financial support to the correct student.</p>	<p>US, UK (Table 3.1); BPEF (education) (section 4.2.1); NSFAS reports 2009, 2014 (sections 3.5.2 & 3.5.3); Kenya (Table 3.2)</p>
<p>Financial management</p>	<p>For the NSFAS, this is a crucial dimension as the financial aspect of SQ refers to their effectiveness of financial management, the achievement of financial goals, and the efficacy of financial measures. Public funding is used to the benefit of serving students and should never be wasted, and its expenditure must be appropriate and effectively controlled. Financial management reflects the NSFAS on its performance and weaknesses in managing cost.</p>	<p>BPEF (education) (section 4.2.1); NSFAS reports 2009, 2014 (sections 3.5.2 & 3.5.3)</p>
<p>Analysis and continued improvement through stakeholder and customer engagement and communication</p>	<p>To know and understand its significant stakeholders' legitimate and reasonable needs, interests, and expectations, the NSFAS needs an integrated stakeholder and customer approach and an ongoing relationship with those stakeholders. Understanding stakeholders' expectations will assist the NSFAS management in developing better SQ management strategies.</p> <p>Clear, open and respectful communication must exist between the NSFAS, its stakeholders and staff at all service</p>	<p>US, UK (Table 3.1); BPEF (education) (section 4.2.1); NSFAS reports 2009, 2014 (sections 3.5.2 & 3.5.3); Kenya (Table 3.2)</p>

	<p>levels. Clear communication of role expectations, responsibilities, and performance standards must be provided to all staff, who must be held accountable for meeting these expectations.</p>	
<p>Generic process-related SQ dimensions</p>	<p>Responsiveness. The NSFAS should be able to respond to customer requests on time and the NSFAS staff must be willing to assist students with prompt service.</p> <p>Reliability. The NSFAS should deliver the desired service dependably, accurately and consistently and be trustworthy and committed to solving problems and complaints.</p> <p>Empathy. The NSFAS staff should show personal care and attention to students. They must understand that students' different needs require individual attention, emotional support, and courtesy.</p> <p>Assurance. The NSFAS must convey trust and confidence to customers through the services provided.</p> <p>It needs to perform service fairly, dependably, and accurately</p>	<p>NSFAS reports 2009, 2014 (sections 3.5.2 & 3.5.3); Kenya, Ghana (Table 3.2)</p>
<p>Measurement, analysis, knowledge and results management</p>	<p>Management's use, analysis, and improvement of data and information to support key organisation processes, as well as how the organisation reviews its performance must be examined.</p> <p>The NSFAS should examine its performance and improvement in its key business areas: operations, HR, leadership, and operational effectiveness. It also needs to examine how the organisation fairs in relation to its competition.</p>	<p>BPEF (education) (section 4.2.1)</p>

Table 4.2 below summarises the fundamental service quality dimensions for the NSFAS customer, namely students.

Table 4.2 Fundamental service quality dimensions for the NSFAS customer (students)

SQ DIMENSIONS AT MICRO LEVEL	RELEVANCE TO SQ MANAGEMENT	DISCUSSION REFERENCE
Timeous responses (applications processing, funding decisions and handling of queries)	To improve their SQ, the NSFAS must reduce transactions time and errors while making funding decisions. Serving students means responding to them timeously, which provides a sense of empathy and gives the impression that the NSFAS is serious about delivering quality services.	NSFAS reports 2009, 2014 (sections 3.5.2 & 3.5.3); Kenya, Ghana (Table 3.3)
Accuracy of systems and data	Providing correct financial aid to the right students at the right time requires accuracy of systems and data, which is an undeniable flaw of the NSFAS system. The continued poor data architecture results in poor student and fraud management, material disbursement errors and ineffective fund administration.	US, UK (Table 3.1); NSFAS reports 2009, 2014 (sections 3.5.2 & 3.5.3); Kenya, Ghana (Table 3.2)
Timeous, accurate disbursement of funds (reliability)	The demand for effective and timeous allocation of financial aid can be assumed to be a function of broader demand in the economy, especially if funds are regarded as essential for survival, such as meals and living allowances.	US & UK (Table 3.1); NSFAS reports 2009, 2014 (sections 3.5.2 & 3.5.3)
Communication The inability of stakeholders, especially students, to contact the NSFAS and get a proper response.	The strong and, at times, exclusive emphasis in the public management discourse on performance as the key to satisfying citizens (students) means that the NSFAS should pay attention to providing clear communication, ensuring openness and transparency.	NSFAS report 2009, 2014 (sections 3.5.2 & 3.5.3); Ghana & Kenya (Table 3.2)
Support service	A focus on equity and redress without support for poorly prepared students from the schooling system has negative implications for quality, limiting the production of high-quality graduates with the required knowledge,	NSFAS reports 2009, 2014 (sections 3.5.2 & 3.5.3)

	competencies, and skills. It is unlikely that university throughput will be successfully increased without additional academic support.	
Competence and productivity		US (Table 3.1)
Non-abusive		US (Table 3.1)
Non-discriminatory and fair		US (Table 3.1)
Accessibility		UK (Table 3.1)

This theoretical framework provides a base for framing and understanding the concepts of SQ management and is a culmination of the SQ concepts discussed in Chapter 2 (sections 2.4, 2.6 and 2.7; Tables 2.2 to 2.7; and Figure 2.8), Chapter 3 (sections 3.3, 3.4, 3.5 and Tables 3.1., 3.2, 3.3, 3.4 and 3.5) and the introduction of the Baldrige concepts (Figure 4.2). To summarise the theoretical framework, the following illustration (Figure 4.5) encapsulates the core dimensions on both macro and micro levels:

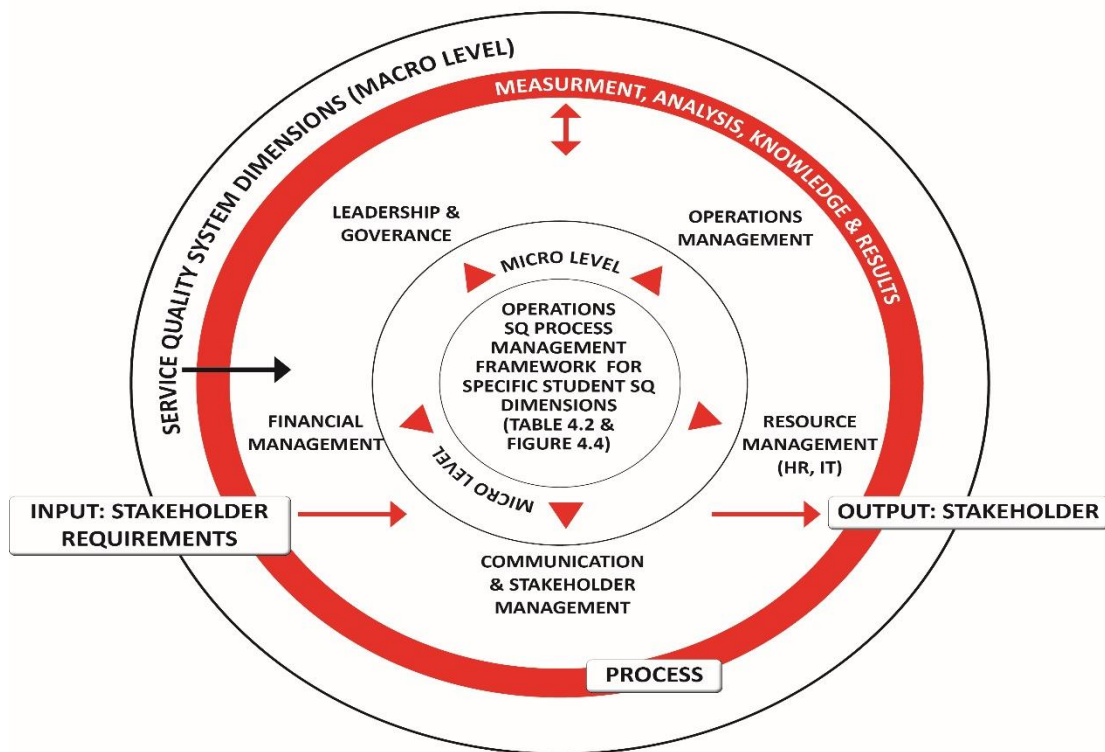


Figure 4.5 The NSFAS theoretical SQ management framework

Source: Researcher

4.6 THE FURTHER DEVELOPMENT OF THE THEORETICAL SQ FRAMEWORK

Chapter 4 is a progression and summary of the secondary research phase which enabled the development of the theoretical SQ management framework. During the empirical stage, the theoretical SQ framework was tested and refined to propose an adapted conceptual SQ management framework for the possible adoption and implementation by the NSFAS to improve its SQ management.

4.7 CHAPTER CONCLUSION

This chapter provided a theoretical SQ management framework for the NSFAS based on the fundamental the NSFAS system (macro level) and the NSFAS customer (micro level) dimensions (identified in Chapters 2 and 3). The system dimensions are based on the BEPF (education), which presented the dimensions of leadership, strategic planning, operations management, human resource management, stakeholder relations, analysis, measurement and knowledge management, and the final overarching dimension of performance results. The focus of the theoretical framework is the process management approach for the realisation of specific student SQ dimensions.

The next chapter presents the research methodology and research design used to address the research objectives.

CHAPTER 5: RESEARCH DESIGN AND METHODOLOGY

5.1 INTRODUCTION

The previous chapter provided a theoretical SQ management framework for the NSFAS based on secondary data. Addressing the research problem required further development and refinement of the SQ framework for the possible adoption and implementation by the NSFAS to improve its SQ management. To this end, a dynamic exploratory research approach was selected. This chapter will explain the research design and methods adopted with respect to the empirical phase. Figure 5.1 below provides an illustration of the sections of this chapter.

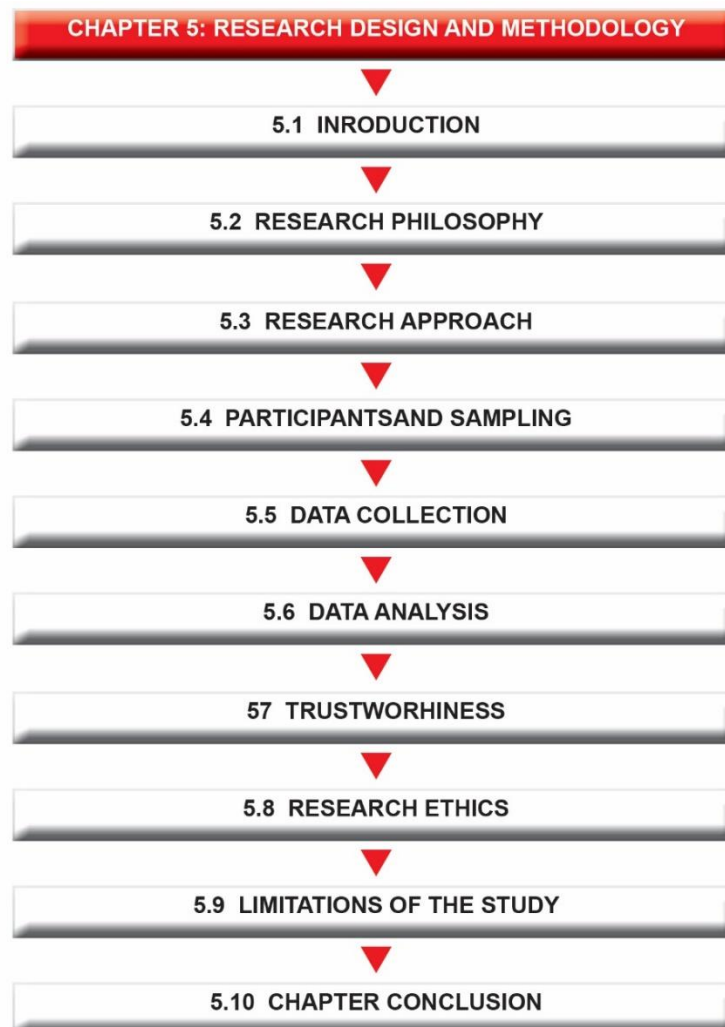


Figure 5.1 Layout of Chapter 5

Source: Researcher

5.2 RESEARCH PHILOSOPHY

A research philosophy is a way of looking at or approaching a particular phenomenon. The chosen philosophy enables the researcher to develop the research strategy (Saunders *et al.*, 2019) which usually describes the development of the research assumption, its knowledge, and nature (Saunders *et al.*, 2019).

At every stage of the research process, several assumptions need to be made. According to Holmes and Darwin (2020), these include assumptions about the realities encountered in the research (ontological assumptions), about human knowledge (epistemological assumptions), and the extent and ways values influence the research process (axiological assumptions). These assumptions inevitably shape the research questions, the methods used, and how the findings are interpreted (Saunders *et al.*, 2019). Therefore, it is essential to understand the relationship between the research assumptions and the philosophical positions (worldview or body of thought) when choosing a research method for business studies. Table 5.1 below provides a comparison between the different research philosophies in management research.

Table 5.1 Comparison between the four research philosophies in management research

PHILOSOPHY	ONTOLOGY <i>(The researcher's view of the nature of reality or being)</i>	EPISTEMOLOGY <i>(The researcher's view regarding what constitutes acceptable knowledge)</i>	AXIOLOGY <i>(The researcher's view of the role of values in research)</i>	METHOD <i>(Applicable method most often used)</i>
Positivism	Actual, external, independent, one true reality.	The scientific method is observable & measurable.	Value-free research. The researcher is detached, neutral and independent of what is researched. The researcher maintains an objective stance.	Typically, deductive, highly structured, large samples, measurement, typically quantitative methods of analysis, but a range of data can be analysed.
Inter-pretivism	Complex, rich. Socially constructed through culture and language. Multiple meanings,	Theories and concepts are simplistic. Focus on narratives, stories, perceptions and	Value-bound research. Researchers are part of what is researched. Researcher	Typically inductive. Small samples, in-depth investigations, qualitative methods of analysis,

	interpretations, realities. The flux of processes, experiences, practices.	interpretations – new understandings and worldviews as a contribution.	interpretations are critical to contribution—researcher reflexive.	but a range of data can be interpreted.
Pragmatism	Complex, rich, external reality is the practical consequences of ideas—flux of processes, experiences and practices.	The practical meaning of knowledge in specific contexts. ‘True’ theories and knowledge are those that enable successful action. Focus on problems, practices and relevance. Problem-solving and informed future practice as a contribution.	Value-driven research. Research initiated and sustained by the researcher’s doubts and beliefs. Researcher reflexive.	Following research problem and research question. Range of methods: mixed, multiple, qualitative, quantitative, action research. Emphasis on practical solutions and outcomes.
Realism	Stratified/layered (the empirical, the actual and the real). External, independent. Intransient. Objective structures. Causal mechanisms	Epistemological relativism. Knowledge is historically situated and transient. Facts are social constructions. Historical causal explanation as a contribution.	The researcher acknowledges bias by worldviews, cultural experience and upbringing. The researcher tries to minimise bias and errors. The researcher is as objective as possible.	Re-productive, in-depth historically situated analysis of pre-existing structures and emerging agency. Range of methods and data types to fit the subject matter.

Source: Saunders *et al.* (2019:144–145)

After examining Table 5.1, an in-depth method of enquiry of the problem indicated towards interpretivism. The interpretivism philosophical approach has as basis hermeneutics (Lukasiak, 2020).

As shown in Table 5.1, hermeneutics compliments a qualitative inquiry as it provides a theoretical (conceptual) framework for interpretive comprehension or understanding. Hermeneutics also focuses on interaction and language because it

eliminates the participants' perceptions and it supports in-depth analysis of a small sample (Saunders *et al.*, 2019). The small group of the NSFAS leaders allowed for an in-depth enquiry rather than a wide and shallow investigation. Through a personal research method, the researcher becomes an actual part of the research, enabling him/her to establish new meanings and in-depth understandings (with respect to narrative data) that may not be evident in the strict unbiased approach of quantitative research (Lukasiak, 2020). The characteristics of interpretive research are summarised in Table 5.2.

Table 5.2 The characteristics of interpretive research

CHARACTERISTICS	DESCRIPTION
Research orientation	<p>Meaning-making orientation</p> <p>Contextually (in re. knowledge)</p> <p>Hermeneutic–phenomenological sensibility: explanatory description (answering “why?”)</p> <p>Constitutive causality</p>
Design attitude	<p>Adductive logic of inquiry: iterative, recursive, starting from surprise/ inductive logic as precursor puzzle/tension deriving from expectations vs lived experiences</p> <p>Prior knowledge, expectations (experiential, theoretical)</p> <p>Dynamic flexibility in the implementation of design as learning occurs</p> <p>Participants = agents with valued local knowledge; researchers as informants; researchers experts in inquiry processes - research as “world-making”</p>
Get going	<p>Educated provisional sense-making; start with prior knowledge > the hermeneutic circle-spiral (understanding the whole by understanding the parts; understanding the parts are helped by understanding the whole > as circle repeated, the understanding expands, becoming a spiral)</p> <p>Investigating</p> <p>Access questions; choices of settings, actors, archives, documents (relational turn in field research; ethical and power dimensions; active learning in the field)</p>
In the field of archives	<p>Mapping for exposure and intertextuality</p> <p>Bottom-up, in situ concept development (learning)</p> <p>Exploration of concepts in ordinary language, local knowledge terms</p> <p>Revise design as needed (flexibility of the design as learning occurs in the field)</p>
Analysis of evidence	<p>Hermeneutic sensibility: coherence, the logic of argumentation</p>

Evaluative standards	Trustworthiness Systematically Reflexivity, transparency; engagement with positionality
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Source: Lukasiak, (2020:42)

The influence of the interpretivism philosophy is prominent in the field of organisational and management studies (Alharahsheh & Pius, 2020). The characteristics of interpretive research also influenced the design of this study, since the researcher believed that the interpretivism philosophy was most appropriate for this research as it captures and analyses people’s behaviours, perceptions, experiences and challenges. With the interpretivism perspective, researchers tend to gain a deeper understanding of the phenomenon and its complexity in its unique context from a smaller selected sample instead of trying to generalise the base of understanding from the whole population (Pham, 2018).

5.3 RESEARCH APPROACH

The research approach refers to the overall strategy chosen to address the problem, which requires integrating different study components coherently and logically. The research problem determines the research approach with respect to the plan of action that will guide the research process systematically and efficiently. Although modern research moves towards an integrated approach for both narrative and numeric data, traditionally it involved one of three main research approaches, namely a quantitative approach, a qualitative approach, and a mixed-methods approach (Creswell, 2018). Table 5.3 below illustrates the comparison of qualitative, quantitative and mixed-method research approaches:

Table 5.3 A comparison between qualitative, quantitative and mixed research strategies

QUANTITATIVE METHODS	MIXED METODS	QUALITATIVE METHODS
Pre-determined methods	Both pre-determined and emerging	Emerging methods
Instrument based questions	Both open-and closed-ended questions	Open-ended questions

Performance data, attitude data, observational data and census data	Multiple forms of data drawing on all possibilities	Interview data, observation data, document data and audiovisual data
Statistical analysis	Statistical and text analysis	Text and image analysis
Statistical interpretation	Across databases interpretation	Themes, patterns interpretation

Source: Creswell (2018:17)

As noted in section 5.2, the need for an in-depth personal investigation implies a qualitative approach for an exploratory study where the researcher is part of the process. Saunders *et al.* (2019) advise that qualitative research is associated with interview and observation data collection strategies, which are well used in business and management research (Mishra & Alok, 2017). Qualitative research is concerned with qualitative phenomena, i.e. relating to quality or variety. This type of research is typically descriptive and harder to analyse than quantitative data since it involves looking in-depth at non-numerical data (Mishra & Alok, 2017). Researchers strive for 'understanding', the deep structure of knowledge that comes from personally engaging with participants, spending extensive time in the field, and probing to obtain detailed meanings. Qualitative methods with a focus on narrative and interpretive analysis of information gathered through asking questions (and other personal means of communication and observation) are recommended for quantitative research (Leedy *et al.*, 2019), as it seeks to understand a given research problem or topic from the perspectives of the stakeholders it involves.

The qualitative research approach was most appropriate for this research study as it further viewed the human thought process and behaviour in a social setup. Human behaviour includes interaction, thought, reasoning, composition, and norms, which provide a holistic examination of a problem or phenomena (Leedy *et al.*, 2019). A good relationship and rapport between the participant and the researcher (Leedy, *et al.*, 2019) makes it possible for the participant to contribute effectively, and the assumption is made that the data does not exist on its own but is seen and obtained in a social context (Pham, 2018).

A qualitative research approach was also chosen since it is especially effective in obtaining essential inputs and determining the perceptions of participants. This was essential for determining the views of stakeholders on the factors that influence the SQ management of the NSFAS. Semi-structured interviews were deemed most suitable for this study. Analysis of these interviews assisted in reviewing and refining the theoretical framework to develop the conceptual SQ framework for the possible adoption and implementation by the NSFAS to improve its SQ management.

5.4 PARTICIPANTS AND SAMPLING

The main reason for selecting a sample for research purposes is because the population might be too large, which is challenging in terms of time and finances (Pham, 2018).

According to Barnett, Thorpe and Young (2018), strategic options available to researchers can be categorised as (1) random or convenience sampling (probability) strategies and (2) purposive sampling (non-probability) strategies. Convenience sampling is the process of selecting research participants from a list within the sample universe population using a random selection procedure and is usually associated with quantitative studies (Saunders *et al.*, 2019). The strategy of convenience sampling, accepting available participants without trying to influence the configuration of the sampling, has the risk of limited specificity, which could necessitate more participants and more interviews to obtain sufficient and adequate responses (Malterud, 2019).

Purposive sampling strategies, on the other hand, are non-random ways of ensuring that particular categories of participants within a sampling universe are represented in the final sample of a study project (Barnett, Thorpe & Young, 2018). Barnett, Thorpe and Young (2018) describe this as a non-random technique that does not need underlying theories or a set number of participants, and the researcher decides what needs to be known and sets out to find participants who are willing to provide the information by virtue of knowledge or experience. The rationale for employing a purposive strategy is that the researcher assumes, based on his or her theoretical understanding of the topic being studied, that specific categories of individuals may have a unique, different or essential perspective on the phenomenon in question and their presence in the sample is imperative (Pham, 2018). This study followed these principles for the purpose of an in-depth investigation. A purposive sampling means to strategically select an information-rich case that by nature and substance will illuminate the inquiry question being investigated.

Sampling for semi-structured interviews are usually purposive, and therefore, participants are selected because of their particular experiences, perspectives, or expertise. One of the biggest challenges for researchers is to obtain access to the sample and committed cooperation from the participants. It is therefore also referred to as convenient sampling because the participants were selected based on ease of access (Mishra & Alok, 2017).

