



## Developing a Theoretical Service Quality Framework For a Student Funding System

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### ABSTRACT

*This article proposes a comprehensive theoretical framework aimed at enhancing service quality (SQ) within a student funding system in South Africa. Drawing on extensive literature regarding SQ and organisational excellence, the framework integrates macro-level systemic dimensions with micro-level student-focused components. The study employed a qualitative research methodology, incorporating a document analysis approach as primary data collection techniques. This approach emphasises a holistic strategy for the re-engineering of a student funding system, aligning with stakeholder needs and the Baldrige Performance Excellence Framework. Key dimensions identified within this framework leadership, strategic planning, operational processes, stakeholder engagement, continuous improvement, and measurement are essential for achieving superior service delivery and organisational effectiveness. The findings suggest that this theoretical framework not only addresses existing gaps in student funding operations but also sets the foundation for future empirical validation and refinement.*

**Keywords:** *baldrige performance excellence framework, organisational excellence, service quality, stakeholder engagement, student funding systems, theoretical framework*

### INTRODUCTION

The student funding system in South Africa constitutes a vital element of the nation's higher education framework, designed to facilitate access to higher education for students from disadvantaged backgrounds. Established to provide financial assistance, the funding system has transformed the educational landscape by enabling students to pursue tertiary education without the burden of financial constraints. However, the effectiveness of the system has been compromised due to systemic challenges, such as bureaucratic inefficiencies, inadequate communication, and insufficient stakeholder engagement. These challenges necessitate a comprehensive re-engineering of the system's service quality management.

This article builds on the previous discussions by synthesising the findings from the document analysis and the identified gaps within the system. The aim is to develop a theoretical service quality framework that addresses both macro-level systemic dimensions and micro-level student-focused components. This framework will serve as a guiding model for improving service delivery and ensuring that the system meets the evolving demands of its stakeholders.

### **Problem statement**

Incremental adjustments to the system's operations have proven insufficient to effectively address the systemic challenges. A holistic and comprehensive approach is required to ensure that the system is capable of delivering superior service quality. This research study seeks to articulate a theoretical framework that integrates the concepts of service quality and organisational excellence, using insights from the literature and document analysis. The primary objective of this study is to explore and identify service quality (SQ) dimensions using secondary research sources to develop a preliminary theoretical SQ management framework for the student funding system in South Africa.

### **Literature Review**

#### **The importance of service quality in higher education**

Service quality in higher education is recognised as a critical determinant of student satisfaction and institutional success. Goetsch and Davis (2021) emphasise that the effective management of service quality can lead to enhanced operational efficiency and superior organisational performance. Alabduljader (2018) highlights the strategic importance of service quality in sustaining and improving the higher education sector.

The literature identifies key dimensions of service quality, including reliability, responsiveness, assurance, empathy, and tangibles. These dimensions not only influence student satisfaction but also impact retention rates and institutional reputation. A study by Parasuraman, Zeithaml and Berry (1988) elaborates on the SERVQUAL model, which operationalises these dimensions and provides a framework for measuring service quality in educational settings. Therefore, integrating these dimensions into a comprehensive framework for the funding system is imperative for improving