For this study, a purposive sampling method was used to select individuals from specific backgrounds to be interviewed. Mishra and Alok (2017) note that the emergence of theory from data sources allows the researcher to construct theories based on the data generated instead of testing data generated elsewhere through other studies. Moreover, expressions and experiences of the participants are well understood, even though there might be little or no information about them (Leedy, *et al.*, 2019). A purposive sampling method allowed the researcher to construct theory (or information) discussed in Chapter 6, based on the data generated.

The sample was selected based on the stakeholder model presented in Figure 4.3. For this study, six distinctive stakeholder areas were targeted for the interviews because of their positions as leading authorities/experts in the HE sector and their involvement or influence in the NSFAS practices with reference to Table 5.4.

Table 5.4 Stakeholder sampling model

STAKEHOLDER	REASON FOR SELECTION	EXPERTS / LEADING AUTHORITIES
Stakeholder 1	Influences and contributes to policy positions regarding HE.	Chief Executive Officer
Stakeholder 2	Responsible for the management and administration of DHET student financial aid.	Office of the Chief Operating Officer
Stakeholder 3	Oversight role, providing policy and guidance to the NSFAS and its board.	Director University Liaison
Stakeholder 4 (a)	The institution received the most significant the NSFAS allocation of all HE institutions in the country.	Office of the DVC: Student Affairs & Extra-curricular Development
Stakeholder 4 (b)	Dealing directly with the NSFAS daily.	Director of Financial Aid
Stakeholder 5	The most significant contribution of funding outside of the NSFAS/DHET scheme.	Director of Initial Training Education

Source: Researcher

Data from in-depth interviews of leading authorities or experts may become saturated between five to ten interviews, indicating that a larger sample would not be necessary (Saunders *et al.*, 2017). (Leedy *et al.* (2019) believe that saturation is present in all qualitative research. The authors further argue that it is commonly considered the general standard for determining sample size in qualitative research, with little distinction between different types of qualitative research. Although saturation is used as an indicator of an effective sample size in qualitative research and is seen in quality criteria

of academic journals and research funding agencies, the definition of saturation and the exact point of saturation in practice remains unclear (Hennink, Kaiser & Marconi, 2017). Hennink, Kaiser and Marconi (2017) refer to a study that indicated saturation was achieved with 12 interviews. In cases where interviews were reviewed in batches of six, the authors indicated that saturation actually occurred between seven and 12 interviews (Hennink, Kaiser & Marconi, 2017).

5.5 DATA COLLECTION

The next phase of the research process concerned the testing and further development of the theoretical SQ framework based on the secondary research (described in Chapter 4). This phase entailed the development and pilot testing of an interview guide for in-depth interviews to be conducted (see Annexure A). This instrument for data collection used a semi-structured design. The theoretical SQ framework (Chapter 4) formed the basis and the focus of the interview guide which comprised the following categories: leadership and governance, SQ management, operations and process management, SQ dimensions for students (micro level) and the NSFAS system dimensions (macro level), and stakeholder management. Semi-structured interviews are usually utilised when there is existing knowledge about the topic (enough to identify all the essential questions but not enough to create answers). According to Saunders *et al.* (2019), a sample size of between five and twenty-five should be sufficient for semi-structured interviews and the researcher is satisfied that sufficient data were collected as it involved primary stakeholders of the NSFAS. Before conducting the interviews, letters of invitation (Annexure B) were sent out and permission letters (Annexure C) were obtained from participants and relevant authorities.

The design of the interview guide was based on several principles to ensure quality data with respect to reliability and validity. The interview guide was elaborated for the specific problem of the study. It aimed at producing rich descriptions related to the participants' conceptions, perspectives and solutions pertaining to SQ systems, SQ, SQ improvement, analysis and control. The themes and questions for the interview guide were derived from literature, common sense, and the researcher's experience. The questions were semi-structured. A short list of guiding questions was supplemented by follow-up and probing questions. Although the theoretical SQ framework consists of two broad components, (system dimensions for SQ and process management for specific SQ dimensions), the interview guide consisted of three main sections (A, B and C) with eleven semi-structured questions. Section A comprised four general questions that provided the participants with the opportunity to expand on their involvement with the NSFAS, their general perception and experience of the NSFAS system, and their thoughts on the ability of the NSFAS to deliver on its mandate with respect to service delivery. The focus of section A was therefore on SQ system dimensions and the gaps (weaknesses) of the NSFAS system with respect to the theoretical SQ management framework. The three questions in section B focused on the specific SQ dimensions (prioritised, added or combined) and how the service operation process would realise these specific SQ dimensions for students (stakeholders). Finally, in section C, participants had the opportunity to add additional value by making statements that could contribute to the study. Participants was also requested to rank the NSFAS system

SQ dimensions (macro level) and the NSFAS student SQ dimensions (micro) level as identified in order of relevance and importance.

In section A, participants were asked to expand on the NSFAS's SQ management, assess the NSFAS system's ability to manage, analyse and control its operations. It therefore focussed on the leadership and governance of the NSFAS.

The semi-structured questions encouraged complete, meaningful answers revealing the subject's own knowledge and/or feelings (Barrett & Twycross, 2018). The flexibility of the semi-structured interview questions allowed the interviewer to pursue a series of less structured enquiries and therefore permitted the exploration of spontaneous issues raised by the interviewee.

Before conducting the interviews, the guiding questions were first scrutinised by experts by means of a pilot study to ensure alignment with research ethics, objectives, and strategies. In total, six interviews were conducted with stakeholders, all of whom were directly affected by the SQ management of the NSFAS. All the interviews were conducted in an average time of forty-five minutes per interview via Microsoft Teams. In respecting the time of participants, an attempt was made to keep the discussions focused. Furthermore, all participants were provided with the questionnaire before the interviews commenced, mainly because this was requested and to ensure focused discussions.

To ensure quality and to control the closure of the interviews, a follow-up round of interviews was scheduled to ensure clarity/certainty regarding a few aspects and to finalise feedback on the specific SQ dimensions with respect to selecting, combining and ranking of the SQ dimensions from a student and the NSFAS system perspective. These were short interviews of 10 minutes each and provided clarity and additional information needed for the final development of the conceptual SQ management framework of the NSFAS.

5.6 DATA ANALYSIS

To enable the researcher to optimally utilise the data in terms of usable information, the data that were recorded needed to be reduced, categorised, combined and filtered by means of a thematic analysis process. This enabled the researcher to understand, describe, and interpret experiences and perceptions to uncover meaning in particular circumstances and contexts (Maguire & Delahunt, 2017). Saunders *et al.* (2019) inform that the usefulness of the collated raw data appears only after being processed, analysed, and converted into information. The purpose of analysing the data is usually to test theory and address the study's objectives.

As noted, the method of analysis that was chosen for this study was a thematic analysis of the transcribed narrative data that needed to be categorised and reduced. This method of thematic analysis is most widely used to analyse interview

data (Barrett & Twycross, 2018) and the reason for choosing this method is because a rigorous thematic approach can produce an insightful analysis that answers particular research questions (Saunders *et al.*, 2019). Thematic analysis is also a valuable method for examining the perspectives of different research participants, highlighting similarities and differences, and generating surprising insights (Nowell *et al.*, 2017).

Therefore, the data obtained from the semi-structured interviews were subjected to a thematic analysis process. During the thematic analysis, specific themes or categories of meaning emerged from the data, which were then grouped in terms of differences and similarities (Stander, 2017). The steps followed in this process are presented Table 5.5 below.

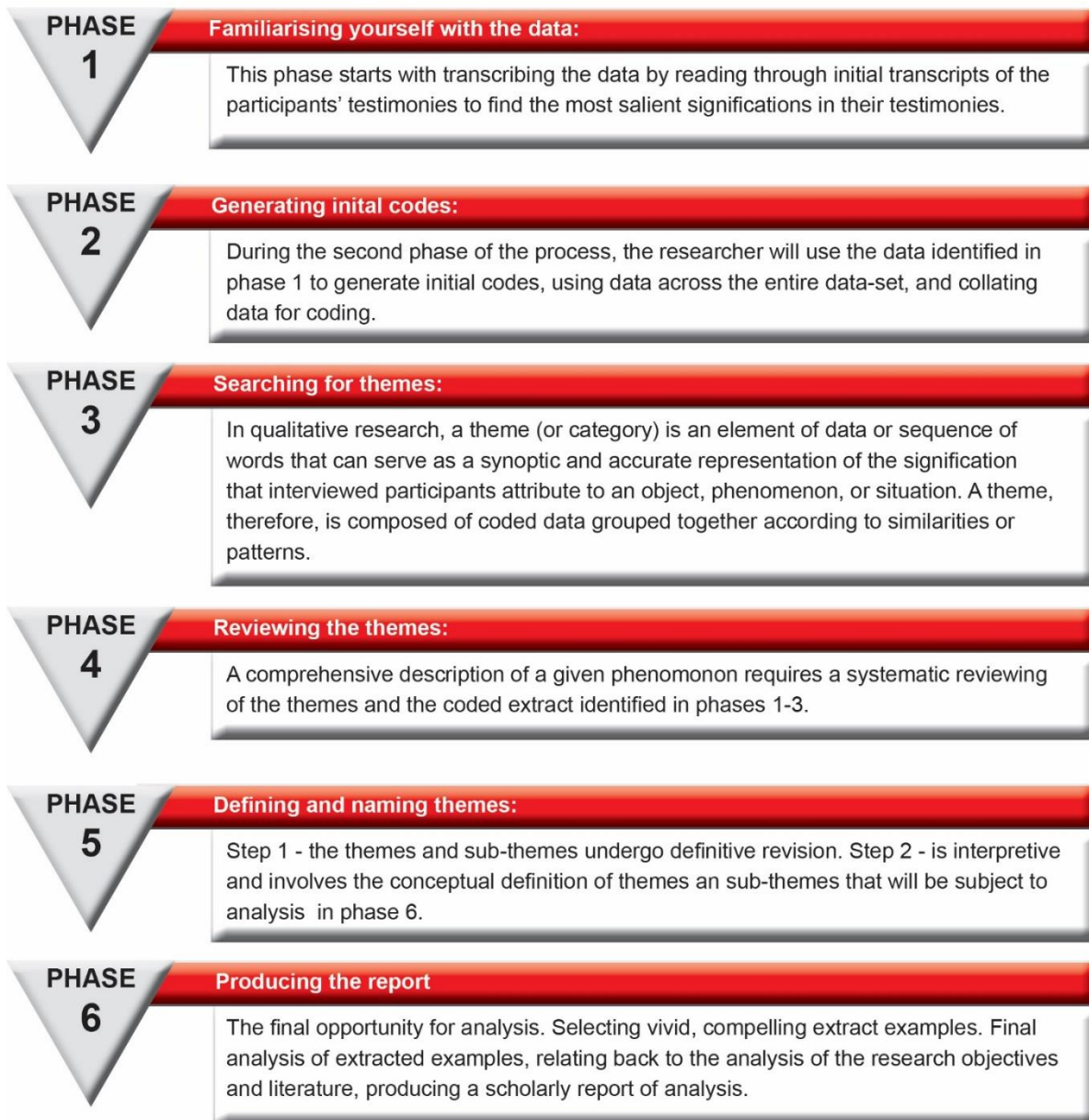


Table 5.5 Phases of thematic analysis

Source: Lambra, Wright & Chambas (2019:4–13)

The criteria for comprehensive thematic analysis recommended by Labra, Wright and Chambas (2019) were applied in this study. The research questions were exploratory in nature since no previous study has addressed this problem directly. The thematic analysis therefore required a high degree of interpretation to grasp the significance of the participant's testimony. Therefore, the first phase of the process entailed the transcribing of the data to relevant levels of detail, after which was verified against the recorded interviews to ensure accuracy. The next step involved proceeding through initial readings of the transcripts in order to find the most salient significations in the participants' testimonies to identify relevant information to generate codes. These represent words or phrases identified as groups or patterns of data.

Each data item received adequate attention in the coding process and all applicable extracts for each theme were carefully organised. The themes were matched with one another and with the original dataset.

Next, the coded data were grouped together according to similarities and patterns. It was found that the identified themes were internally rational, consistent and unique. Data were analysed and interpreted and therefore the analysis and data matched each other, and revealed a persuasive pattern about the data and the topic. The researcher was active in the research process and allowed sufficient time to complete all phases of the analysis adequately, without compromise.

The outcome of this process provided a wider and deeper perspective of the theoretical SQ framework. The process served its purpose in terms of the ultimate objective of the study for the further development of the SQ framework to be utilised by the NSFAS.

The steps taken by the researcher to ensure the trustworthiness of the data are discussed in the next section.

5.7 TRUSTWORTHINESS

Any research process implies a cycle of important phases to ensure the achievement of research objectives. This ensures that the final outcome of the research is trustworthy, true, accurate and valid. In this study, the objective was a conceptual SQ framework that is usable by the NSFAS, thus addressing the research problem. Validity describes the extent to which the items in an instrument cover the entire range of significant aspects of the area being investigated (Saunders *et al.*, 2019). According to Saunders *et al.* (2019), content trustworthiness is the degree to which the measurement device, in this case, the measuring questions in the semi-structured interview guide, provides sufficient coverage of the investigative research questions.

In qualitative research, the term validity is also referred to as trustworthiness. This is the degree to which other people find the results of the study to be convincing (Korstjens & Moser, 2018). Leedy and Ormrod (2021) suggest various criteria

and strategies to obtain trustworthiness of qualitative findings. The researcher ensured trustworthiness by minimising the alternative explanation of the findings (internal validity) as well as by generalising the data to the outside world (external validity). Table 5.6 below shows the criteria and strategies employed to ensure trustworthiness of the data collected.

Table 5.6 Criteria and strategies to ensure trustworthiness of qualitative data

TRUSTWORTHY CRITERIA	TRUSTWORTHY STRATEGY	TRUSTWORTHY EXECUTION
Credibility	Prolonged engagement	Lasting presence during observation of long interviews. Allowed sufficient time to familiarise with the setting and context, build trust and obtain rich data.
	Persistent observation	Identified those characteristics and elements that were most relevant to the problem statement and focused on those.
	Member check	The collected and interpreted data were presented back to participants to strengthen the data.
Transferability	Thick description	The researcher was able to capture not only the behaviour and experiences of participants, but also the context, which ensured that the description of the participants' behaviour and experience became meaningful.
Dependability	Audit trail	The researcher was transparent in describing the research steps to participants, from the start of the project until reporting and the findings. The records of the research project would be kept throughout the study.
Reflexivity	Diary	The researcher conceptually examined the data's implicit assumption, preconceptions and values and how these affected the decisions taken in all phases of the study.

Source: Adapted from Korstjens & Moser (2018)

As with any other research methodology, demonstrating rigour in qualitative studies is essential so that the research findings have the 'integrity' (trustworthiness) to make an impact. The fluid and dynamic interaction with participants

during the interview process made the qualitative enquiry of the textual data more logical, transparent and trustworthy. The data could therefore be trusted, and informed decisions could be made.

5.8 RESEARCH ETHICS

Ethics are described as the moral principles that govern a person's behaviour, and in research, ethics are referred to as doing what is morally and legally correct and are the norms for conduct. Saunders *et al.* (2019) describe research ethics as the appropriateness of the researcher's behaviour concerning the rights of those who are the subject of the research project. It distinguishes between right, wrong, acceptable, and unacceptable behaviour. Leedy and Omrod (2021) indicate that consideration of the following is necessary when applying research ethics:

- Protection of the participants is essential, as they must not be exposed to unnecessary physical or psychological harm.
- Informed consent is essential when participants are recruited for the research study, and through this process, they must be informed about the nature of the study and given a choice either to participate or not to participate.
- The right of privacy indicates that the nature and quality of a participant's performance are kept confidential.
- Being honest ensures that the findings are reported with honesty without misrepresenting the facts or misleading others about the nature of the findings.

The principles underlying research ethics are universal and concern issues such as honesty and respect for the rights of individuals (Saunders *et al.*, 2019). Ethical clearance has intrinsic value in protecting the rights of everyone and everything involved in the research and serves as a professional indemnity if researchers do not adhere to the appropriate code of ethics (Leedy & Omrod, 2021). The UNISA Policy on Research Ethics (UNISA, 2016:1) declares:

The rights and interests of human participants, institutions, communities, animals and the environment are protected. This is particularly important where the information that has been gathered has the potential to invade the privacy and dignity of participants and third parties, and where participants and third parties are vulnerable owing to their youth, disability, gender, age, poverty, disease, ignorance or powerlessness.

Ethical considerations and the protection of the interviewees were fundamental in the interview process. Informed consent was the primal importance to the researcher, who revealed all the risks associated with the research to the participants and highlighted all the negative and positive aspects of the research during the consent process. Moreover, the interviews were all recorded with the permission of participants.

Since the researcher followed all due processes regarding 'informed consent' and third party confidentiality, the UNISA College of Economic and Management Sciences Ethical Review Committee granted ethical clearance for the study. The researcher made every effort to comply with the above ethical principles throughout the duration of the research project. Participation in the study was voluntary and based on the interviewee's ability to give informed consent. All the data and information gathered were treated strictly confidential, and the participants had the right not to participate or to withdraw at any stage during the project.

5.9 LIMITATIONS OF THE STUDY

The focus of this study was the challenges of the NSFAS with the objective of developing a conceptual SQ management framework utilising secondary data as well as the data collected from the NSFAS stakeholders to ensure effective and efficient service delivery. Although there are several other stakeholders, such as the National Treasury, parents and students, the study was limited to the following stakeholders: Usaf (university policy influence), DHET (oversight), institutions (management and administration of funds), funders (funding support), and the NSFAS (funding provider).

Students and parents were excluded from the study as the focus was on the internal SQ of the NSFAS from a management perspective. The inclusion of parents and students would have overwhelmed the data collection process and the conclusion would have been an obvious dissatisfaction in the NSFAS service quality provision as described in Chapter 1. However, the perspectives of students were obtained through the interaction with two HE institutions.

Furthermore, while the NSFAS provides funding to students from both universities and technical and vocational education and training (TVET) colleges, only staff from the Tshwane University of Technology (TUT) and the University of Cape Town (UCT) were involved in the study as stakeholders providing an institutional perspective. The reason for selecting TUT was that the researcher was a staff member at TUT. UCT was selected because of the stakeholder's position as Manager: Financial Aid and his direct involvement with the NSFAS for the period from 2018 to 2020 as acting Chief Operating Officer during the time the NSFAS was under administration.

Finally, since students who study at private HE institutions (PHEIs) do not benefit from the NSFAS funding, PHEIs were excluded from the study.

5.10 CHAPTER CONCLUSION

Addressing the research problem required the development and refinement of an SQ framework for the possible adoption and implementation by the NSFAS to improve its SQ management. To this end, a dynamic exploratory research approach was selected. This chapter explained the research design and methods adopted with respect to the empirical phase of the

study. Interpretivism was the chosen research philosophy of the study, since the focus of the empirical phase was the perceptions of the NSFAS stakeholders and this philosophy captures and analyses people's behaviours, perceptions, experiences and challenges. Furthermore, a qualitative research approach was selected for this research study as it enabled the recording of human thought processes and behaviour in a social setup, which in this study was the NSFAS environment. This approach was also chosen, as it is effective in obtaining essential inputs and determining the perceptions of participants. A purposive sampling method was used to select participants. Data were collected by means of semi-structured interviews and subjected to a thematic analysis process. It was established that the fluid and dynamic interaction with participants during the interview process made the qualitative enquiry of the textual data more logical, transparent and trustworthy. The data could therefore be trusted, and informed decisions could be made. The researcher made every effort to comply with ethical principles throughout the duration of the research project. A limitation of the study was that some of the prominent the NSFAS stakeholders were excluded from the research; however, the selection of stakeholders involved in the study was explained.

The next chapter presents the data analysis and findings of the study.

CHAPTER 6: DATA ANALYSIS AND FINDINGS

6.1 INTRODUCTION

The theoretical SQ management framework for the NSFAS, presented in Chapter 4, was tested through interviews. A detailed description of the research methodology was presented in Chapter 5. This chapter reports the data, explains the analysis thereof, and presents the findings. See Figure 6.1 below for a schematic illustration of the sections of this chapter.

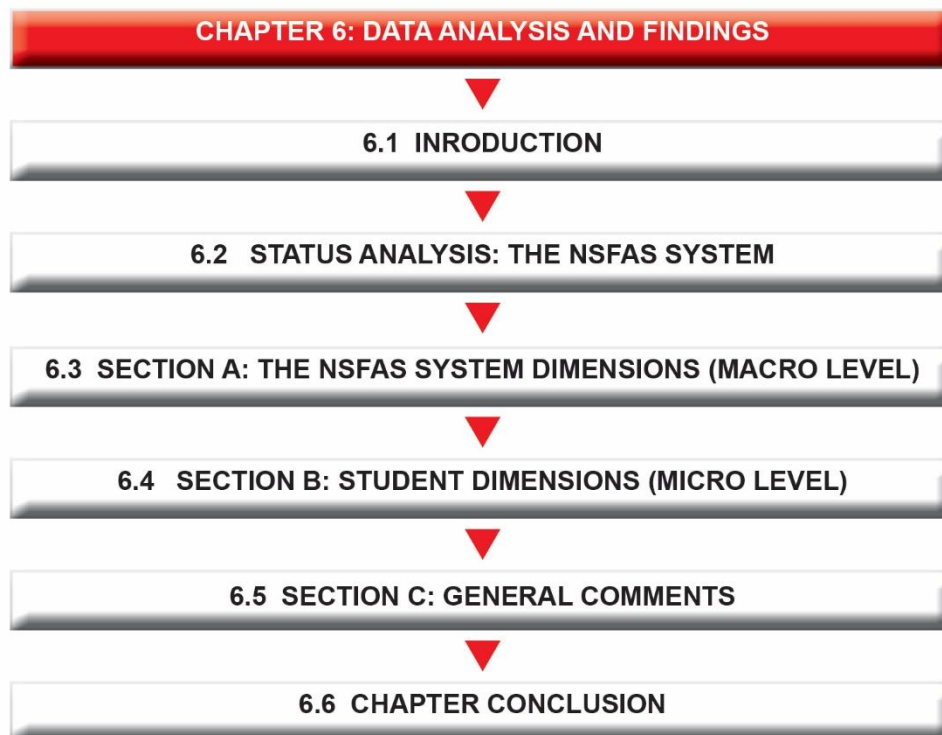


Figure 6.1 Layout of Chapter 6

Source: Researcher

In short, the data analysis confirmed the SRQ framework of Chapter 4, with only a few different aspects of emphasis. The data are presented according to the sections of the interview guide, which comprised participant status, the NSFAS systems dimensions (macro level) (Section A), dimensions from a student perspective (micro level) (Section B), and general comments (Section C). These sections are briefly elucidated below.

Status analysis: In light of their background, knowledge, experience and understanding of the system, participants were asked to provide their perspective on the status of the NSFAS, its SQ management, and factors that give rise to its perceived overall ineffectiveness and inefficiencies.

Section A: This part of the interviews was guided by particular questions with the focus on broad issues on a macro level. These questions encouraged discussions regarding leadership, management and systemic challenges pertaining to the NSFAS. This was necessary to obtain perspectives regarding the flaws and solutions with respect to management and the system dimensions of the BPEF (for education). Data obtained included participants' views and perceptions of progress made and barriers influencing the SQ management of the NSFAS.

Section B: This part of the interviews was guided by questions pertaining to the micro-level specifics with respect to SQ dimensions from the student's perspective. Participants assisted with adding, combining and prioritising HE industry-specific SQ dimensions. This part of the theoretical SQ framework also entailed the suggested processes for realising these dimensions in terms of improved service delivery.

Section C: In the last section, participants were invited to add or comment on any aspect that was not covered by the interview guide.

The data mostly confirmed the system dimensions (Section A). The student dimensions (Section B) were also in line with the theoretical SQ management framework developed in Chapter 4. Finally, the participants were also requested to 'rank' the system and student dimensions in order of importance. This is presented in table's 6.2 and 6.3, respectively.

The initial transcripts resulted in thirty pages of data, which were reduced to three pages after the thematic analysis. Figure 6.2 below illustrates how the key themes that emerged from the data aligned with the three sections of the interview guide.

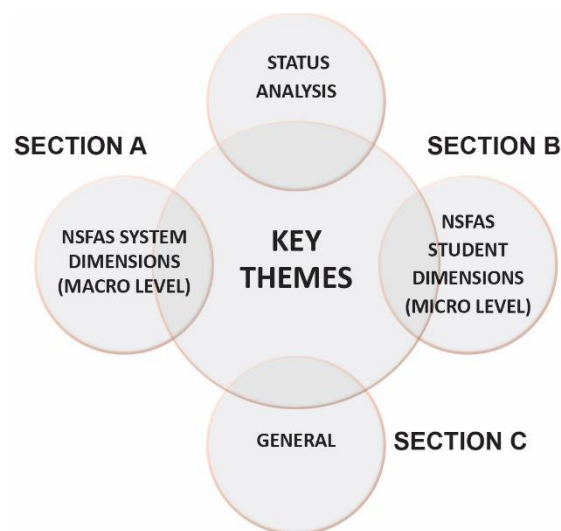


Figure 6.2 Illustration of key themes

Source: Researcher

Table 6.1 below provides a summary of the data collected in the three sections of the interview guide, indicating the thematic analysis and findings to be considered in the conceptual SQ management framework (presented in Chapter 7). The table is discussed in more detail in sections 6.2 to 6.5.

Table 6.1 Summary of themes and implications for the service quality framework

MAIN THEMES/DIMENSIONS OF THE INTERVIEW GUIDE IN LINE WITH SECTIONS A, B AND C OF THE THEORETICAL SQ FRAMEWORK [note: terminologies used in the interview guide were not exactly the same as the theoretical SQ framework]	THEMES FROM THE THEMATIC ANALYSIS OF DATA	COMMENTS AND IMPLICATIONS FOR THE SQ FRAMEWORK
Status analysis (to be discussed further in section 6.2)	“Complex”, “politicised” and “chaotic environment”.	This theme, together with the entire empirical phase, confirmed the problem statement.
SECTION A: the NSFAS SYSTEM DIMENSIONS (MACRO LEVEL)		
Leadership (to be discussed further in section 6.3.1)	Need for leadership that “listens” and reacts “Leadership misaligned” to the NSFAS operations (staff appointed from the banking sector); “Leadership turnover”; “Issues of trust”; “Lack of understanding”; “Lack of responsibility and accountability”; “Strategies not aligned with mandate”; “Attitude – not listening”;	Validated the theoretical SQ framework: The theme underscored the need for leadership and management transformation and the re-engineering of the NSFAS system to an excellent service delivery system. This implies new and competent leaders and managers, which is a primary focus of the theoretical SQ framework. Accountability is important since “passing the buck” is a common response to inefficiency and ineffectiveness. Leadership needs to establish a trusting environment and an SQ “student focused” culture.

	<p>“Not understanding” the HE sector; “Weak controls”.</p>	
<p>Governance (to be discussed further in section 6.3.2)</p>	<p>Staff’s lack of knowledge regarding policies and the importance of policy implementation for the macro system</p> <p>“Dated policies”; Lack of “good governance”; “Tick-box” approach.</p>	<p>Validated the theoretical SQ framework:</p> <p>The theme indicated that governance needs to be addressed. It emphasised that good governance signals a culture of quality. The DHET must closely monitor the system and exercise an oversight role.</p>
<p>Information technology (to be discussed further in section 6.3.3)</p>	<p>Inadequate information (data)</p> <p>IT system not “fit for purpose”; “Misinformation”; “Cyber security risk”; Online student “application system not effective” or user friendly – students struggling to apply.</p>	<p>Validated the theoretical SQ framework:</p> <p>Quality of data (IT system) and technology innovation are needed since the modern world with modern systems are based on quality IT and reports. This links to accuracy of payments, a student dimension that has a direct impact on financial control and operations. Accurate data support student enquiries and improve reliability of information.</p>
<p>Stakeholder management (to be discussed further in section 6.3.4)</p>	<p>Need for stakeholder engagement</p> <p>“Do not understand the entities they serve”; Do not understand the “eco” system they operate in; No “involvement of stakeholders in operations system design”; “Partnership with other funding agencies”; The NSFAS system not speaking to the needs of students and other role-players (stakeholders).</p>	<p>Validated the theoretical SQ framework:</p> <p>It will be impossible to provide excellent customer satisfaction if the broader community of stakeholders is not part of the SQ process. Stakeholder participation implies accountability/feedback from the NSFAS.</p>

<p>Operations and process management (to be discussed further in section 6.3.5)</p>	<p>Inefficient operational system</p> <p>“Operational system not streamlined”;</p> <p>“Lack of documented processes”;</p> <p>“Standard operating procedures not available”;</p> <p>“The NSFAS call center rendered ineffective”;</p> <p>“Adaptability” questioned - differentiated operational service models needed (TVET vs. universities);</p> <p>“IT system (data) affect operations negatively”;</p> <p>“Inadequate policies” affect operations;</p> <p>HR (resource) management affect operations;</p> <p>“Students experience an unresponsive system”;</p> <p>“Communication not effective”.</p>	<p>Validated the theoretical SQ framework:</p> <p>The importance of operations and process management of SQ on both the macro and micro levels is emphasised. If a SQ manager cannot be afforded, then an SQ operations manager must be considered. This is a primary focus area of the theoretical SQ framework.</p>
<p>Financial management (to be discussed further in section 6.3.6)</p>	<p>Irregular expenditure</p> <p>“NOCLAR letter points to lack of financial control”;</p> <p>“Inaccurate payments”;</p> <p>“Late payments”;</p> <p>“Inefficient allocation of funding to resources affects service delivery”;</p> <p>Need to “optimise funding disbursement”.</p>	<p>Validated the theoretical SQ framework:</p> <p>A student funding system, managing billions, without excellent financial management is unthinkable. All the personal service and responsiveness will go down as nothing when payments are late or inaccurate. This is therefore a primary focus of the SQ framework.</p>
<p>HR management (to be discussed further in section 6.3.7)</p>	<p>Influence of HR management systems on service delivery</p>	<p>Validated the theoretical SQ framework:</p>

	<p>“Silo mentality”;</p> <p>“Knowledge, skills and attitudes” problematic;</p> <p>HR management systems influence service delivery – the reason why they “make excuses”;</p> <p>“Customer service approach”;</p> <p>“Cultural change necessary”.</p>	<p>The area of HR remains a crucial inhibitor of improved organisational performance (as discussed in section 4.3.7). The data revealed that the NSFAS continues to have significant human capacity constraints. This relates to leadership and management with the focus on the right people, culture, attitudes, and competence, as well as the possible appointment of an SQ manager.</p>
<p>Sustainable funding “eco” system (to be discussed further in section 6.3.8)</p>	<p>Need for a sustainable funding model</p> <p>“Struggling with purpose”;</p> <p>“Unresponsive system” that does not contribute to student success;</p> <p>Do not understand the “eco” system they operate in;</p> <p>“Eco” system not working together;</p> <p>“Partnership with other funding agencies”;</p> <p>The NSFAS system “not speaking to the needs of students and other role-players” (stakeholders);</p> <p>The NSFAS “do not measure quality with regard to student experiences”.</p>	<p>Participants emphasised the need for a sustainable funding “eco” system working in unity on both macro and micro levels. This was not included in the theoretical SQ management framework; however, it is a valid and important aspect to be included in the conceptual SQ management framework. Since the NSFAS is part of the national HE system that directly affects its performance, all stakeholders are part of the quality funding system.</p> <p>There is an absence of a student centered approach. The entire SQ framework is focused on a system for SQ.</p> <p>The concept of appointing an SQ agency for HE should be considered, such as in the case of other developed and developing countries (Chapter 3; Table 3.1).</p>
<p>SECTION B: SQ DIMENSIONS FROM A STUDENT PERSPECTIVE (MICRO LEVEL)</p>		
<p>Responsiveness (to be discussed further in section 6.4.1)</p>	<p>Responsive to students’ queries;</p> <p>Influence of inadequate data on responsiveness and empathy (The NSFAS call center).</p>	<p>Respondents confirmed the list of specific SQ dimensions. Generic and industry-specific SQ dimensions for students form a central part of the theoretical framework. These dimensions will be the final measure of a quality student</p>
<p>Accuracy (to be discussed further in section 6.4.2)</p>	<p>data accuracy;</p> <p>payment of students.</p>	

Empathy (to be discussed further in section 6.4.3)	Humane treatment; Adequate comprehension of the problem; Problems addressed amicably.	funding system. It is therefore central to the final SQ framework (as finalised in Chapter 7).
Reliability (to be discussed further in section 6.4.4)	Dependable and accurate service; Assurance of adequate response; Reliability of information.	
Accessibility (to be discussed further in section 6.4.5)	Prioritise student needs as important and be accessible.	
Courtesy (to be discussed further in section 6.4.6)	Humane treatment; Polite attitude.	
Competence (to be discussed further in section 6.4.7)	Lack of knowledge; Lack of information.	
Communication (to be discussed further in section 6.4.8)	Personal communication; Accurate information (data).	
Honesty (to be discussed further in section 6.4.9)	Character and culture of Truthfulness; Sincerity' Integrity.	
SECTION C: GENERAL COMMENTS		
As discussed in section 6.3.8 A new concept arose, namely the creation of a "SQ eco-system". No more information that was regarded as significant was obtained from participants.	Getting the student funding system to collaborate to improve SQ management, which emphasises the need for people, systems, processes, and policies to be aligned for SQ.	An SQ management system must be developed where all macro and micro levels are aligned with the NSFAS mandate.

6.2 STATUS ANALYSIS: EXPERIENTIAL PERSPECTIVES FROM STAKEHOLDERS

For the study, it was essential to understand the environment and how participants perceived the current status of the NSFAS in terms of SQ management. Creating an enabling environment through regulatory frameworks and support structures, both internally and externally, is crucial for effective SQ management.

The data regarding SQ and the NSFAS environment, obtained from the introductory section of the interview guide, is presented and discussed below.

In short, the current NSFAS environment was generally described as complicated, situated in a chaotic and political domain, and covering an enormous service scope with multiple stakeholders. The role of DHET in prescribed policies and an operational framework was indicated as vital to set the tone for the NSFAS to focus on managing the macro and micro dimensions. Regular reports from an appointed SQ agency (to be appointed by DHET) who will analyse and measure SQ was a crucial recommendation for improving SQ management at the NSFAS.

6.2.1 State of chaos

This view is echoed by the NSFAS Strategic Plan 2020 – 2025, which describes the NSFAS environment as a “dysfunctional organisational climate which stymied service delivery” (NSFAS Strategic Plan 2020-2025: 21). The plan further describes the NSFAS internal environment as (NSFAS Strategic Plan 2020-2025: 21):

... a chronic state of maladministration with almost zero performance against the legislated mandate. Critical governance processes failed, a climate of non-compliance to statutory reporting was prevalent, decentralised and disaggregated decision-making prevailed.

Clearly, the view of the participants describing the NSFAS as being in a state of “chaos” justifies the above statement. The following participant response serves as an example:

I came into the NSFAS, right at the middle of chaos, chaos in the sense that I got into an organisation that...as a recruit, when you enter an organisation, you have certain expectations. Therefore, the immediate disconnect for me, coming

from the Government, was that at the NSFAS, it did not seem at the time that there was any appreciation of the mandate of the organisation in terms of what is the expectation of the shareholder on what the NSFAS must do, at least judging by the executives (Participant 3/6).

The chaos theory suggests that the behaviour of complex systems can follow direction. However, their future remains unpredictable as they are sensitive to conditions, and small changes at the start can result in changes that are more significant over time.

The NSFAS system indeed consists of numerous interacting parts, which gives rise to its complexity. The theoretical explanation of chaos links to the observation by participants that the complexity of the NSFAS operations is somewhat related, suggesting why this came to the fore.

6.2.2 Complex environment

The scope of the NSFAS is a crucial factor to consider. Funds allocated to the NSFAS have increased substantially, as discussed in Chapter 1 (section 1.1) These funds are allocated to students at 26 public universities and 50 TVET colleges that meet the funding requirements for each type of HE institution funded by the NSFAS.

With the scope of projects becoming more detailed, dynamic leadership in planning is required by the complexity of operations. As noted by authors in previous chapters, the chance of things going wrong increases with so many different activities and several resources involved. From the literature, (see Chapter 2) it is evident that the actual scope of service operations is influenced by the degree of variation of the offering and variability of the delivery process. Regarding the complexity of the And I think then, just looking at the post-schooling sector and the scope of delivery of the NSFAS, I think it is vast. NSFAS scope of delivery, one participant argued:

Looking at all the TVET colleges, and you look at twenty-six public universities that they are responsible for, and I think the scope is therefore quite big (Participant 2/6).

The public code of corporate governance requires that services and functions have an effective control environment and that this should support the integrity of information for internal decision making.

Acknowledging the complexity of the environment, participants also indicated that the overall control is lacking at the NSFAS.

I can understand that it is an enormous system and that it has its challenges, but somewhere there should be an overall or a revision of all the controls in place (Participant 6/6).

The administration period itself required close oversight streamline where necessary, we had to work closely with USAF, and that was just to keep a measure of stability into the system (Participant 4/6).

There is no doubt that scope planning in this complex environment should be an essential part of the operations management of the NSFAS (discussed in section 6.3.5 below). In addition, it is noted that project control is required to ensure execution success.

6.2.3 Politics

As a government agency, the NSFAS functions in a hive of political tension. Public scrutiny on the efficacy of the NSFAS to serve the public is at the forefront because of the strategic importance of education and transformation. The data revealed that politics plays a vital role in elevating the complexity of the environment the NSFAS functions in. In this regard, participants asserted:

They have to understand the whole ecosystem of how the politics works, and I think that's also another important element. the NSFAS thrives in a political environment. So, some leadership has to be sensitive to that, has to be sensitive also to the economic situation and social situation of our students (Participant 3/6).

I think there's definitely a strong political dimension, and that has an impact on the way that you manage the affairs of the NSFAS (Participant 2/6).

As a government agency, the NSFAS will never be able to divorce itself from the politics in the organisation. However, it is pretty apparent that this should be managed in a particular way to ensure that SQ to its stakeholders is not compromised.

6.2.4 The role of the NSFAS impacted by broader RSA challenges

The data present a grim picture of how the role of the NSFAS is viewed by students, and their intent to manipulate or influence the system (through student politics) to alleviate other national concerns such as unemployment (discussed in section 1.1). Participants commented that students are no longer interested in leaving HE institutions in the least possible time but try to extend their stay because of this problem. Participants reported as follows:

[I]t's no longer about the access to HE and the supporting them to succeed in...it's more about fulfilling the current need of income now... creates a sense of entitlement...now we are seeing them wanting to argue for an increased N+. They want to do all sorts of things. And then another thing also around the allowances is that you...I think the allowances, if you look at accommodation, for example, they are so lucrative that our students don't see the need to get out of HE and go and be productive. It's comfortable (Participant 3/6).

We sit with a massive challenge around youth unemployment..., flocking towards potential sources of funding that will enable them to survive (Participant 2/6).

The next section discusses the data related to the NSFAS system dimensions, as obtained from Section A of the interview guide.

6.3 SECTION A: DATA RELATED TO THE NSFAS SYSTEM DIMENSIONS (MACRO LEVEL)

While the data indicated some improvements at the NSFAS since it had been placed under administration in 2018, it was also clear that systemic challenges still plagued the whole the NSFAS system. These challenges ultimately affect the operation management as well as the SQ management of the NSFAS. Several participant statements and inputs pointed to a conceptual SQ management framework for the NSFAS. In this regard, a number of key themes emerged from the data. The need for good governance and leadership was illuminated, also indicating the importance of policy development. Moreover, participants viewed resource management with a focus on the IT system and HR as lacking in the current system. To add, participants conceptualised the NSFAS as a financial aid 'ecosystem', which includes operational, process and stakeholder management.

It was further evident from the data that the NSFAS has evolved in the amount of funding administered since its inception in 1999, but stagnated in terms of SQ management. Initially, a service organisation such as the NSFAS was set up to provide a focused service to a limited customer base. However, over time, the scope and complexity have changed,

funding and student assistance have increased, and additional staff have been employed. This, while a seeming lack of clarity of direction existed at the strategic level, which translated into uncoordinated actions at the operational level. For service providers, this means confusion, mainly when customers demand a reasonable level of service, which is not offered at the optimal level for reasons known only to the staff at the organisation.

Of note is the significant correlation between the data and the fundamental SQ dimensions, as discussed in Chapter 4. It is also noteworthy that the data pointed to systemic SQ management problems at the NSFAS. Differently put, the challenges that emerged from the data are not found in isolation but are interconnected and interdependent. This was underscored by one participant as follows:

I think there were very significant improvements made and, having said that, I think that some of the challenges are still very systemic (Participant 1/6).

Below, the systemic barriers or challenges indicated by the data to have evolved over time are elaborated on.

6.3.1 Leadership challenges

Fundamental to any organisational success is leadership that can drive strategies and manage operations to the fruition of SQ excellence. The data revealed a strong relationship between leadership deficiencies and SQ management, which has emerged over the last decade. Participants mentioned challenges regarding “leadership that listens”, “quality culture”, “absence of strategic planning”, “lack of understanding”, “issues of trust”, “top-heavy structure”, and “management turnover”. Each of these challenges is discussed in more detail below.

6.3.1.1 “Leadership that listens”

Leadership that is responsive and listens to the environment it serves (internally and externally) was emphasised by participants as a crucial element of transforming the NSFAS and improving SQ management.

...that ‘listens to the noise’ and transforms. We’ve always said that we’re telling you we’re seeing this, and we see that, but nobody’s doing anything, and nobody’s listening. So, they fail to listen to the noise on the group that would have given them insight into what was going wrong (Participant 2/6).

I think that a leader that listens because...listen to the sector. And I'm hoping the CEO sees that, and I'm hoping that he sees that the NSFAS is not outside of that. Because the transformation, that is for me the most important, if you do not realise that, and then I think we will have this conversation in twenty years (Participant 4/6).

Because you have to listen to a whole lot of voices to get it right. Then it has to be a leader really that can stand on their own and set a vision and be able to mobilise strategies that can help the organisation to thrive (Participant 3/6).

6.3.1.2 “Quality culture”

Leaders who invest in appropriate governance systems and develop an effective strategy will assist in the creation of a corporate culture that is conducive to quality and success. The product of a “quality culture” was most celebrated by participants who identified it as an essential factor in SQ management. The following excerpt serves as an example:

So, organisational culture or organisational structure and then as well the issue of information and management systems that are in place and the extent to which they reinforce service quality and therefore the framework as well. Then some of the softer issues related to organisational culture and to what extent is the organisational culture driven by responsiveness, by being relevant. Therefore, that would be some of the areas that I would bring into the conceptualisation of such a service quality management framework (Participant 2/6).

It was established through the data that effective and efficient SQ management does not occur in isolation but is affected by the deployment of competent leadership who must put in place adequate governance structures.

The data suggested that the NSFAS continued to struggle with a management team that was unresponsive to the needs of the stakeholders they serve. This points to a lack of understanding of the business and further creates mistrust from stakeholders in the ability of management to provide effective leadership. This confirmed the earlier views of participants who indicated that the NSFAS management team was struggling to understand why they existed and could not translate this concept into practical strategies.

The data pointed to a fundamental flaw in the recruitment and appointment of senior managers at the NSFAS which resulted in a lack of knowledge and understanding of the business which, in turn, affected operations management and, eventually, SQ management. In this regard, participants reasoned as follows:

... because it does not look like the people that are in the leadership they understand what is the business of the NSFAS (Participant 1/6).

... leadership that was misaligned, leadership from the private sector that defined the NSFAS service delivery in terms of the private sector, and we would even refer to students as data (Participant 3/6).

They did have poor leadership too... good leadership can also only fix if they have an understanding of what the problem is ... there was, I think, just a severe knowledge gap. I can't say somebody is just a poor leader (Participant 2/6).

6.3.1.3 “Absence of strategic planning”

Strategic planning is a valuable tool for guiding day-to-day operations management and decisions, evaluating progress, and changing approaches when moving forward (discussed in section 4.3.2). Most of the participants in the study agreed that strategic planning was problematic at the NSFAS, which ultimately led to other unintended consequences in the operations and service delivery. This was pointed out by participants as follows:

[Y]our first reaction is, but what is going on in the management of the NSFAS? Is there proper planning? Are there proper controls in place? Do they plan ahead? Do they budget? That is my biggest concern because we know they're not going to make it (Participant 6/6).

The first thing that I expected to have was to have strategic documents: your annual performance plan, 5-year strategic plan, and product and services defined. I didn't get any of that (Participant 3/6).

Providing strategic direction is vital to an organisation's operations management as it gives a sense of direction and outlines measurable goals, which allows for the measurement of staff performance. The data revealed a significant shortcoming, pointed out below by one of the participants, and the result was a lack of responsibility and accountability.

...avoidance of accountability by managers (Participant 4/6).

The use of strategic planning as a management tool, highlighted by the data in the previous section as problematic, has a profound impact, especially in public organisations, as it enables more rational, efficient and effective management of organisational resources. Strategic planning defines specific aspects of the performance measurement, which reduces the

possibility that managers allocate resources based on their subjective preferences or respond to specific political pressures. This contributes to a transparent, rational, more efficient, and effective organisation management in providing quality public services.

Although the NSFAS Strategic Plan 2020-2025 (2019) addresses the above by introducing a performance management and accountability framework to establish a high-performance culture, the current data suggested that this has not materialised at the NSFAS.

6.3.1.4 “Lack of understanding”

One participant illuminated that leaders did not understand their responsibilities, including accountability for actions. This lack of understanding was expressed as follows:

... say the leadership is not what it should be. Because if there were dynamic leaders, then it was unnecessary to point out all the, and it's single incidents that we point out. Still, there are so many incidents linking to them, while leadership is not keeping up with the responsibility and the accountability (Participant 6/6).

An additional challenge highlighted by the data was that the NSFAS management did not entirely comprehend the functioning of HE institutions. For instance, one participant reasoned:

[T]here was also no understanding on the university's side that what it means, they had...you have to understand the university setting, you have to understand the TVET setting, you have to understand the registration process at an institution, you have to understand the critical areas of data (Participant 4/6).

The bottom line is that management must see the 'big picture', as this kind of thinking creates context and enables people to honour the organisation's values. Understanding is all about clarity as it guides you in the right strategic direction, and your actions align with the business goals. Participants pointed out the need for leadership and management to provide adequate performance indicators, which would assist the NSFAS in knowing (1) the scope and magnitude of problems, (2) whether they have sufficient resources to fix a problem, and (3) whether they are making progress toward solving problems. The data provided evidence that this lack of understanding of the magnitude of the issues led to management's inability to set performance targets to achieve SQ management objectives.

[T]heir performance indicators were not smart, and it didn't speak to their mandate" (Participant 4/6).

Evidently, the data pointed to a lack of understanding of the bigger picture, which hampered the NSFAS management in effectively taking decisive action to eliminate organisational weaknesses and enhance strengths.

6.3.1.5 "Issues of trust"

A high level of trust between managers and employees drives overall company performance. There is a direct relationship between performance and trust, and because performance is linked to cost, the cost of running a business will increase as the trust in management goes down. Building trusting relationships with employees as well as stakeholders is therefore crucial. Contrastingly, participants indicated that there were trust issues at the NSFAS, with one participant even using the phrase "arrogance" to describe the attitude of the NSFAS management. Participants argued:

And then reliability, sorry, we do not trust an institution or a central office or an office or a system like the NSFAS. How can you trust it if you know what is going on, on the ground, and they keep on increasing the numbers, the amounts, without properly tracking the performance of students (Participant 6/6)?
[T]hey were just damn arrogant; I must admit (Participant 2/6).

By making trust a top priority for everyone in the organisation, one can expect loyalty, dedication, and high performance from those internal or external to the organisation. In fact, these people will ultimately determine the organisation's fate. The data stipulated that this was something the NSFAS management had to prioritise.

6.3.1.6 "Top-heavy structure"

A trend in many inefficient management structures, especially in government, is top-heavy structures. This has many negative consequences for the organisation, which eventually will affect service delivery. A top-heavy management structure at the NSFAS, creating several challenges in the system, was evident from the data, as emphasised by the participant quoted below.

One of our biggest issues was that the NSFAS had such a lot of chiefs, such a lot of chiefs. It was a top-heavy management structure (Participant 4/6).

Top-heavy structures come at a higher cost and result in slow decision making because of their centralised nature. It was imperative that this be addressed by the NSFAS. However, participants indicated that the NSFAS had reviewed a number of its organisational structures in addressing this, which again created several leadership turnover challenges.

6.3.1.7 “Management turnover”

There could be many reasons why employees leave an organisation, but leadership turnover casts a dim light on the organisation’s reputation and its organisational culture. The data underscored this.

... management or executive turnover in the last eight years, then I would say there’s quite a high turnover at an executive level over the last couple of years, and that indirectly may be a reflection of service delivery that is an unhappiness with the way that the chief executive or the Exco of the NSFAS is managing service delivery (Participant 2/6).

[T]here’s been this rapid change in leadership and other staff in key positions” (Participant 1/6).

... think I have experienced so many leaders now... two Boards... we have had a lot of leadership change, and instability at leadership level (Participant 3/6).

It will not suffice to look at what is on paper when appointing someone at the executive level since it will not guarantee that their personal and professional interests are aligned. The data pointed to a highly politicised the NSFAS environment, complicating the appointment of executives who need to lead and ensure a SQ management approach.

6.3.2 Governance

The data provided a negative image of the governance of the NSFAS. Participants highlighted this aspect as the overarching factor that cuts across all functions. Participants viewed it as a priority, and argued that addressing this would mostly take care of other challenges. Participants substantiated their perspective by referring to the noted deficiencies mentioned in the NSFAS Strategic Plan 2020-2025, the document that should hold the key to developing an SQ management framework for the NSFAS.

Various internal audit reports have indicated the lack of governance, policies, standards and operating procedures. The internal auditors have assessed the NSFAS lines of defence's effectiveness as poor, characterised by a poor culture towards risk management and controls. Management oversight was poor, with little attention paid to implementing basic controls, such as reconciliations and compliance to key legislative prescripts. The internal auditors recommended that all lines of defence be strengthened, including that of internal audit and Board oversight committees. The prevalence of the risk of fraud has been acknowledged with several fraud cases handed over to the authorities and various forensic investigations launched. While Administration implemented certain governance initiatives to improve risk management, developed and implemented key policies (especially within HR), and strengthened executive oversight significantly, governance, risk and control gaps remain. This is further indicated by the most recent Auditor-General audit opinion and various audit qualifications (Participant 1/6 referenced the NSFAS strategic plan 2020 - 2025).

The data suggested a need for the NSFAS to be more independent in their approach to governance. This requires independent decision making, which will allow for a quicker turnaround time in managing the NSFAS affairs, as expressed by the following participant:

... build elements for good governance,... From a leadership and governance part, the NSFAS must have its own life, its governance and Administration outside of the DHET.... But for as long as this entanglement exists, it frustrates everyone – students, institution, the NSFAS, and the Department – because nobody has the answers (Participant 3/6).

Clearly defined roles and responsibilities of governmental entities were revealed to be lacking, affecting the development of adequate policies, ultimately affecting how the NSFAS was managed. It is therefore imperative that these be included in the development of an SQ framework.

The responsibilities are not clearly defined. So, I'm just saying, at that level, responsibilities of DHET, responsibilities of the NSFAS, and responsibilities of institutions, as far as funding of students are concerned, must be clearly defined (Participant 3/6).

The development of adequate and aligned policies was again reflected in the data as part of the suggested aspects of governance eluded to by participants.

Policy and systems stability.. let's have some policy stability for three or four years. Let's not change things too much. Let's try to kind of keep the system going for three or four years so that we can get some stability (Participant 1/6).
Align and update policies....it we're not aligned. They need to change (Participant 3/6).

The prevalent view of participants was that good governance was lacking at the NSFAS.

[G]overnance was managed in a tick-box kind of way. We ensure that the NSFAS...everything in terms of the PFMA, we tick it off. It's compliance, and compliance... but it only addresses what is required to ensure that you do not achieve a qualified audit report (Participant 4/6).

The NSFAS system issues render it impossible to deliver on policy and control. The data collected provided a grim picture of the NSFAS policy development, comprehension, and implementation, which affect service operations, especially for students.

... that people did not have a clear understanding of the policy, and when you do not have a clear understanding of the policy, and then your implementation of that policy becomes problematic. They did not interpret the policy correctly and therefore did not develop an application system that catered to eligibility criteria (Participant 2/6).

I just don't think they understood their role in terms of... you need to ensure that all the policies are in place and then there was no enforcement of policies, by the way (Participant 4/6).

The Department and the NSFAS set policies then implements those policies ... Policy instability has been one of the biggest challenges we have (Participant 1/6).

... policy part is impacting.. something, but it is a policy environment that creates laxness in the system and therefore, even from Treasury's point of view (Participant 3/6).

This is supported by the statement in the NSFAS Strategic Plan 2020-2025, which indicates that there are still significant challenges that require continuous attention, one of which is the review of all governance designs and the evaluation of its appropriateness.

Organisations that view management as essential will have competent managers who will develop policies and lead teams to achieve all project goals within the given constraints. Therefore, policy development is a vital prerequisite for successful

operations management. The data, however, indicated that this was lacking at the NSFAS, which severely hampered the NSFAS in delivering on its mandate.

I think they made poor choices in the execution of policies sometimes. (Participant 2/6).
...project management office had a proper understanding of the policy; however, they didn't involve the business side enough in terms of the actual operations, they felt they knew what they were doing (Participant 2/6).

6.3.3 Information technology

The topic of IT systems utilised by the NSFAS (or lack thereof) was the one most intensely debated by participants. The data pointed to a poorly designed IT system, and this was substantiated by the (then) administrator of the NSFAS in the NSFAS Strategic Plan 2020-2025:7:

ICT systems failed unpredictably and were (and remain) not fit-for-purpose, business process workarounds for ICT automation failures and system errors were, and to a great extent remain the order of the day.

Participants made the following comments revealing severe deficiencies in the IT department of the NSFAS:

It was poorly designed, poorly implemented, right from the word go, right from the pilot. Every year they rewrite all their IT processes. I have never seen anything like it in my life (Participant 5/6).
Therefore, everything is driven by the accuracy, by the ability, by the fit-for-purpose of your IT system, including being able to pay institutions on time, and thereby enabling student accounts to be credited on time (Participant 3/6).
It's just no matter how hard we try we kept hitting a speed wobble of sorting out prefunders. Because it is not a fit-for-purpose system (Participant 2/6).

Moreover, the data illuminated severe consequences of a poorly designed IT system, which links to earlier statements about the accuracy of payments to institutions and students. It is imperative that the system confirms student performance eligibility before payments are made. In the absence of this, the wrong student would be paid. The NOCLAR

letter issued to the NSFAS indicating severe financial accountability challenges was a consequence of IT deficiencies, as pointed out in earlier sections. Participants asserted:

... and realise it's their money that they point out also that there's gaps in the allocation selection, the tracking of performance, payment delays... easy it is now to get funding without really performing, that is a worrying situation for the public then (Participant 6/6).

It meant that at another institution where a poor student got funding, but at another institution, a student better off did not get funding. Now, that's not fair, and there's no fairness in that (Participant 5/6).

...how fast students can get now accepted by the NSFAS. I am personally aware of students who switch from university to university, and it seems that it wasn't picked up by the NSFAS or that university because they would keep on getting funding from changing from course to course (Participant 6/6).

The importance of data for operations management is crucial, as the results of operations need to point to inefficiencies in the system that need attention (as discussed in section 4.3.6). The importance of data in today's digital world cannot be over-emphasised. Organisations have access to and produce more data than ever before. Data create a foundation of intelligence for essential business decisions, ensuring that management has the correct information for decision making. It is vital for organisations to invest in data management solutions that improve accuracy, reliability and responsiveness. Contrastingly, participants pointed to a total dysfunctional IT system utilised by the NSFAS, which was poorly designed, not fit-for-purpose and which did not provide valuable data.

So, if your IT system is not optimal, you are going to have a huge problem. Operations then don't have enough reports to understand what is going wrong, and there's not enough data analysis to understand what was going wrong. It is a poorly delivered system, and it was a seriously poorly-delivered system (Participant 5/6).

The stability of the system is crucial. Unfortunately, the data also pointed to an unstable system at the NSFAS, as accentuated by one participant:

The systems were not working properly... when the NSFAS system crashed, we have to intervene as the Department, universities had to intervene (Participant 4/6).

Not only management decisions, but all levels of the organisation depend on an adequately designed IT system and valuable data to accurately deliver daily. One participant asserted that staff performance also suffered and a silo mentality was created.

You have to understand the depth of their system problems to understand how hard it is even for staff to deliver (Participant 3/6).

NSFAS has worked internally in silos that the different operations teams, including your financial management, that it is a holistic system, and what is happening in the IT, that there's a breakdown in terms of that. That was our experience (Participant 4/6).

When data are not readily available and accurate, it affects the organisation internally as the NSFAS also has external stakeholders who depend on this. The information collected from participants indicated a severe implication for all the stakeholders of the NSFAS, including students who rely on accurate data for decision making and further actions.

That's an area where huge improvement is needed. They are such a data-rich institution, and they have access to information from thousands of young people in South Africa. I would have expected from an organisation like the NSFAS not just to give information on the day-to-day management of finances but also to give information to the Human Resource Development Council, for example, around trends coming out of the information they have. So, I think their systems are lacking in complexity, and it only responds to the inward role that they play as a funding institution (Participant 2/6).

There was no real understanding. So, when the NSFAS designed this system, there was no conceptualisation in terms of what it means ... they would design something on the fly, and then universities would be informed, and then they discover it doesn't work, and it's going back (Participant 4/6).

Besides the obvious challenges with the IT system of the NSFAS, the observation by participants were that the system had not changed for the past decade. Hence, it had not evolved to deal with the scope and complexities of the NSFAS system, which again points to the lack of understanding by the NSFAS management of the mandate of the NSFAS, as pointed out in earlier discussions. Participants indicated:

We still have a long way in terms of our processing capacity from a systems point of view. From the TEFSA's time to now, from a budget of just about nine billion to thirty-five billion, you are still sitting with the same systems, particularly for the online applications system. In the majority of the cases, the applications system works. We have a problem in terms of appeals and responding to appeals, and it is the ICT component, which is pulling down everything to its knees (Participant 3/6).

The NSFAS system was designed, the technology design at least, there wasn't care, to address the need for technology articulation... that that remains a challenge.. why is it that it takes such a long time for students to receive their first tranches of payments? Why can't we design a system where the moment a student is admitted, arrives on campus, funding is available (Participant 2/6)?

[T]rying to solve the NSFAS's problem was to second people from the banking sector to help as if the NSFAS was a banking system. The NSFAS is not a banking system, and the depth of the service they must deliver is not like a banking system. Therefore, they had all these people in. They were supposed to assist those that had this banking experience and, I am sorry, they added no value (Participant 2/6).

As mentioned, an adequately designed IT system, which speaks to the organisation's needs, is crucial. This data, however, need to be accurate and reliable and of high quality. In the absence of this, as pointed out by participants, operational decisions could not be taken by the NSFAS, nor could this result in quality actions or SQ. Participants quoted below advised that the current IT system had serious negative consequences for the NSFAS operations and SQ management.

... information at the frontend that was the problem is the information going into disbursement. We fixed this to improve that aspect of disbursement (Participant 2/6).

... implementation of proper qualification data. The quality of data is always whether the program codes are correct. There are challenges around program codes. Right now, we can pull data from them with integration, but they can't request any data in reverse. So, they can't say here's my applicant pool. Let me run it against institution systems and find if that student has an academic offer. They don't even know how many people are entering the system (Participant 2/6). Why are we not bothered that where this data is coming from there is support, it is correct, and then we can process it accurately? The system can be responsive and not give me relevant data (Participant 3/6).

... the processes and that focus on exception reporting so that they can address the difficulties that do arise (Participant 2/6).

In addition, participants revealed unintended consequences for stakeholders who depend on accurate data, the absence of which delays decision making.

... will be kept from one pillar to post, go to the institution, go to the NSFAS, and they don't eventually get the service (Participant 3/6).

The NSFAS should only take up ten per cent of my time, or of...only ten per cent. The NSFAS is now taking about between eighty and ninety per cent of our time (Participant 4/6).

Furthermore, one participant pointed out that a severe cyber security risk was discovered. While cyber security is of the utmost importance, especially for the NSFAS who manages and administers enormous amounts of funding from government, the data showed that the NSFAS management did not take recognition of the risk.

... cybersecurity weaknesses that were reported in 2017 but nothing was done in terms of that (Participant 4/6).

Misinformation was another serious concern of participants as it provided a platform for conflict between the NSFAS, students and institutions. It was revealed that the NSFAS made funding decisions, but without adequate information, as discussed in previous sections. These decisions, which were sometimes inaccurate were then transferred by the NSFAS call centre staff to students. For example, a student might not qualify for funding due to poor academic performance, but based on inaccurate data, the NSFAS would view this student as successful. This would create challenges at the institutions that need to register the student. Participants stipulated:

Call centre is rendered ineffective...call centre cannot address student queries if there is a particular systems problem (Participant 2/6).

... there is a lot of misinformation (Participant 1/6).

I have misinformation from the call centre, where a student is funded, but the programme is not sponsored, and then the institutions will tell the person. Still, we're just waiting for the registration data from the institution (Participant 2/6).

One participant specified that the lack of quality data had consequences for the essential SQ dimensions of 'reliability', 'responsiveness', and 'empathy'.

I'll get information that I can't use, and that is unreliable (Participant 3/6).
...in terms of responsiveness, we are bad. We are terrible, and here I am talking about people that reached a contact centre wanting to resolve an issue (Participant 3/6).
...correct information, and because also they are feeling it as they are not getting the necessary information from where they are sitting at the call centre, they end up appearing to be lacking empathy because then they just want the student to go because they don't have the right information (Participant 3/6).
I think because we do not have a presence and we rely mainly on technology to communicate with our clients, that is where the issue of empathy becomes challenging (Participant 3/6).

An important fact pointed out by the data is that the lack of adequate governance (policy) will lead to an ineffective IT system.

...because it will be then included in your system because the policies, everything, will speak to this system (Participant 6/6).

Effective organisations that provide quality services depend on properly managed financial and organisational data and statistics provided by quality information systems. Organisations who fail in this will experience a drastically slowed workflow because of data challenges related to reliability and accuracy. It is a fact that there is no substitute for the correct information at the right time to be effective in the management of any organisation.

6.3.4 Stakeholder management

Participants again emphasised the importance of stakeholder management as part of the ecosystem, which is also a crucial element of the participants' conceptualisation of SQ management of the NSFAS.

Four essential aspects were highlighted by participants regarding stakeholder management, namely (1) understanding their role, (2) understanding the entities they serve, (3) a partnership with funding agencies, and (4) a customer service approach.

6.3.4.1 “Understand what your role is”

With regard to the importance of understanding their role, the following excerpts serve as examples:

... you understand that you...what your role (Participant 4/6).

... you need leadership or the executive team that understands the context of working within the public sector, the context of managing complex relationships with stakeholders, and here specifically universities and the TVET colleges (Participant 3/6).

The data provided evidence that the NSFAS was still struggling with the critical question of why they exist, which indicates a severe lack of conceptualisation of their role as a governmental entity that drives national transformation agendas. Changing the structure, organisation or policies in that system could elevate the systemic problem. However, to address the systemic challenges would require that the NSFAS understood their purpose and positive contribution to society.

NSFAS where they are trying to conceptualise, but why do we exist? In addition, for me, that is the most important. Why, and I think the NSFAS still, to a certain extent, struggle with that concept... Now the NSFAS, I do not think they get that, that those two are so interlinked and that this service that they must provide (Participant 4/6).
...define what the NSFAS head office Cape Town should be doing (Participant 3/6).

While the evidence of a mission, vision and value statement of the NSFAS points to a theoretical exercise to promulgate its existence, the data from the study revealed that this did not have true meaning for those employed by the NSFAS.

6.3.4.2 “Understand the entities you serve”

Managing stakeholder expectations requires that the NSFAS understand the environment they serve. Without this understanding, a tailor-made approach to serving each entity will not materialise.

... and I would have liked to see that evident in the organisational structure, to have two divisions, the one being with TVET, the other one being with universities, and have a business model for each one of them, a business model that is appropriate to the two sectors (Participant 2/6).

Institutions' internal processes of registering a student, charging a student for their housing... financial aid is at the end of every process within the university or college. Therefore, institutions' administration around their qualification data is critical (Participant 5/6).

Unless they start to have greater intelligence about what is happening at an institution ... The data financial aid gets, that's all they have that they can work with, and if that data is not right or accurate, you're bugged, you're going to be under claiming, you're going to be claiming incorrectly (Participant 2/6).

6.3.4.3 “Partnership with other funding agencies”

The year-on-year struggle to find adequate funding for students requires a different approach than just targeting the national Treasury to close the gap.

The NSFAS should be thinking about, from my point of view at least, just understands how it can enter into kind of partnerships with other funding agencies. For example, now, we have ISFAP, we have got...various banks now have models on the table and so on. Therefore, it is also a question of saying, well, can we start thinking about a student funding model, which includes (Participant 1/6).

6.3.4.4 “Customer service approach”

The data also revealed that most participants had a general perception that the responsiveness of the NSFAS was positive from a stakeholder and student perspective.

You generally have ninety-five per cent of your students without an issue, provided your data that you submit right (Participant 2/6).

My personal experience and up to directorate working with them, over the period since twenty-thirteen, is very positive. They've always been responsive (Participant 2/6).

Some responses, however, pointed to a total lack of student response from the NSFAS. Participants raised the concern that the 'student-centred' model is not at the forefront or focus of SQ management at the NSFAS.

I see responsiveness also as if you get student complaints repeatedly from universities or institutions that you serve, or through (Participant 6/6).

There have been some improvements, but it's more that you read on paper in terms of advocacy and that, it's not real and tangible, and that's the other area. An indicator of student responsiveness would be whether I have my allowances. Is my tuition fees paid? My accommodation, is it covered? In addition, my textbooks, is it there? In addition, do I have access to a laptop and data and that? Those are the tangibles, and I do not think, looking at the student community today, we can honestly say that the NSFAS has achieved that hundred per cent. I think we have made improvements, but we still have a lot of work to be done in that (Participant 2/6).

Oposing views from participants regarding the progression of the NSFAS suggest that various stakeholders hold various views. The data point to a problematic area of SQ for students, who could be considered among the most important stakeholders in the NSFAS system.

[T]here's no one customer service approach to the provision of funding to a student actually (Participant 2/6).

[W]e don't serve correctly (Participant 3/6).

As mentioned earlier, the influence of politics on the NSFAS functioning needs to be managed. One participant indicated that this was part of the ecosystem that needed to be understood to ensure its management as part of an SQ approach.

They have to understand the whole ecosystem of how the politics work (Participant 3/6).

In addition, participants indicated that process management is an integral part of the operations management model of the ecosystem, and that this needed to speak to the mandate of the NSFAS.

... defining products and services properly, from defining our relationships with institutions and mapping our stakeholders and understanding who does what, and are we are doing what we are supposed to do, and appreciating that what is important for us is to make sure that our processes respond to what the students must be doing (Participant 3/6).

... operating model aligned to our mandate (Participant 3/6).

... students, people, the sector must believe in what you are doing and know that you are addressing those challenges (Participant 4/6).

The NSFAS Annual Report 2019/20 recognises the positive engagements with governmental organisations such as the South African Revenue Service (SARS), the Department of Home Affairs (DOH), the Department of Social Development (DSD), and the Department of Basic Education (DBE). The report indicates the signing of Memoranda of Understanding (MOUs) which allows for the acquiring of data to improve the processing of applications. This, however, excludes essential stakeholders, such as universities and TVET colleges, and the data collected reflect the negative impact this had on the NSFAS system.

So, one wonders if they include all the categories of universities when they make their policies decisions or when they compile their policies, and they make new decisions to say is this the best change that will more or less suit all the universities? Alternatively, give then the universities opportunity (Participant 6/6).

In terms of the new system and not thinking that systems through, there was an enterprise architecture that's been developed without input from institutions, and that is I think what...so, we were putting plasters on wounds that did not assist because the fundamental reasons were that the NSFAS system was not integrated into the PSET system in terms of the system's universities used (Participant 4/6).

In addition, I think when the Administration came in and started to put things into perspective, I think for me I so much wanted to go to institutions and understand exactly what institutions do, how do they fit the NSFAS? What exactly is it that should be happening? Moreover, so, the whole deployment thing helped me experience the NSFAS and to define what the NSFAS head office Cape Town should be doing (Participant 3/6).

Even though not all relevant stakeholders were consulted, recognition was provided by participants with regard to the engagement from the NSFAS through other levels and structures.

... they are engaging the sector. For the first time, the NSFAS is now part of the engagements with the Financial Executive Forum, and I do believe that the NSFAS is engaging the financial-aid offices through the FAPSA forum (Participant 4/6).

... appreciation of the mandate of the organisation in terms of what is the expectation of the shareholder on what the NSFAS must do, at least judging by the executives (Participant 3/6).

Yet, participants raised the particular point of the distinct difference between universities and TVET colleges, both of which are stakeholders of the NSFAS. The data accentuated the ignorance of the NSFAS with regard to these differentiated entities in the HE space.

I would have employed distinctly different management approaches in terms of TVET and university, and I would have liked to see that evident in the organisational structure, to have two divisions, the one being with TVET, the other one being with universities, and have a business model for each one of them, a business model that is appropriate to the two sectors. And those kinds of flexibility and maneuvering and innovation, they always seem to be going to ICT as the only point of innovation, and I think...so, I miss that responsiveness of management, especially in terms of how they see the post-schooling sector and how they respond to the particular needs in terms of organisational structure (Participant 2/6).

The data illuminated the inability of the NSFAS management to conceptualise the stakeholder environment and engage the whole sector. This lack of engagement affected the governance (policy and regulatory processes), operations management, and ultimately, the SQ management of the NSFAS.

6.3.4.5 Dislocated from a student-centred approach

While participants acknowledged the critical impact of the NSFAS on the government's national transformation and development plans, the disconnect between the NSFAS and students was evident. This proves the earlier point of the NSFAS struggling with 'why do they exist' and 'who do they serve'.

Because we do believe we serve the student, that's why we exist. Without students, we don't exist as a department; universities do not exist. The NSFAS, you exist because of the student... From a governance point of view, I think that the Board lost sight of that, that it was only the partners was receiving an unqualified audit report because then it justifies everything to the NSFAS (Participant 4/6).

...of how dislocated the NSFAS is from the nature of the student body that it's servicing (Participant 1/6).

Your first responsiveness should be to the student. I don't think the NSFAS is achieving that yet (Participant 2/6).

6.3.5 Operations management

The data revealed that the management of resources by the NSFAS was inefficient and affected the effective management of operations across the organisation.

... managing time and resources to get that done... they only also have so many people, and they take on a lot of people to process applications, so it becomes that catch twenty-two. Whom do I give priority to? And we're all shouting equally loudly (Participant 2/6).

[W]hy is there not a committee that only focuses on the operations and looking at the management of resources (Participant 4/6)?

The unavailability of resources (Participant 1/6).

Many service providers do not view themselves as an operations system. This is because services are not always regarded as the result of an input-output value adding process. Operations management is the appropriate terminology since it was (and still is) more associated with services than producing products.

Every aspect covered in this section points to the impact these challenges have on operations management and process development (as discussed in 4.3.3). This is especially important on the micro level with reference to the processes, or standard operating procedures (SOPs) needed to realise the specific SQ dimension from a student's perspective (Section B). The NSFAS challenges concerning operations management included the following:

- Fundamental flaws in the recruitment and appointment of senior managers affected operations management and, eventually, SQ management.
- Dislocation from the student's centred approach indicated a lack of adequate process development for stakeholder engagement.
- Staff and management turnover resulted in continuation challenges with regard to operations management and up-to-date processes.
- Issues of trust translated into a negative culture in the organisation, affecting attention to detail in operations and processes.
- The NSFAS policy development, comprehension and implementation were lacking, affecting service operations negatively.

- The data pointed to the NSFAS management's lack of understanding of the bigger picture, which provided challenges for the NSFAS to set priorities, develop processes and manage operations effectively.
- IT challenges were highlighted as one of the biggest obstacles, affecting the whole NSFAS organisation. A well-designed IT system, which speaks to the organisation's needs, was seen as crucial since operational decisions could not be taken by the NSFAS unless data were accurate, reliable and of high quality.

The data affirmed that these challenges were systemic, and all contributed to a serious concern about operations management.

The NSFAS Annual Report 2019/20 indicates that a quality management framework was absent, the SOPs were outdated, and critical processes were not mapped. In the same vein, the NSFAS Strategic Plan 2020-2025 notes serious operational deficiencies and suggests a total review of processes and the NSFAS operating model.

The data confirmed these challenges, with participants stating the following:

The operational systems that they've put in place within that entity, there is no plan and it's not streamlined (Participant 4/6).

There are certain things that are supposed to be DHET processes, but they are with the NSFAS. So, it's a mix (Participant 3/6).

Participants believed that the lack of accurate reports from the outdated IT system was hampering the effective management of operations.

Therefore, the operations component, they struggle with the delivery of operations because the IT system does not deliver what they need to, not because the operations people don't want to deliver a service. However, if the very foundation of your work is problematic, you are going to struggle (Participant 5/6).

The data collected further identified structural deficiencies that influenced operations management. There was the dilemma of deciding whether a centralised or decentralised structure would serve the organisation best.

There's one thing I was flat-set, dead-set against was sending out these regional managers because their regional managers were key staff, they were general managers. I needed a general manager of operations and a senior manager institution. One person, one COO, cannot be everywhere, and I needed that senior staff to assist (Participant 5/6).

Concerns were also raised about the recruitment and appointment of staff who would be execute operations. The data pointed to a specifically appointed team that did not have the skills or experience to manage the operations of a complex environment such as the NSFAS.

We had that other person in operations that were also from the bank, he knew nothing, and they had no institutional experience either. They could not bring those two things together, of the NSFAS what they needed to deliver and what was happening at an institutional level. Therefore, I think overall there was a leadership problem in terms of that (Participant 5/6).

In short, while the data acknowledged some stability, the controls and the human resource factor, including management, needed attention as this would ultimately lead to improved operations and process management.

6.3.6 Financial management

Considering that resources, especially financial resources, are limited, the public sector needs to pay special attention to efficiently using resources and implementing effective financial management and control. The design and effectiveness of internal financial controls are crucial, since the lack thereof could lead to material financial loss, fraud and corruption. One participant emphasised the responsibility of public entities to be efficient in the spending of government funding.

I think, first of all, it's taxpayers' monies, it's the public money, that's being used (Participant 6/6).

On 21 August 2019, the NSFAS was placed under administration, which meant that the control of the organisation was passed on to an administrator appointed by the minister. Financial difficulties faced by the NSFAS were highlighted in several damning audit reports, placing the scheme under increased public scrutiny. The NOCLAR letter of non-compliance also put the system under intense pressure. Participants made the following comments with regard to this development:

We knew stuff was wrong at the NSFAS but we also at times didn't do the right thing. So, now the NSFAS's issues of irregular expenditure just compounded (Participant 2/6).

The lack of financial control leads to a shortfall of funds (Participant 4/6).

Finance that was not giving remittances, recons that were not happening (Participant 3/6).

The purpose of the NSFAS, as per their mission statement, can briefly be summarised as identifying eligible students from poor backgrounds and providing them with the financial assistance to access HE. Participants indicated that the NSFAS operations were not aligned to this, and that financial management was flawed, confirming the statements above.

Unable to make a payment or fund the right students resulting in irregular expenditure, which needs to be fixed... (Participant 2/6).

Financial controls are the crucial procedures, policies, and means of an organisation that manage the allocation and usage of its financial resources. Therefore, financial controls are at the core of operational efficiency in any organisation.

6.3.7 Human resource management

The area of HR remains a crucial inhibitor of improved organisational performance and operations management (as discussed in section 6.3.5). The data revealed that the NSFAS continued to have significant human capacity constraints, which had manifested in several organisational challenges, as highlighted in the NSFAS Annual Report 2019/20. This included (1) low employee productivity, (2) a high absenteeism rate, (3) poor customer service, (4) diminished employee engagement, (5) a toxic organisational culture, (6) increased healthcare costs, and (7) escalation of labour tensions.

Participants had different views on why HR at the NSFAS were highlighted as problematic. One argument was that the organisation did not have an adequate structure to manage operations.

I sometimes question the seriousness with which they take their deliverables and I'm standing from the outside looking in, and I ask questions about how they make decisions around the organisational structure that they use, that they do

not always seem to be serious about putting HR where it's needed, and they're slow to respond to that, and that has a direct impact on service delivery and the perception that the larger community will have of them (Participant 2/6).

From the different views captured in the data, it was evident that the scope of the NSFAS operations required additional staff in certain areas.

It is not only about the technical capacity; it's about the human capacity. But then also that the kind of expertise and capacity that the NSFAS needs are not acquired...that should be addressed. I think there's a definite lack in terms of that (Participant 4/6).

... human resource has not increased; human resource capacity planning was not working (Participant 3/6).

You also do not have an optimally staffed IT department (Participant 5/6).

Nevertheless, I do believe that it needs to get a new system that is properly conceptualised. In addition, my worry is whether they have the people, the right people, to be able to do that (Participant 2/6).

Another contradicting view by participants indicated that staff had the competency and potential. However, they lacked training and leadership guidance.

... staff that are aligned to understanding the policy (Participant 5/6).

I think that is the major problem. Therefore, if you do not have...now, I don't even want to mention competence because staff members have the potential (Participant 6/6).

Two more participants argued that the NSFAS staff were optimal. However, they agreed that staff needed an attitude change.

[I]t's a whole attitude change that is needed... staff members are there to earn a salary and to do the absolute minimum not to get in trouble, and even if they get in trouble, they easily get out of that as well, without proper consequences (Participant 6/6).

They make excuses. All I did was go to the right people and say, did the system go down? Why is it down? In addition, I harassed them every day like that until they monitored it, and the system stopped going down... (Participant 2/6).

The above is echoed by the NSFAS Strategic Plan 2020-2025, which points to the staff having “a poor culture and work ethic, and general collegial disrespect”.

The importance of human capital cannot be overemphasised. Human capital management (HCM) appoints the right people to manage effectively, ultimately optimising productivity, and it is a critical enabler of business value and the realisation of service quality.

There was consensus among participants that the scope and context of the NSFAS had evolved over time. However, the allocation of adequate resources, especially HR, had not held pace, and should be incorporated as an essential element in the SQ management framework of the NSFAS.

So, one, I think we are...in organisational development, you have to unpack the functions that you have to do, and then you need to align those functions to your HR capabilities. I think there’s a serious disconnect between the functions that the NSFAS has to do and against the organisation itself. From a human resource point of view, from the operating model of the NSFAS, I think the NSFAS has grown quite substantially over the years, and human resource has not increased (Participant 3/6).

While many participants acknowledged the lack of adequate and skilled resources, they raised the values and attitudes of staff in general as a matter of serious concern.

Attitude and values dedication.....but it is the whole attitude...and I’m speaking specifically of the environment where I worked, it’s a whole attitude change that is needed to be dedicated (Participant 6/6).

Honesty and integrity in actions are critical (Participant 2/6).

Integrity we need staff with integrity (Participant 1/6).

6.3.8 Building a sustainable student funding model ('ecosystem')

Participants believed that, for the NSFAS to be a sustainable funding model that would serve students in the future and ensure educational opportunities that will advance the government's interest, it had to be managed as an 'ecosystem'.

... building a much more sustainable student-funding model which we know will cover students for ten years or whatever the case is so that we're not lurching from challenge to challenge here (Participant 1/6).

The concept of an 'ecosystem' recognises that the system members must support each other to stabilise the system, ideally optimising the collective benefit. Each entity (dimension) in the ecosystem influences and is influenced by the others in the system, creating an ongoing evolving relationship. Each entity must be flexible and adaptable to survive. Participants noted that, while the NSFAS functioned in an 'ecosystem', it might not have grasped the concept and its role in this system.

The NSFAS operates in an ecosystem and that, no matter what the intention on how much they do on their side, if the ecosystem doesn't operate optimally then they can never deliver their service..... there's no way they can't be dependent on the Treasury.. this went all the way to Cabinet" (Participant 2/6).

It's an ecosystem (Participant 4/6).

The problem is that commitment depends on the ecosystem working better. Government departments shape that ecosystem, it's shaped by universities, of course, and the internal leadership shapes it within the NSFAS. So, all three of those have to optimise it's keeping the financial-aid ecosystem functioning, keeping it rolling, making sure that everybody's on the same page, that there aren't sort of cross-purposes contemplated by different parts of that system (Participant 1/6).

[O]ne thing that the head of the NSFAS has to understand is that the success of the NSFAS depends on getting that ecosystem to work. Therefore, it's this issue of thinking systemically, understanding that you can't solve the problems all by yourself (Participant 5/6).

The whole system hangs together with the whole system and how it hangs together is ultimately dependent on every role player being able to deliver and deliver on time – talking about skills at the institution, systems at the institution, all of those things (Participant 2/6).

During follow-up interviews, participants were requested to rank the identified SQ dimensions in the theoretical framework and provide additional measurements (dimensions). The scale used was from one (most important) to eight

(least important). Participants indicated that this exercise was challenging, as they believed that all dimensions listed should be priority 1. Table 6.2 below presents the dimensions as ranked by the participants.

Table 6.2 Service system dimensions of the NSFAS (macro level)

SQ SYSTEM DIMENSIONS (MACRO LEVEL)	PARTICIPANT RANKING					
	1	2	3	4	5	6
Leadership and management	1	2	2	3	2	1
Governance	5	1	4	6	4	4
Information technology	4	5	1	1	1	2
Stakeholder engagement	7	6	6	7	5	5
Operations management	3	3	5	2	6	6
Financial management	6	7	3	4	3	3
Human resource management	2	4	7	6	7	7

While the data illustrated overwhelming support for addressing all dimensions, leadership, information technology and operations management emerged as most important. Given that these dimensions will form the core of the re-engineered the NSFAS system, it was important to measure them against the quality system dimensions that emerged from the data. [Note: Table 6.1 provides a summary of the core findings/results with regard to Section A of the interview guide, and with reference to the theoretical SQ framework.]

6.4 SECTION B: SPECIFIC SERVICE QUALITY DIMENSIONS FROM A STUDENT PERSPECTIVE

Having explored the system dimensions required by a re-engineered the NSFAS for excellent service delivery in the previous section, the specific SQ dimensions required from a student’s perspective are discussed in this section. It was clear from the data that the NSFAS system did not measure the quality service experience of students. One participant indicated that this would have pointed out the obvious gaps in service delivery.

But we don't measure quality in terms of the experience of the individual student per se, because if we would do that, then I think we would be really below par (Participant 3/6).

Participants illuminated that students were referred to as "data", emphasising the disconnect between the NSFAS staff and the students they serve, hence their lack of empathy.

...that data is actually human beings (Participant 4/6).

...refer to students as data (Participant 3/6).

Furthermore, participants highlighted several SQ dimensions for students, which are imperative for presentation in a conceptual SQ management framework for the NSFAS. These are elucidated below.

6.4.1 Responsiveness

Responsiveness is the ability to assist stakeholders and provide prompt service. Responding quickly to an enquiry is crucial, especially in today's fast-paced world. Even if one does not have the answer right away, it is important to let the stakeholder know that an effort is being made to find a solution. Responsiveness instills the notion in the stakeholder that the query is heard and receives attention. This is something the NSFAS is struggling with. One participant, for instance, mentioned that the NSFAS call centre was ineffective.

I miss that responsiveness of management, especially in terms of how they see the post-schooling sector and how they respond to the particular needs in terms of organisational structure (Participant 2/6).

... is that the service quality, you link that all to the system's ability and if that is fixed then they will be responsive (Participant 5/6).

6.4.2 Accuracy

This dimension refers to data accuracy: error free records that can be used as a reliable source of information. Data management is a critical NSFAS SQ management dimension, forming the first and most crucial part of a data quality framework.

So, everything is driven by the accuracy, by the ability, by the fit-for-purpose of your IT system, including being able to pay institutions on time, and thereby enabling student accounts to be credited on time (Participant 5/6).
Accuracy, also accurately is very important (Participant 2/6).

6.4.3 Empathy

Empathy refers to caring and individual attention. Students do not want to feel like a mere transaction or data. Showing empathy ensures that the organisation displays its care. It is important to train employees to provide excellent and empathetic services. Creating an environment where smiles and engaging conversation occur regularly can assist in exceeding expectations.

Empathy ... rather ... that responsiveness, to say respond when you hear where the problems are. Empathy with a student's situation (Participant 6/6).

6.4.4 Reliability

Reliability can be defined as providing the promised service dependably and accurately. Doing what you said you were going to do and doing it when you said you would do it are all-important in addressing expectations. Hence, at the heart of this dimension is that students want to count on the NSFAS for doing what they say they will do.

... reliability, and assurance that everybody knowing and interested, and that should be the whole public can be assured that the NSFAS is spending money well concerning the systems (Participant 6/6).

6.4.5 Accessibility

Accessibility can be viewed as the ability to access and benefit from a system or entity. The concept is focused on the provision and enabling of access to individuals to be served. For the NSFAS it is crucial that students have access to people, information and systems.

... made the point that in student funding, you need to recognise that your number one client is the student, and you need to be accessible to the student. Your first responsibility is the student, and I don't think the NSFAS is achieving that yet (Participant 2/6).

6.4.6 Courtesy

People who are courteous show politeness in their attitude and behaviour. This is linked to having empathy, discussed above. Putting the needs of the student first forms a crucial part of showing courtesy. Contrastingly, numerous reports from students indicate the inhumane treatment they receive from the NSFAS frontline staff.

Empathy and courtesy, it depends. I think here it's a mixture of feelings. I find that people that work on the ground, are so, inhumane kind of treatment (Participant 3/6).

6.4.7 Competence

Competence entails having sufficient knowledge, judgement, skills or strengths for a particular duty, which in this case is serving students. Participants did not believe that all the NSFAS staff have the competence to execute their duties.

[T]hey just want the student to go because they don't have the right information to give to the student (Participant 3/6).

6.4.8 Communication

This dimension refers to the imparting or exchanging of information by speaking, writing, or any other medium, such as technology. Participants stipulated that adequate communication was lacking at the NSFAS, internally and externally.

I think because we don't have presence (accessibility) and we rely mainly on technology to communicate with our clients, that's where the issue of empathy really becomes challenging (Participant 3/6).

6.4.9 Honesty

According to the old saying, honesty is the best policy. Honesty and truthfulness form part of moral character, which includes attributes such as integrity, and excludes lying, cheating, and theft. Participants indicated that honesty and integrity in executing important functions were lacking in certain NSFAS staff members. Consequently, this affected service delivery. Additionally, the “silo” mentality was contributing to this challenge.

... honesty and integrity is what is really critical (Participant 2/6).

... students, people, the sector must believe in what you are doing and knowing that you are addressing those challenges (Participant 4/6).

Participants were also requested to identify and rank the fundamental NSFAS components for student SQ dimensions specified in section 4.3. Table 6.3 below illustrates the ranking of these dimensions.

**Table 6.3 The NSFAS specific SQ dimensions from a student perspective (micro level)
(participant ranking)**

SQ DIMENSION	PARTICIPANT RANKING					
	1	2	3	4	5	6
Responsiveness	3	4	2	1	1	1
Accuracy	1	1	1	1	2	2
Reliability	2	3	3	1	3	3
Empathy (non-abusive)	5	2	5	2	4	4
Accessibility (support service)	4	5	4	2	5	5
Courtesy (or non-discriminatory and fair)	8	8	9	6	9	6

Competence	6	6	7	7	7	7
Communication	7	7	8	8	8	8
Honesty	9	9	6	9	6	9

The data provided by participants again pointed to the importance of responsiveness and accuracy of data, which goes hand in hand with adequate information technology systems. It further highlighted reliability as an essential dimension followed by empathy and accessibility.

The effort by the SQ manager of the NSFAS will eventually not be so much measured by how good the NSFAS system is. The final measure will be the voice of the customer on the micro-level with respect to the specific SQ dimensions of Table 6.1. Service excellence and customer satisfaction will eventually be achieved if the selected SQ dimensions become a consistent reality with practical actions and processes.

6.5 SECTION C: GENERAL COMMENTS

A final remark from a participant summarised the essentials of an SQ framework as follows:

I think in delivering a service quality framework, you need people, systems, processes, and policy that are aligned (Participant 2/6).

Besides the new concept that arose, namely the creation of an “SQ ecosystem” (noted in Table 6.1), no additional information that was regarded as significant was obtained from participants.

6.6 CHAPTER CONCLUSION

This chapter presented the qualitative analysis of the data. From the findings, key themes were identified. These were elucidated by quotes from the six interviews held with selected participants (primary experienced stakeholders at top management level). This concludes the research process with respect to the empirical phase.

Chapter 7 is the final chapter, which presents the conceptual SQ framework for the NSFAS to address the problem statement. The framework is based on the theoretical SQ framework presented in Chapter 4, which was refined by the findings of the empirical phase, presented in Chapter 6. Chapter 7 is concluded with recommendations and possible further research options of this topic.

CHAPTER 7: SUMMARY AND STUDY OUTCOMES

7.1 INTRODUCTION

This final chapter presents an overview of the study, together with an interpretation of the empirical results in relation to the study objectives. The chapter therefore provides the outcome of the study, namely the conceptual SQ management framework which emanated from the development of the theoretical SQ framework. The chapter further includes concluding remarks and recommendations, based on the main findings of the study. The limitations of this study and recommendations for future research conclude this chapter. Figure 7.1 below provides a schematic illustration of the main sections of this chapter.

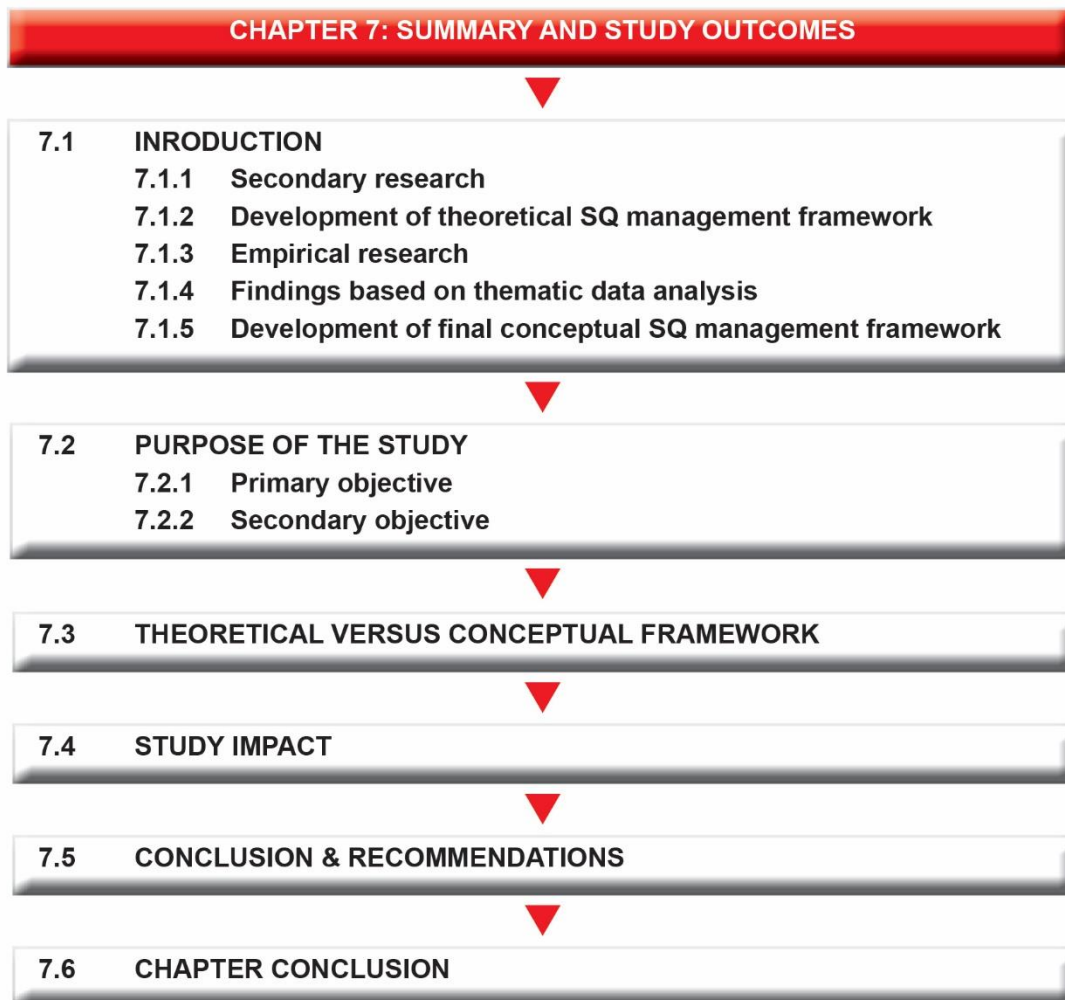


Figure 7.1 Layout of Chapter 7

Source: Researcher

This chapter focuses on the findings of the study, derived from the following research processes:

- The secondary research phase based on literature, theory and other sources (Chapters 2 and 3);
- The development of the theoretical SQ management framework for the NSFAS (Chapter 4);
- The empirical research design based on interviews with respect to the SQ framework (Chapter 5);
- Findings based on a thematic data analysis of transcribed data (Chapter 6); and
- The development of the final conceptual SQ framework for the NSFAS (Chapter 7).

Each of these processes are discussed briefly below.

7.1.1 Secondary research

To address the research problem, secondary research was conducted to establish the concepts of service, SQ, SQ leadership and management, and SQ measurement. Subsequently, SQ dimensions for HE, the public sector and students were presented (Chapter 2). In Chapter 3, the current status of the NSFAS in terms of challenges, operations and SQ measurements was discussed to reveal the NSFAS environment. In addition, Chapter 3 presented a comparative analysis of student funding systems from developing and developed countries, providing an international perspective.

7.1.2 The development of a theoretical SQ management framework for the NSFAS

The theoretical SQ management framework was developed utilising the information gathered in Chapters 2 and 3 (the secondary research phase). The final outcome is presented in Figures 4.4 and 7.2. The development of the theoretical framework in Chapter 4 highlighted the core aspects of broad systemic SQ dimensions (macro level) and specific process student SQ dimensions (micro level) which were essential in the development of the theoretical framework. This is summarised in Tables 4.1 and 4.2.

7.1.3 Empirical research design based on interviews

The theoretical SQ management framework for the NSFAS was tested through interviews with selected participants or stakeholders of the NSFAS. The interview guide was developed in three sections. It commenced with an introduction where participants were requested to provide their perspectives on the NSFAS SQ and the entire system.

Following the introduction, Section A of the interviews was guided by questions with the focus on broad issues on a macro level. These entailed discussions with respect to leadership, management, and systemic challenges/solutions pertaining to the NSFAS. It followed the well-known BPEF (for education) system dimensions. Section B of the interviews was comprised of questions pertaining to the micro-level specifics with respect to SQ dimensions from the student's perspective. Participants further assisted with adding, combining, and prioritising (ranking) the identified SQ dimensions. Finally, in Section C, participants were invited to add or comment on any aspect that was not necessarily part of the interview guide.

7.1.4 Findings based on a thematic data analysis of transcribed data

The three sections of the interview guide (A, B and C) as well as the introductory question translated into the key themes that emerged from the data (Figure 6.2). A summary of the key themes and its implications is presented in Table 6.1.

A synthesis of all the data obtained clearly indicated that the NSFAS has a vast scope and operates in a complex environment, riddled with political influence. It also revealed internal and external factors affecting the organisation's operations. This underlined the fact that if basic service delivery were not realistic, SQ would remain a dream.

7.1.5 Development from the theoretical to the final conceptual SQ framework for the NSFAS

Subsequent to the data analysis, the findings provided a clearer picture of what the final proposed SQ framework should be composed of. While the data showed some improvements at the NSFAS since it had been placed under administration in 2018, it also indicated that systemic challenges still plagued the whole NSFAS system, ultimately affecting its operation management and the SQ management of the NSFAS. Several statements and inputs from participants enabled the researcher to adapt the theoretical framework to develop the final conceptual SQ management framework.

In the final SQ management framework, some aspects received more emphasis, while a few new dimensions also came to the fore. This includes the notion of the NSFAS as a financial aid ecosystem, which covers the whole spectrum of micro and macro dimensions.

7.2 PURPOSE OF THE STUDY

The purpose of the study was to address the research problem by means of a SQ management framework. The research problem highlighted all aspects of inadequate service delivery, a weak NSFAS system design, and a lack of SQ management. The purpose of the study was therefore to provide a solution within the following context:

- During the study's conceptualisation, it was assumed that the NSFAS had several barriers or challenges that influenced its ability to manage its SQ to its stakeholders adequately. It was anticipated that most of the problems were internal of nature and that the NSFAS had serious leadership and governance challenges.
- It was also assumed that the NSFAS had difficulties with financial control, which was evident from the issued NOCLAR letter. Managing resources was a predictable challenge, especially the IT systems that failed and were not fit-for-purpose. This was indicative of a failure to develop adequate business processes.
- While some of these assumptions were corroborated, it was also evident that the NSFAS functioned in a complex, bureaucratic and highly politicised environment, making it challenging (but not impossible) to establish its role, develop adequate organisational structures, appoint skilled and knowledgeable staff, and eventually execute on its mandate.

7.2.1 Primary objective

In the context of HE and the service economy, it was crucial to focus on adequate service delivery to students in need of funding. It was established that to re-engineer the NSFAS system would be a pre-requisite for improving service delivery. This would be achieved by means of an adequate SQ management system for the NSFAS. Hence, the primary objective of this study was to develop a conceptual SQ management framework for the NSFAS.

A comprehensive literature study of SQ was conducted and presented in Chapter 2. The importance of SQ in HE, the public sector and for students was also explored. In addition, the SQ of student funding systems from developed and developing nations (Chapter 3) provided an international perspective and pointed out similarities, challenges and correlations with the SA government funding system (the NSFAS).

To achieve the primary objective of the study (mentioned above), the conceptual SQ framework (Figure 7.3) was derived from the theoretical SQ management framework (Figure 4.5) developed in the secondary research phase.

7.2.2 Secondary objective

The secondary objective of the study was to explore and identify SQ dimensions by means of secondary research sources to develop a preliminary theoretical SQ management framework for the NSFAS. This was achieved by means of a literature study. The theoretical SQ management framework was presented in Chapter 4 (Figures 4.5 and 7.2). It provided the basis for achieving the primary objective of developing a conceptual SQ management framework, presented below in Figure 7.3.

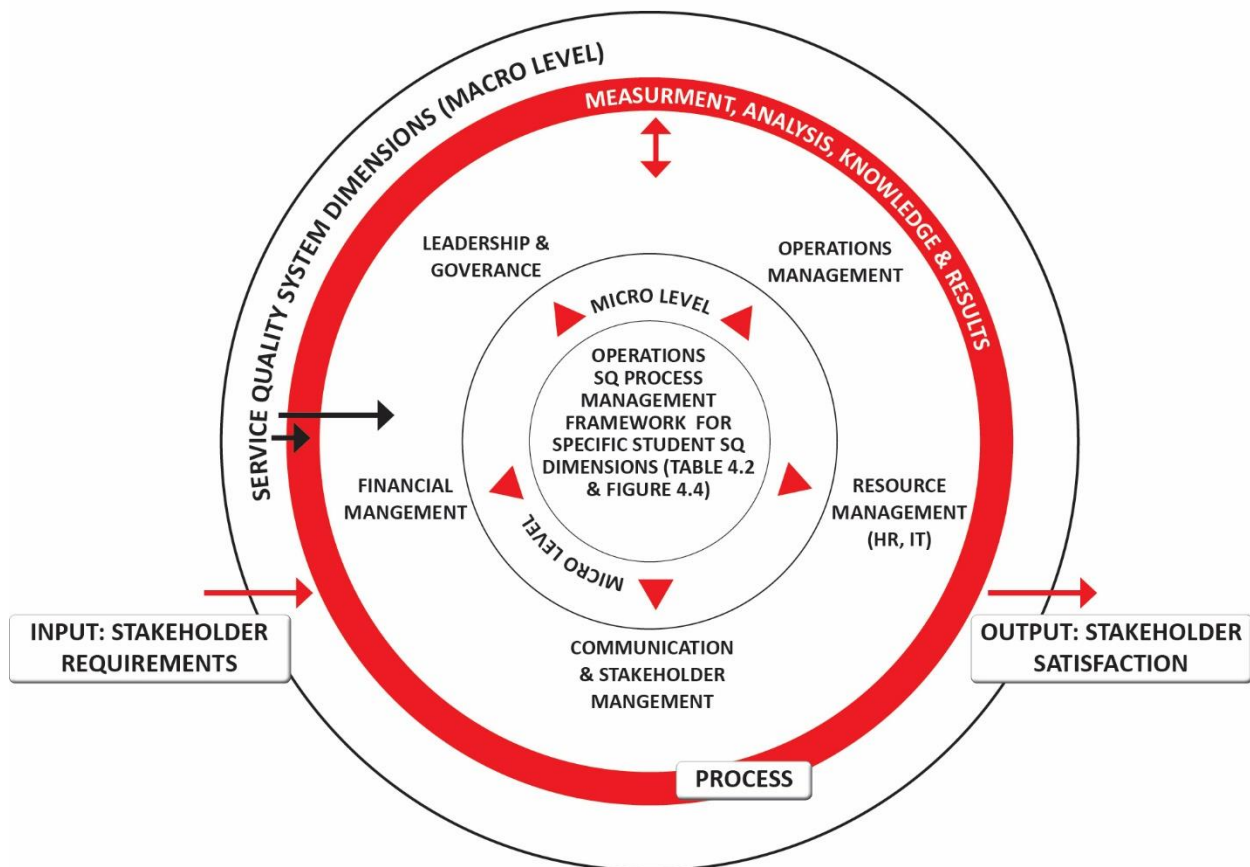


Figure 7.2 The NSFAS theoretical SQ management framework

Source: Researcher

7.3 FROM THE THEORETICAL TO THE FINAL CONCEPTUAL SQ MANAGEMENT FRAMEWORK FOR THE NSFAS

It became clear that for excellent service delivery, the NSFAS system required a complete transformation. Focusing on a few identified areas of excellence would not suffice. The data indicated that the NSFAS system (macro-level) failed in all the service dimensions (equitable to those found internationally, see Chapter 3). Hence, the development of an effective and efficient SQ management system that is client (student) orientated was imperative.

The core of the theoretical SQ system discussed in Chapter 4 formed the basis of the conceptual SQ management system. The system dimensions were based on the BPEF (for education). These dimensions and the few differences between the theoretical and conceptual SQ frameworks, which emerged from the findings of the empirical research are briefly highlighted and indicated below.

7.3.1 Leadership

The first difference was that in the conceptual framework leadership was separated, whereas in the theoretical framework it was merged with the governance dimension. It was deemed necessary to have these two system dimensions as separate entities as each had a profound SQ management impact on the NSFAS as an organisation, as pointed out by the data in Chapter 6 and validated by the theoretical framework.

From the data, leadership and governance, or in this case, the ineffectiveness thereof, emerged as the most prominent parameter. Managers at every level need leadership and management skills to motivate staff, improve SQ, and correctly implement interventions where necessary. Effective leadership is the key to setting values and encouraging participative decision making to achieve the institution's vision, mission, and goals and build the organisational culture. The data highlighted that the poor organisation culture at the NSFAS was an ongoing concern. It was also revealed that the frequent leadership turnover at the NSFAS did not allow for continuity, which affected SQ management of the system. The theoretical framework validated this.

7.3.2 Governance

For public entities such as the NSFAS, good governance is essential. The data consistently referred to a lack of good governance at the NSFAS. Good governance reflects transparency and transparent decision making, and its apparent absence, as reflected in the data, affects quality assurances. Hence the inclusion of governance as a separate system dimension in the conceptual framework.

7.3.3 Financial management

Entities such as the NSFAS spend public money; hence, how this money is spent and the quality of services provided are all-important for citizens and taxpayers. The literature confirmed that one of the typical prerequisites for organisational performance is compliance, risk management, and financial control and accountability, generally referred to as financial management (see Table 3.4). There was clear evidence from the data that this was a significant problem at the NSFAS. The problem was also underscored by the NOCLAR letter that had been issued, effectively placing the NSFAS under administration from 2018 to 2020. Inadequate financial management will jeopardise the ability of the NSFAS to maintain adequate service provision and endanger its sustainability over time. Moreover, it will affect its ability to adjust to changing circumstances.

The data showed that the NSFAS used a “tick-box” method to practice finance control and compliance. This translates to a minimalist effort to comply with the PFMA; however, this does not ensure qualified audits. This was a significant concern, given the amounts administered by the NSFAS annually.

This important dimension is retained in the conceptual SQ management framework and validated by the theoretical framework.

7.3.4 Resource management

The presentation of resource management in the theoretical model included both human resource and IT management.

Adequate IT systems process business input data to produce the desired operational outputs. A significant finding of the study was the inefficiencies created by the IT system of the NSFAS, viewed as not fit-for-purpose. Accordingly, the conceptual SQ management framework of the NSFAS includes the process concept as a separate dimension of the conceptual SQ solution.

In the same vein, HR is regarded as the operations machine that needs to ensure that inputs are transferred into outputs. Adequately trained, skilled and knowledgeable HR is therefore crucial for SQ management at the NSFAS, as was indicated by the empirical data, validated by the theoretical framework and the discussion in section 2.6.2. It was therefore deemed necessary to have this system dimension as a separate entity as it also had a profound SQ management impact on the NSFAS as an organisation.

7.3.5 Stakeholder engagement

Public sector entities thrive when they engage effectively with their stakeholders but need to know who they are and understand their needs and expectations. For this study, the most prominent stakeholders outside of the NSFAS were identified as DHET, universities, Usaf, and funders.

The study findings indicated an absence of adequate engagement of the NSFAS with the essential stakeholders influencing their decision making in the HE sector. It was revealed that the NSFAS did not consider the distinct differences in operating models of TVET colleges and universities in their service delivery process. The lack of understanding of the intricacies of these entities gave rise to apparent gaps in the NSFAS SQ management in this regard. It was indicated that decisions were taken on a strategic and operational level, often to the detriment of stakeholders, especially the students they serviced. Stakeholder engagement ensures the management of uncertainty in the environment. Balancing the demands of stakeholders with both the organisation and stakeholders’ needs is an investment in long-term success.

Hence, the conceptual SQ management framework for the NSFAS includes stakeholder engagement as an essential criterion (dimension) to address the SQ management problem of the NSFAS. The theoretical framework also validated this.

7.3.6 Operations management

Operations is a key dimension for SQ management as it determines how an organisation designs, manages, improves and innovates services and work processes to ensure organisational effectiveness. It is the foundation for integrating key performance and operational requirements within a results-oriented framework that creates a basis for action, feedback, and ongoing success. These key performance and operational requirements were echoed as essential by the stakeholder feedback during the interviews. It is therefore retained in the conceptual SQ management framework. It was also validated by the theoretical framework.

What also emerged from the empirical data was that the NSFAS should consider the appointment of an SQ manager. Since the SQ manager is central to the framework with respect to the process approach at micro level, it could ideally reside under the operations management dimension.

7.3.7 Sustainable funding ecosystem

The main differences between the theoretical framework and the conceptual framework encompass the inclusion of and emphasis on a sustainable funding model for the NSFAS, which emerged as one of the biggest challenges of the organisation. Funding shortfalls were stipulated as a year-on-year challenge affecting many of the SQ dimensions. This is therefore presented in the conceptual framework as an overarching dimension that includes both the macro and micro SQ dimensions. It places the emphasis on partnership with other funding agencies by the NSFAS, as noted in the data obtained from stakeholders.

A further recommendation for inclusion in the eco system and the conceptual framework, gained from the secondary research (Chapter 3) is the establishment of a SQ agency, which will be an independent organisation that promotes and protects the quality and standards in the HE sector and ensures the best possible student experience. The appointment of a SQ manager, reporting to the Chief Operations Officer at the NSFAS is also a strong motivation for the conceptual framework, particularly the eco system.

Figure 7.3 below illustrates the conceptual SQ management framework for the NSFAS.

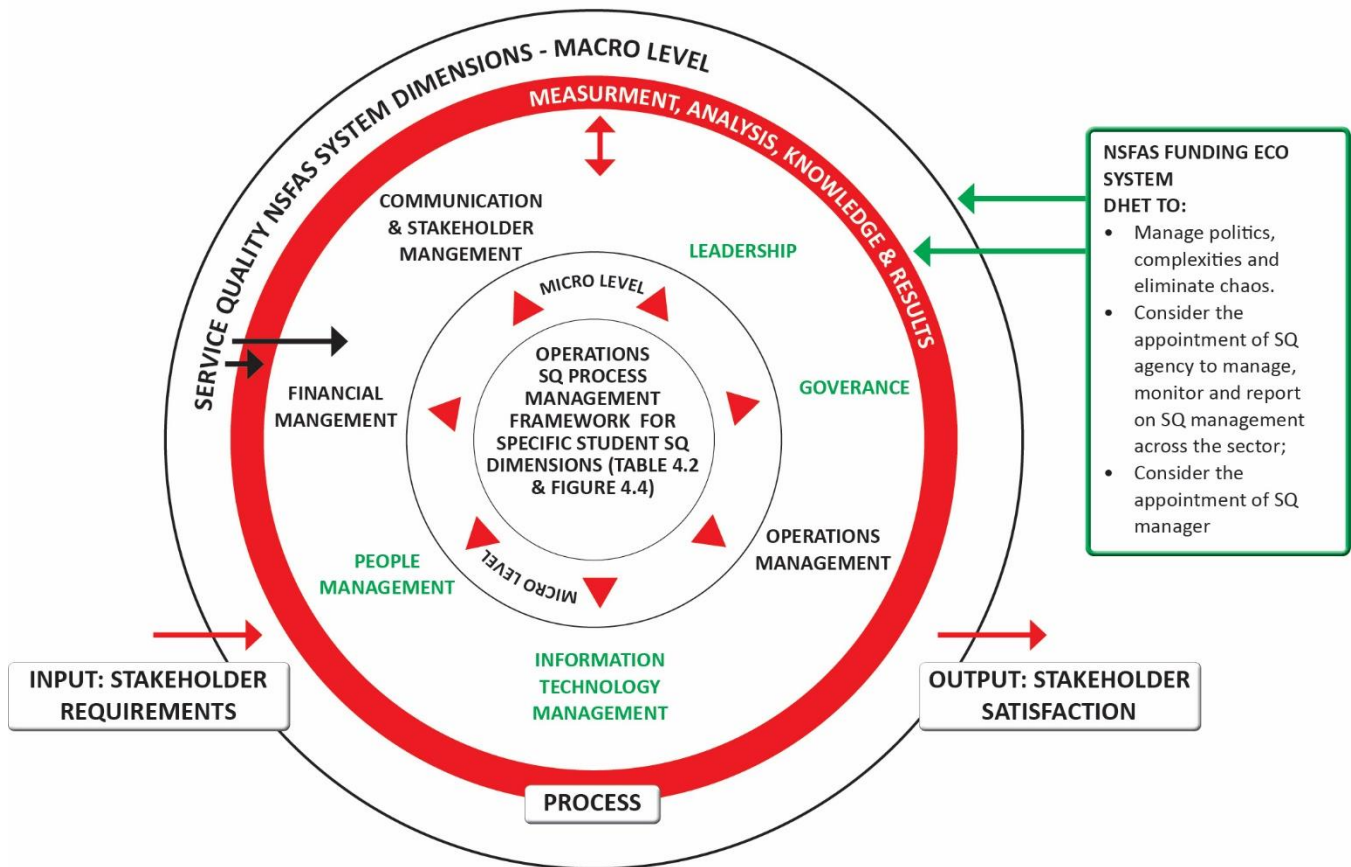


Figure 7.3: Conceptual SQ management framework for NSFAS

Source: Researcher

Most of the dimensions of the theoretical SQ management framework were confirmed by the empirical data. The final conceptual SQ management framework will therefore primarily remain the same as in Figure 7.2. Figure 7.3 above illustrates with **in green** the improvements and new emphasis contained in the conceptual framework, as derived from the findings in Chapter 6 (see Table 6.1).

7.4 IMPACT OF THE STUDY

The outcome of the study should be the point of departure to re-engineer the NSFAS. While the SQ framework is not a final model, it contains all the elements needed to manage, improve and control service delivery. If the NSFAS is regarded as a quality management system, then it should be measured according to its system dimensions (macro level) and the specific SQ dimensions (micro level). The final impact of this entire system should be satisfied stakeholders with respect to student funding.

The SQ framework focuses on the basic principles of SQ management needed in a complex and politicised environment. It presents the principles necessary for the meaningful and successful implementation of operations and strategies developed by competent leadership within an adequate governance framework.

This study demonstrated the 'voice' of several stakeholders. The implementation of the recommendations of the study will have an impact on the essential stakeholders identified by this research. The impact on each of these stakeholders is briefly discussed below.

7.4.1 Impact on the NSFAS

The primary purpose of this study was to provide the NSFAS with a conceptual framework that will guide effective and efficient SQ management to the benefit of all its stakeholders. Utilising this framework could assist the NSFAS in understanding its role, developing policies, strategies and processes that will be results-driven, and improving service delivery to all its stakeholders. It will further assist in creating an organisational culture of SQ, which must be present in every department of the NSFAS to succeed in its service delivery. The framework also focuses on implementing adequate financial management and control functions, highlighted in this study as very problematic. The conceptual framework also addresses the challenge of IT systems. An improved, data-rich high-quality system will lead to accurate reporting and decision making.

7.4.2 Impact on DHET and Usaf

The findings of this study could inform Usaf and DHET policies, which in turn will strengthen the SQ management of the NSFAS as an entity providing an essential function in the achievement of national transformational agendas. This study showed the importance of governmental SQ management structures in developed and developing countries aimed at protecting the recipient of the funding and the integrity of the scheme. The conceptual framework could be of value to DHET in establishing SQ structures that will protect the public's interest at large, especially the poor who are dependent on this funding.

7.4.3 Impact on universities and TVET colleges

An improved the NSFAS service delivery will translate into satisfied students who receive funding administered by the NSFAS. Improved processes will ensure that the right students receive the proper payments on time. This will provide peace of mind, allowing students to focus on their studies instead of wasting time on unnecessary queries at campus FAOs. Focused students will contribute to the larger goal of student throughput, which will ultimately lead to graduates making economic contributions to the country. A quality service delivery system from the NSFAS will also ensure that universities

and TVET colleges are paid on time, contributing to the clearing of the student debt and ultimately leading to financial stability at these institutions.

7.4.4 Impact on funders

The lack of funding from the Fiscus to address all the social needs of South Africans is a well-known and recorded fact. For funders, the protection of their investments in the scheme is crucial. Addressing the problems of financial control and management through adopting the principles of this framework will achieve this. In contrast, poor financial management will attract negative public attention, which will steer potential new investors away from the NSFAS to the detriment of the HE objectives of the country.

The study's ultimate aim was to improve SQ through management practices, which will place the recipient of government funding, namely the student, at the centre of effective service delivery.

7.5 CONCLUSION AND RECOMMENDATIONS

The paramount recommendation concerns further research. No framework is perfect. Proposed frameworks always need further research for development and improvement to become exemplary or to become an established tested model.

In this regard, the recommendations of the study are directed at the entities who have the obligation to address the problem of the inadequate and ineffective SQ management of the NSFAS. Externally, this would be DHET and Usaf, and internally, the NSFAS itself. Based on the SQ management challenges discussed in detail throughout the study, recommendations to address the problem of the inadequate SQ management of the NSFAS are briefly listed below for each of these entities.

7.5.1 Recommendations for DHET

The DHET must show strong leadership in their oversight role, ensure that the NSFAS understands its mandate, develop an adequate structure with reporting lines, and set standards for information and data flow (reporting).

As the provider of substantial government funding managed and administered by the NSFAS, the DHET needs to influence governance and policy development, which includes the provision of clear directives for financial control.

Closer coordination, monitoring and control are necessary to timeously identify common threats and take corrective action, preferably through the appointment of a quality assurance agency and SQ managers.

7.5.2 Recommendations for Usaf

i As per their mandate, Usaf must provide leadership and guidance to influence and contribute to policy positions affecting the HE system, including NSAS, which will ensure stability and a prosperous HE system.

- ii Close coordination and monitoring will be necessary to ensure that timeous corrective actions are taken before problems escalate to where the NSFAS needs to be placed under administration.

7.5.3 Recommendations for the NSFAS

The NSFAS mission statement refers to the transformation of the NSFAS to be effective and efficient in providing financial aid to poor students in a sustainable manner. This would be the essence of addressing the SQ management challenges discussed in this study. The following will be critical in achieving this objective:

- i The NSFAS organisation and its staff must understand and accept their role in the bigger context of the HE system. The leadership at the NSFAS must drive this concept and develop an organisational structure aligned to this objective.
- ii The NSFAS needs to review and develop policies aimed at providing guidance, consistency, accountability, efficiency, and clarity on operations management.
- iii The NSFAS should review all business processes performed by employees and systems and ensure that their outcomes contribute to SQ management.
- iv Financial control in the context of the NSFAS mandate is non-negotiable and needs serious attention from the NSFAS management as it affects the quality of service delivery to all stakeholders.
- v IT system challenges need to be addressed as the data input generates information essential for managing operations and reporting on all levels.
- vi The NSFAS must focus on performance culture and ensure that this is measured regularly.

In conclusion, this study examined several aspects of governmental student funding systems internationally, which assisted in developing a conceptual SQ management framework for the South African student funding system, the NSFAS. It was noted from the literature and discussions that there is no one-size-fits-all solution in terms of this topic. Yet, from the data obtained in this study, the concept of a student financial aid 'ecosystem' came to the fore. This calls for a much broader investigation which includes an exploration of funding provided from other government and private sources, all contributing in a staggered approach to the South African national challenge of providing funding to students to gain access to the HE system. Since most of these funds are currently earmarked for TVET colleges and universities but exclude private higher institutions (PHIs) which also struggle with financial sustainability, an 'ecosystem' study will also have to include a much bigger spectrum of participants and stakeholders in the HE space.

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ANNEXURE A

INTERVIEW GUIDE

INTERVIEW GUIDE:

SQ MANAGEMENT FRAMEWORK FOR THE NSFAS

The following semi-structured questions focus on the perceptions and experiences of interviewees regarding the identified parameters challenging the NSFAS ability to manage service quality.

Introduction

1. What has been your involvement with the NSFAS?
2. How long have you been in this position?
3. What is your overall experience of the NSFAS?

A Service quality – the NSFAS system dimensions (macro level)?

4. What do you think are the factors that give rise to the enormous amount of public scrutiny of the NSFAS ability to deliver on its mandate?
5. How would you evaluate the management of service quality at the NSFAS?
6. How would you assess the NSFAS system's ability to adequately measure, analyse, control and manage its operations?
7. What should be included in a SQ management framework for the NSFAS, in your opinion?
8. What is your experience of the overall leadership and governance of the NSFAS management?
9. What type of leader do you think is required for the transformation and improvement of the NSFAS?

B Service quality - student dimensions (micro level)

10. What, in your experience, is the most important service quality dimensions for (a) the NSFAS system and (b) for students, which the NSFAS should focus on in improving its service quality management?
11. How would you rank each category of service quality dimensions, in order of importance for the NSFAS to improve their service quality management?

C General

12. What information would you like to add that would contribute to this study, not covered in the questions?

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ANNEXURE B

LETTER OF INVITATION PRESENTED TO PARTICIPANTS

REQUEST FOR PERMISSION TO CONDUCT A RESEARCH PROJECT

Dear

My name is Johannes Herroekus de Villiers and I am currently enrolled for a Master of Commerce Degree in the College of Economics and Management Sciences (Student number: 736-849-6) at the University of South Africa. I would like to request permission to conduct research within your organisation.

The topic for my research study is “A conceptual service quality management framework for the NSFAS” and the aim of the study is to analyze the effectiveness of the NSFAS and your organisation has been identified as one of the important stakeholders in this process.

The research proposal has already been approved by the College of Economics and Management Sciences of UNISA. The findings of the research will be published and I undertake to provide your organisation with a copy on completion.

The research study will involve the following:

Interviews which will be conducted online.

Information will be handled with the necessary confidentiality

The purpose of the interviews will be to obtain the insights of participants in the functioning of the NSFAS and explore service quality management aspects.

Participants will be identified from 4 major sources:

DHET (2 officials).

NSFAS (2 officials).

Tshwane University of Technology (2 officials).

Department of Basic Education (1 official).

Sector Education and Training Authority (1 official).

The interview guide has been designed to study the project description in non-scientific language. By agreeing to grant permission for these interviews, you agree that the information you provide may be used for research purposes, including dissemination through peer-reviewed publications and conference proceedings.

It is anticipated that the information we gain from these interviews will help us to make recommendations for the improvement of the service quality management of the NSFAS.

We do not foresee that you and/or the organisation will experience any negative consequences by participating in these interviews. The researcher(s) undertake to keep any information provided herein confidential, not to let it out of our possession and to report on the findings from the perspective of the participating group and not from the perspective of an individual.

We would like to request the contact details of the most relevant person/s at your organisation who will be able to participate and make valuable contributions during the interviews.

The records will be kept for five years for audit purposes where after it will be permanently destroyed. Any hard copies will be shredded and electronic versions will be permanently deleted from the hard drive of the researcher's compute. You will not be reimbursed or receive any incentives for your participation in this study.

The research will be reviewed and approved by the UNISA Ethics Review Committee. The primary researcher, JH de Villiers, can be contacted during office hours at devilliersjh@tut.ac.za or (012) 382 5919. The study leader, Prof RJ Steenkamp, can be contacted during office hours a Steenrj@unisa.ac.za.

Kind Regards

26 April 2021

JH DE VILLIERS

DATE

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ANNEXURE C

THIRD PARTY

CONFIDENTIALITY LETTER

**UNISA RESEARCH ETHICS 3rd Party Confidentiality Agreement
(Transcriber, Co-coder, Statistician and/or Fieldworkers)**

A. INSTRUCTIONS

Please read through the entirety of this form carefully before signing.

After completing the required fields, please sign the form. After this form has been signed by the transcriber, co-coder, statistician or fieldworker, it should be given to the principal researcher for submission to the relevant UNISA Research Ethics Committee.

The transcriber, co-coder, statistician and/or fieldworker should keep a copy of the *Confidentiality Agreement* for their records.

B. CONFIDENTIALITY OF A RESEARCH STUDY

Confidentiality is the treatment and maintenance of information that an individual has disclosed in a relationship of trust and with the expectation that it will not be divulged to others in ways that are inconsistent with the understanding of the original disclosure (the informed consent documentation) without permission. Confidential information relating to human participants in a research study may include, but is not limited to the personal information listed below:

- a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, color, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;
- b) information relating to the education or the medical, financial, criminal or employment history of the person;
- c) any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other assignment to the person;
- d) the biometric information of the person;
- e) the personal opinions, views or preferences of the person;
- f) correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
- g) the views or opinions of another individual about the person; and

- h) the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.

As a third party you will have access to research information (e.g. audio or video recordings, DVDs/CDs, transcripts, data, etc.) that include confidential information. Participants have revealed information to the researcher(s) since they have been assured by the researcher(s) that every effort will be made to maintain their privacy throughout the study. That is why it is of the utmost importance to maintain confidentiality when conducting your duties as a transcriber, statistician, co-coder and/or fieldworker during the research study. *Below is a list of expectations you will be required to adhere to in your role as a third party in this study. Review these expectations carefully before signing this form.*

C. THIRD PARTY EXPECTATIONS

To maintain confidentiality, I agree to:

1. Keep all research information that I collect or that is shared with me confidential by not discussing or sharing this information verbally or in any format with anyone other than the principal researcher of this study;
2. Ensure the security of research information (e.g. audio or video recordings, DVDs/CDs, transcripts, data, etc.) while it is in my possession. This includes:
Keeping all data and/or transcript documents and digitized interviews on a password protected computer with password-protected files;
Closing any programs and documents when temporarily away from the computer;
Keeping any printed transcripts or data in a secure location such as a locked file cabinet;
Permanently deleting any digital communication containing the data.
3. Not make copies of research information (e.g. audio or video recordings, DVDs/CDs, transcripts, data, etc.) unless specifically instructed to do so by the principal researcher;
4. Give all research information (e.g. audio or video recordings, DVDs/CDs, transcripts, data, etc.) and research participant information, back to the principal researcher upon completion of my duties as a transcriber;

5. After discussing it with the principal researcher, erase or destroy all research information (e.g. audio or video recordings, DVDs/CDs, transcripts, data, etc.) that cannot be returned to the principal researcher upon completion of my duties in this study.

Name of 3rd party involved in research activities:

Research activity responsible for (transcribing interviews, co-coding of data, statistical analysis, collecting data, etc.): Co-coding

Title of Research Study: A conceptual service quality management framework for the NSFAS

Name of Principal Researcher: Mr JH De Villiers

By signing this form, I acknowledge that I have reviewed, understand, and agree to adhere to the expectations described above. I agree to maintain confidentiality while performing my duties as acquired by the principal researcher. I recognise that failure to comply with these expectations may result in legal action.

25 May 2021

Signature of 3rd party

Date

Thea Cornelia Venter

Print Name



3rdPartyAgreement
(Editor).pdf

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ANNEXURE D

ETHICAL

APPROVAL LETTER

**COLLEGE OF ECONOMIC AND MANAGEMENT SCIENCE RESEARCH ETHICS
REVIEW COMMITTEE**

018 June 2021

Dear Mr Johannes Herroekus De Villiers

**Decision: Ethics Approval from
2021 to 2024**

NHREC Registration # : (if applicable)
ERC Reference # : 2021_CRERC_017(FA)
Name : Mr Johannes Herroekus De Villiers
Student No#: 51985985

Researcher(s): Mr Johannes Herroekus De Villiers, devilliersjh@tut.ac.

Tel No: 012-382 5919 or 082 883 1020
College of Economic and management Sciences
Department of Operations Management
University of South Africa

**"A conceptual service quality framework for the National Student Financial Aid
Scheme (NSFAS"**

Qualification: Masters Degree

Thank you for the application for research ethics clearance by the Unisa College of Economic and management Sciences Research Ethics Review Committee for the above-mentioned research. Ethics approval is granted for 3 years (**18 June 2021 until 17 June 2024**).

The low risk application was reviewed by the College of Economic and management Sciences Research Ethics Review Committee on 17 May 2021 in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment.

The proposed research may now commence with the provisions that:

1. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.
2. Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study should be communicated in writing to the College of Economic and management Sciences Research Ethics Review Committee.

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ANNEXURE E

THEMATIC

ANALYSIS DATA

Project’ A conceptual service quality management framework for the NSFAS

NSFAS INTERVIEW STUDIES-20210805_

Theme	Category	Code
Situational brief	Complex environment and projects it’s a very complex situation it’s a complex situation and complex projects	Chaotic the middle of chaos (3/6)
		Large scope and you look at twenty-six public universities that they are responsible for, and I think the scope is therefore quite big (2/6)
		Political tension strong political dimension, especially that it’s always been there but it really came to the fore under the tenure of the latest Minister of Higher Education... and that has an impact in the way that you manage the affairs of the NSFAS. I think they made poor choices in the execution of policies sometimes.(2/6)
	NOCLAR letter: noncompliance NSFAS had received a NOCLAR letter, which is noncompliance letter	Irregular expenditure [of public money] Unable to make payment or fund the right students resulting in irregular expenditure which needs to be fixed before they can focus on Service Quality (2/6) NSFAS we knew stuff was wrong at the NSFAS but we also at times didn’t do the right thing. So, now the NSFAS’s issues of irregular expenditure just compounded. 2/6 I think, first of all, it’s taxpayers’ monies, it’s the public money, that’s being used 6/6 shortfall of funds.4/6 Your financial management and the way that you make financial resources available is gonna be under significant scrutiny from the public. And I think if you make mistakes that is quite significant2/6
		Progress made and responsiveness they’ve made progress. You generally have ninety-five percent of your students without an issue, provided your data that you submit is right. 2/6 I see responsiveness also as if you get complaints over and over from universities or institutions that you serve, or through 6/6 If you see the NSFAS before administration and the NSFAS after administration, there is a hell of an improvement 4/6 significant improvements made 1/6 defining products and services properly, from defining our relationships with institutions and mapping our stakeholders and understanding who does what, and are we doing

		<p>what we are supposed to do, and appreciating that what is important for us is to make sure that our processes respond to what the students must be doing. 3/6</p> <p>My personal experience and up to directorate working with them, over the period since twenty-thirteen, is very positive. They've always been responsive 2/6</p> <p>There has been some improvements but it's more that you read on paper in terms of advocacy and that, it's not real and tangible, and that's the other area. An indicator of student responsiveness would be in terms of 2/6</p>
		<p>Impact applauded</p> <p>commend and we must recognise the NSFAS for their contribution in the lives of students at universities. If it was not for what is offered by the NSFAS or DHET with regard to bursaries, then so few students would have had the opportunity from that backgrounds to further their studies at tertiary institutions 6/6</p> <p>that they have supported the strategic objective as an entity of government to provide funding or manage the funding 4/6</p> <p>that financial-aid programme has had enormous positive consequences for young people 1/6</p>
<p>Although progress has been made, challenges are still systemic I think there were very significant improvements made and, having said that, I think that some of the challenges are still very systemic 1/6</p>	<p>'Why do we exist?' NSFAS where they're trying to conceptualise but why do we exist? And for me that is the most important. Why [INDISTINCT - NETWORK DISRUPTION – 00:14:02] and I think the NSFAS still, to a certain extent, struggle with that concept... Now the NSFAS, I don't think they get that, that those two are so interlinked and that this service that they must provide. 4/6</p> <p>define what the NSFAS head office Cape Town should be doing 3/6</p>	<p>Dislocated from the students they are serving: Student should be at the centre</p> <p>Because we do believe we serve the student, that's why we exist. If there are no students, we don't exist as a department, universities do not exist. the NSFAS, you exist because of the student</p> <p>... From a governance point of view, I think that the Board lost sight of that, that it was only the partners was receiving an unqualified audit report, because then it justifies everything to the NSFAS 4/6</p> <p>of how dislocated the NSFAS is from the nature of the student body that it's servicing. 1/6</p> <p>Your first responsiveness should be to the student. I don't think the NSFAS is achieving that yet 2/6</p>
		<p>Student perceptions on the role of the NSFAS within the broader RSA context of unemployment</p> <p>it's no longer about the access to higher education and the supporting them to succeed in...it's more about fulfilling the current need of income now... creates a sense of entitlement...now we are seeing them wanting to argue for an increased N+. They want to do all sorts of things. And then another thing also around the allowances is that you...I think the allowances, if you look at accommodation for example, they are so lucrative that our students really don't see the need to get out of higher education and go and be productive. It's comfortable 3/6</p> <p>We sit with a massive challenge around youth unemployment..., flocking towards potential sources of funding that will enable them and 2/6</p>

		<p>Different sectors (TVET/universities) requires different approaches</p> <p>I would have employed distinctly different management approaches in terms of TVET and university, and I would have liked to see that evident in the organisational structure, to have two divisions, the one being with TVET, the other one being with universities, and have a business model for each one of them, a business model that is appropriate to the two sectors. And those kind of flexibility and manoeuvring and innovation, they always seems to be going to ICT as the only point of innovation, and I think...so, I miss that responsiveness of management especially in terms of how they see the post-schooling sector and how they respond to the particular needs in terms of organisational structure. 2/6</p>
	<p>Performance indicators didn't speak to their mandate</p> <p>their performance indicators were not smart, it didn't speak to their mandate</p> <p>4/6</p>	<p>'Tick-box governance'</p> <p>governance was managed was that it was a tick-box kind of governance. We ensure that the NSFAS...everything in terms of the PFMA, we tick it off. It's compliance. Compliance... but it only addresses what is required to ensure that you do not achieve a qualified audit report 4/6</p>
	<p>Information issues leads to lack of service</p> <p>information at the frontend that was the problem</p> <p>the problem is the information going into disbursement. We fixed this in order to improve that aspect of disbursement. 2/6</p> <p>will be kept from one pillar to post, go to the institution, go to the NSFAS, and they don't eventually get the service.</p> <p>3/6</p>	<p>Quality of data [leads to unfairness]</p> <p>implement for twenty-nineteen was proper qualification data.</p> <p>it is always quality of data, it is whether the programme codes are correct. There is definitely challenges around programme codes and registration and how good the institution's administration is</p> <p>it meant that at another institution where there was a poor person you didn't get funding but at another institution a person better off did get funding. Now, that's not fair. There's no fairness in that.</p> <p>right now we can pull data from them, with integration, but they can't request any data in reverse. So, they can't say here's my applicant pool, let me run it against institution systems and find if that student has an academic offer. They don't even know how many people are entering the system 2/6</p> <p>how fast students can get now accepted by the NSFAS. I am personally aware of students who switch from university to university, it seems that it wasn't picked up by the NSFAS or that university because they would keep on getting funding from changing from course to course 6/6</p> <p>Why are we not bothered that where this data is coming from there is support, it is correct, and then we can process it accurately?</p> <p>you can be responsive and not give me relevant data. 3/6</p>
		<p>Responsiveness versus reliability</p> <p>I'll get information that I can use, that is reliability. 3/6</p>
		<p>Data versus human beings</p> <p>that data is actual human beings 4/6</p> <p>refer to students as data 3/6</p>
		<p>Lack of understanding</p>

		<p>there was also no understanding on the university's side that what it actually means, they had...you have to understand the university setting, you have to understand the TVET setting, you have to understand the registration process at institution, you have to understand the critical areas of data. 4/6</p> <p>It's a lack of understanding... there's definitely a disconnect in them understanding what students have registered for, because they don't have that information solve the NSFAS's problem was to second people from the banking sector to help as if the NSFAS was a banking system. the NSFAS is not a banking system. 2/6</p>
		<p>[Mis] information</p> <p>there's a lot of misinformation 1/6</p> <p>correct information, and because also they are feeling it as they are not getting the necessary information from where they are sitting, they end up appearing to be lacking empathy because then they just want the student to go because they don't have the right information 3/6</p> <p>What I have is misinformation given from the call centre, where a student is funded but the programme is not funded and then the schools then will tell the person but we're just waiting for the registration data from the institution 2/6</p>
		<p>Influence of technology on responsiveness and empathy</p> <p>I think because we don't have presence and we rely mainly on technology to communicate with our clients, that's where the issue of empathy really becomes challenging 3/6</p>
	<p>Policy understanding and implementation effect systems that people didn't have a clear understanding of the policy and when you don't have a clear understanding of the policy then your implementation of that policy becomes problematic. they literally did not interpret the policy correctly and therefore was not developing a [sic] application system that actually catered for the fact that you had a pre-twenty-eighteen group of eligibility and then a twenty-eighteen onwards eligibility criteria. 2/6</p> <p>because it will be then included in your system because the policies, everything, will speak to this system. 6/6</p> <p>the systems were not working properly... when the NSFASsystem crashed, we have to intervene as the Department, universities had to intervene 4/6</p>	<p>Lack of knowledge of Higher Education</p> <p>They do not have an understanding of higher education solve the NSFAS's problem was to second people from the banking sector to help as if the NSFAS was a banking system. the NSFAS is not a banking system... they may be competent in their own way but I think here competency needed to go with understanding and knowledge 2/6</p>

	<p>I just don't think they understood their role in terms of...obviously you need to ensure that all the policies are in place and then there was no enforcement of policies, by the way 4/6</p> <p>policies are really set by the Department and the NSFAS then implements those policies... Policy instability has been one of the biggest challenges we 1/6</p> <p>policy part is impacting.. something but it's a policy environment that creates laxness in the system and therefore, even from Treasury point of view, all that it's going to be happening, we're gonna see more people wanting to be on the NSFAS because it's attractive, and it's not gonna be sustainable going forward. 3/6</p>	
		<p>Dated policies</p> <p>the policies are quite old, in fact. The policies are speaking...so, we basically took in the old policies that were governing the loans and the [INDISTINCT – VOICE CLARITY – 00:26:30] and just assimilated into the bursary model 3/6</p>
	<p>Project and Management issues</p> <p>project management office actually had a proper understanding of the policy anyway</p> <p>didn't involve the business side enough in terms of the actual operations people, they felt they knew what they were doing 2/6</p> <p>your first reaction is but what is going on in the management of the NSFAS? Is there proper planning? Is there proper controls in place? Do they plan ahead? Do they budget? That is my biggest concern because we know they're not going to make it. 6/6</p> <p>avoidance of accountability by managers 4/6</p> <p>The first thing that I expected to have was to have strategic documents: your annual performance plan, your 5-year strategic plan, your product and</p>	<p>Working in silos lead to a total breakdown</p> <p>is that the NSFAS have worked internally in silos that the different operations teams, including your financial management, the policies, that you had specific teams and units dealt with specific issues</p> <p>that it is a holistic system, and what is happening in the IT, what is happening in the operation, what is happening in the disbursement, what is happening in the evaluation, all of those things, that there's a breakdown in terms of that. That was our experience.</p> <p>Total breakdown. 4/6</p>

	<p>services defined. I didn't get any of that. 3/6</p>	
	<p>NSFAS system issues renders it impossible to deliver on policy and control</p>	<p>NSFAS operates in an ecosystem and that, no matter what the intention on how much they do on their side, if the ecosystem doesn't operate optimally then they can never deliver their service. there's no way they can't be dependent on the Treasury.. this went all the way to Cabinet 2/4</p> <p>national side to say what systems do they have in place to manage their service quality? How close do they work with government when announcements and decisions are taken to increase the amount... when it comes to service delivery for us or with regard to us, it just means that we must make sure that the students receive their money on time and...but, again, we're dependent on the NSFAS to make that transfers to us. So, you cannot think otherwise than to worry about the management of the quality of service of the NSFAS.</p> <p>how we sit together with the NSFAS and DHET and how they say but students must take responsibility</p> <p>what is DHET doing? Where are they in the picture? So, I can even then say it's non-existent. Because you cannot allow the NSFAS that you need to account for to continue in this way. 6/6</p> <p>It's an ecosystem 4/6</p>
		<p>Do not measure quality i.r.t student experiences but we don't really measure quality in terms of the experience of the individual student per se, because if we would do that then I think we would be really below par 3/6</p>
		<p>Stakeholder involvement and understanding</p> <p>So, one wonders if they really include all the categories of universities when they make their policies or when they compile their policies and they make new decisions to say is this the best change that will more or less suit all the universities? Or give then the universities opportunity 6/6</p> <p>NSFAS at that time had a very good relationship, I think, with the institutions. erms of the new system and not thinking that systems through, there was basically an enterprise architecture that's been developed without input from institutions, and that is I think what...so, we were putting plasters on wounds that did not assist because the fundamental reasons was that the NSFASsystem was not integrated into the PSET system in terms of the systems universities used where you have your...what is that , they are engaging the sector. For the first time, the NSFAS is now part of the engagements with the Financial Executive Forum and I do believe that the NSFAS are engaging the financial-aid offices through the FAPSA forum 4/6</p> <p>appreciation of the mandate of the organisation in terms of what is the expectation of the shareholder on what the NSFAS must do, at least judging by the executives 3/6</p>
		<p>Operational systems not efficient</p> <p>The operational systems that they've put in place within that entity, there is no...it's not streamlined 4/6</p>

		<p>IT systems are critical but poorly designed and not fit-for-purpose impacts on delivery. It was poorly designed, poorly implemented, right from the word go, right from the pilot. every year they rewrite all their IT processes. I've never seen anything like it in my life. So, everything is driven by the accuracy, by the ability, by the fit-for-purpose of your IT system, including being able to pay institutions on time, and thereby enabling student accounts to be credited on time. So, if your IT system is not optimal, you're going to have a huge problem. . Operation don't have enough reports to understand what is going wrong. There's not enough data analysis to understand what was going wrong. It is really a poorly-delivered system. It was a seriously poorly-delivered system.</p> <p>You really have to understand the depth of their system problems to understand how hard it is even for staff to deliver</p> <p>It's just no matter how hard we try we kept hitting a speed wobble of sorting out prefunded. Because it is not a fit-for-purpose system 2/6</p> <p>and realise it's there money that they point out also that there's gaps in the allocation selection, the tracking of performance, delays in payment... easy it is now to get funding without really performing, that is a worrying situation for the public then. 6/6</p> <p>, ITS. There was no real understanding. So, when the NSFAS designed this system, there was no conceptualisation in terms of what it actually mean</p> <p>they would design something on the fly and then universities would be informed and then they discover it doesn't work and it's going back 4/6</p> <p>NSFAS system was designed, the technology design at least, there wasn't care , to addressing the need for technology articulation... that that remains a challenge.. why is it that it takes such a long time for students to receive their first tranches of payments?</p> <p>Why can't we design a system where the moment a student is admitted, arrives on campus, funding is available? 2/6</p> <p>. We still have a long way in terms of our processing capacity from a systems point of.. .</p> <p>From the TAFSA's time to now, from a budget of just about nine billion to thirty-five billion, and you are still sitting with the same systems</p> <p>particularly for the online applications system. In majority of the cases, the applications system works. We have a problem in terms of appeals and responding to appeals.</p> <p>is the ICT component which is really pulling down everything to its knees 3/6</p> <p>That's an area where huge improvement is needed. They are such a data-rich institution.</p> <p>They have access to information of thousands of thousands of young people in South Africa. I would have expected from an organisation like the NSFAS not just to give information on the day-to-day management of finances but to give information to the Human Resource Development Council for example around trends that is coming out of the information that they have. So, I think their systems is lacking in complexity. It only responds to the inward role that they play as a funding institution. 2/6</p>
		<p>Cybersecurity risk</p> <p>of cybersecurity weaknesses that was reported in twenty-seventeen, nothing was done in terms of that. 4/6</p>
		<p>DHET applications system</p> <p>DHET applications system for admission. The point still is the NSFAS would need a view to know where a student is. 2/6</p>

		<p>the situation at the DHET in itself just became untenable. 4/6</p> <p>there are certain things that are supposed to be DHET processes but they are with the NSFAS. So, it's a mix. 3/6</p>
		<p>People management systems influence service delivery</p> <p>staff that are aligned to understanding the policy</p> <p>You also don't have an optimally staffed IT department</p> <p>But I do believe that it needs to get a new system that is properly conceptualised. And my worry is whether they have the people, the right people, to be able to do that. 2/6</p> <p>They make excuses. All I did was go to the right guys and say did the system go down? Why is it down? And I harassed them every day like that until they monitored and the system stopped going down...2/6</p> <p>it's a whole attitude change that is needed... staff members are there to earn a salary and to do the absolute minimum not to get in trouble, and even if they get in trouble they get out of that as well</p> <p>I think that is the major problem. So, if you don't have...now, I don't even want to mention competence because staff members have the potential 6/6</p> <p>it's not only about the technical capacity, it's about the human capacity... But then also that the kind of expertise and capacity that the NSFAS needs are...that should be addressed. I think there's a definite lack in terms of that 4/6</p> <p>human resource has not increased... like human resource that was not working, 3/6</p> <p>human resources where it's really needed and they're slow to respond to that, and that has a direct impact on service delivery and the perception that the larger co 2/6</p>
		<p>Technical skill for staff in an organisation like the NSFAS is critical</p> <p>Technical skill for staff in an organisation like the NSFAS is critical</p> <p>Process thinking. If you can't even think a process through, you have a problem because what you're doing is process and systems driven, but in order to put the right processes in the system you must be able to design the process with all the checks and balances. That did not exist in a sufficient capacity 2/6</p>
		<p>Call centre is rendered ineffective</p> <p>call centre can't actually address if there's a particular systems problem. 2/6</p> <p>in terms of responsiveness, we are bad. We are very bad. And here I'm talking about people that reached a contact centre wanting to resolve an issue. 3/6</p>
	<p>Managing time and resources</p> <p>managing time and resources to get that done... they only also have so many people and they take on a lot of people to process applications, so it becomes that catch twenty-two, who do I give priority to? And we're all shouting equally loudly. 2/6</p>	

	<p>why is there not a committee that only focusses on the operations and looking at the management of resources 4/6</p> <p>the unavailability of resources 1/6</p>	
	<p>Issues of control</p> <p>I can understand that it's a [sic] enormous system and that it has its challenges but somewhere there should be a [sic] overall or a revision of all the controls in place in order to 6/6</p> <p>The administration period itself required close oversight</p> <p>streamline where necessary, we had to work closely with USAF, and that was just to keep a measure of stability into the system, into the student financial-aid system. 4/6</p>	<p>Students and expenditure control</p> <p>know that student is a student from the NSFAS and you realise but if they need to take control over that payments into their account that is what they will do with that. Now, my question is the NSFAS...they cannot prescribe that those money must get directly to the student and then 6/6</p>
		<p>Financial controls</p> <p>finance that was not giving remittances, recons that were not happening. I think the work that is currently in process, like...and I know we are delayed, the close-out, we're almost there to begin to share discussions with the institutions around seventy, eighteen, nineteen, twenty... So, we've built some form of internal process sustainability that can take us forward 3/6</p>
	<p>Process problems</p> <p>the processes and that focus on exception reporting so that they can address the difficulties that do arise 2/6</p>	<p>How to allocate funding to the students</p> <p>that was a problem because they didn't initially identify which student was actually eligible for what funding,</p> <p>Streamlining setup of the funding 2/6</p>
	<p>Leadership turnover, vacuum and knowledge/attitude challenges</p>	<p>Issues of trust</p> <p>And then reliability, sorry, we do not trust a [sic] institution or a central office or a [sic] office or a system like the NSFAS. How can you trust it if you know what is going on, on the ground, and they just keep on increasing the numbers, the amounts, without properly tracking the performance of students? 6/6</p> <p>management or executive turnover in the last eight years, then I would say there's quite a high turnover at an executive level over the last couple of years, and that indirectly may be a reflection of service delivery that is an unhappiness with the way that the chief executive or the exco of the NSFAS is managing service delivery 2/6</p>

		<p>Top-heavy</p> <p>One of our biggest issues was that the NSFAS had such a lot of chiefs, such a lot of chiefs. It was a top-heavy management structure. 4/6</p>
		<p>Turnover of leadership</p> <p>there's been this rapid change in leadership 1/6</p> <p>think I've experienced so many leaders now... two Boards... we've had a lot of leadership change, instability at leadership level 3/6</p> <p>management or executive turnover in the last eight years, then I would say there's quite a high turnover at an executive level over the last couple of years, and that indirectly may be a reflection of service delivery that is an unhappiness with the way that the chief executive or the exco of the NSFAS is managing service delivery 2/6</p>
		<p>Lack of understanding</p> <p>Because it doesn't look like the people that are in the leadership they understand what is the business of the NSFAS 3/6</p> <p>They really did have poor leadership too... good leadership can also only fix if they have an understanding of what the problem is... there was I think just serious knowledge gap. I can't say somebody is just a poor leader 2/6</p> <p>leadership that was totally misaligned, leadership from the private sector that defined the NSFAS service delivery in terms of the private sector, and we would even refer to students as data. 3/6</p>
		<p>Lack of responsibility and accountability</p> <p>say the leadership is not what it should be. Because if there was really dynamic leaders then it was not necessary to point out all these...and it's single incidents that we point out, but there are so many incidents linking to this... while leadership is not keeping up with the responsibility and the accountability. 6/6</p>
		<p>Attitude challenges, not listening</p> <p>they were just damn arrogant, I must admit 2/6</p>
	<p>Impact on workload</p> <p>NSFAS should only take up ten percent of my time, or of...only ten percent. the NSFAS is now taking about between eighty and ninety percent of our time. 4/6</p>	
Recommendations	<p>Building a sustainable student-funding model</p> <p>of building a much more sustainable student-funding model which we know will cover students for ten years or whatever the case is so that we're not lurching from challenge to challenge here. 1/6</p>	<p>Responsive systems with financial aid activities that optimize student success</p> <p>more sort of more emphasis given to creating a system that produces data, that has data analytics capacity, that provides students with regular updates, if you like, about their own sort of situations and so on. 1/6</p>

	CONTINUES IMPROVEMENT	
		Decentralizing model a decentralised model, can I put it that way, and decentralised model I'm not saying people sent into the regions and then still referring to head office. 3/6
		Different business models for TVET and universities and I would have liked to see that evident in the organisational structure, to have two divisions, the one being with TVET, the other one being with universities, and have a business model for each one of them, a business model that is appropriate to the two sectors. 2/6
		Good governance build elements for good governance,... I think that from a leadership and governance part, the NSFAS must have its own life, its own governance and administration outside of the DHET.... But for as long as this entanglement exists, it frustrates everyone – students, institution, the NSFAS, and the Department – because nobody has got the answers. The responsibilities are not clearly defined. So, I'm just saying, at that level, responsibilities of DHET, responsibilities of the NSFAS, and responsibilities of institutions, as far as funding of students is concerned, must be clearly defined. 3/6
		Serve correctly we didn't serve correctly 3/6
		Partnership with other funding agencies NSFAS should be thinking about, from my point of view at least, is just understanding how it can enter into kind of partnerships with other funding agencies. For example, now, we've got ISFAP, we've got...various banks have now got models on the table and so on. So, it's also a question of saying, well, can we start thinking about a student funding model which includes 1/6
		The eco-system working better The problem is that that commitment really depends on the ecosystem working better. that ecosystem is shaped by government departments, it's shaped by universities of course, and it's shaped by the internal leadership within the NSFAS. So, all three of those have to kind of really optimise it's keeping the financial-aid ecosystem functioning, keeping it kind of rolling, making sure that everybody's on the same page, that there aren't sort of cross-purposes contemplated by different parts of that system. 1/6
	GOVERNANCE & LEADERSHIP (POLICY) Policy and systems stability let's have some policy stability for three or four years. Let's not change things too much. Let's try to kind of keep the system going for three or four years so that we can get some stability 1/6	RESOURCE MANAGEMENT (SYSTEM) Fix the systems If we can fix the system, the ICT system, I think maybe what we could also do is to just try and get the customer service reports from the contact centre so you can have a detailed view of what are the amount of calls that are coming in? How many of those are fully resolved within a certain time of

		period? I think maybe I could pass your way some of that kind of information to look at responsiveness more comprehensively. 3/6
		Align and update policies we're not totally aligned in terms of the policies. They need to change. 3/6
	Service level standards think we need to have a service-level standard and that standard can be measured by any of the things that you are putting in the brackets. What is our turnaround time when a student logs a call for a query? So, in terms of responsive, what is our service level agreement to respond? What is our service level agreement on reliability? So, I think for all the dimensions we need to have a standard. 3/6	
	Leadership that 'listens to the noise' and transforms we've always said that we're telling you we're seeing this and we're seeing that but nobody's doing anything and nobody's listening. So, they fail to listen to the noise on the group that would have given them insight into what was going wrong... 2/6 I think that a leader that listens because...listen to the sector 4/6 And I'm hoping the CEO sees that. I'm hoping that he sees that, that the NSFAS is not outside of that. Because the transformation, that is for me the most important, if you do not realise that, and then I think we will have this conversation in twenty years' time. 4/6 Because you've got to listen to a whole lot of voices to get it right. And then it's got to also be a leader really that can stand on their own and set a vision and be able to mobilise strategies that can help the organisation to thrive. 3/6	Knowledge, skills and attitudes Do you have the courage? You can be able to do that, you have the knowledge, you have the skills, but the moment you step into that office you're immediately protected about your position and 6/6 you need courage to work at the NSFAS, you really need courage 4/6
		Manage the political issues manage the political issues. 3/6

		<p>Getting the eco-system to work (better)</p> <p>one thing that the head of the NSFAS has to understand is that the success of the NSFAS really depends on getting that ecosystem to work. So, it's this issue of thinking systemically, understanding that actually you can't solve the problems all by yourself.</p> <p>1/6</p> <p>They have to understand the whole ecosystem of how the politics works 3/6</p> <p>student that gets the right funding at the right time and is able to access it and is able to focus only on what they are there for, which is the academic part of their studies, not having to worry about all the other issues that 2/6</p>
	<p>Understand what your role is</p> <p>you understand that you...what your role is 4/6</p> <p>you need leadership or the executive team that really understands the context of working within the public sector, the context of managing complex relationships with stakeholders, and here specifically universities and also the TVET colleges 3/6</p>	<p>Public understanding</p> <p>It's crucial for the public to understand the operations of the NSFAS and that hence I'm saying if you look at the report that they just communicated I think it's a massively huge improvement. It is really a huge improvement. 4/6</p>
	<p>The whole system hangs together</p> <p>the whole system and how it hangs together is ultimately dependent on every role player being able to deliver and deliver on time.</p> <p>talking about skills at the institution, systems at the institution, all of those things, exactly the stuff you talk about at the NSFAS you have at an institution and you have for seventy-six of them. 2/6</p>	<p>Customer service approach</p> <p>there's no one customer service approach to the provision of funding to student actually. 2/6</p>
		<p>[Mis]alignment</p> <p>. I think in delivering quality framework you need people, systems, processes, and policy that are aligned. 2/6</p>
		<p>an IT system where you have a push and pull of data. So, they should be able to get from us is that student by you? What is that student studying? 2/6</p> <p>operating model is not aligned to our mandate 3/6</p>
		<p>Systems need to speak to the needs of the students and then the needs of other role-players</p> <p>your systems must now speak to what is needed for students 4/6</p>

		<p>say students are the core business of the NSFAS and what they should really do it place students at the centre and really try and understand what kind of operational system and technology system would kind of best facilitate their service to service and then designing a system which meets the needs of all the other players. So, for example, every now and then the NSFAS is summonsed to the Portfolio Committee. One thing that could be done is for the NSFAS on a regular basis providing downloads to the Portfolio Committee so that the Portfolio Committee is kept informed of what's going on. So, that speaks to your point, which is how do you ensure quality? 1/6</p>
		<p>Proper disbursement tool proper disbursement tool. 3/6</p>
	<p>Attitude and values dedication There's nothing wrong with their abilities, but it is the whole attitude...and I'm speaking specifically of the environment where I worked, it's a whole attitude change that is needed to be dedicated. 6/6</p>	<p>Honesty honesty and integrity in what is happening is actually really critical. 2/6 that requires that seventy-six institutions must do their work honestly. 2/6 students, people, the sector must believe in what you are doing and knowing that you are addressing those challenges 4/6</p> <p>Integrity it's somebody with integrity 1/6 honesty and integrity 2/6</p> <p>Accuracy Also accurately 2/6</p> <p>Responsiveness Empathy in the sense of I would rather change that then to responsiveness, to say respond when you hear where the problems is. Empathy with a student's situation, 6/6 Empathy, it depends. I think here it's a mixture of feelings. I find that people that work on the ground to go and assist students are really committed and there may be levels of empathy. But, again, empathy is a demonstrated behaviour where if I'm calling the NSFAS consultants and I get something that just says...so, inhumane kind of treatment, that's different. 3/6 they want to get a decision within a reasonable period of time. It could be at least within a week or a month or something but that would say something to me because if it means that I'm rejected 3/6</p> <p>Proactiveness, ja 1/6</p> <p>Reliability reliability, and assurance, that everybody knowing and interested, and that should be actually the whole public, can be assured that the NSFAS is spending money well with regard to the systems 6/6</p> <p>Assurance</p>
	<p>Delivery is more critical than a framework</p>	

	<p>to deliver on it, to deliver on the objectives of what you set as your service requirements and your targets... The implementation thereof is subject to having a system that can deliver it. 2/6</p>	
	<p>Unless they start to have greater intelligence about what is happening at an institution 2/6</p>	<p>Look at the trends looked at the trend in terms of COVID 2/6</p>
		<p>Quality of data So, institutions' administration around their qualification data is critical 2/6</p>
	<p>Institutions' internal processes of registering a student, charging a student for their housing...financial aid is at the end of every process within the university or at college. The data financial aid gets, that's all they have that they can work with, and if that data is not right or accurate you're bugged, you're going to be underclaiming, you're gonna be claiming incorrectly. 2/6</p>	<p>Seamless data transfer ensure that there's much better and seamless data transfers between the universities and the NSFAS. That's something that should be dealt with. Because that's just a technical solution. That doesn't require big policy changes and so on. 1/6</p>
	<p>Stronger controls But I think if you have stronger controls in place and checks in place I think it can happen. 6/6</p>	

ANNEXURE F

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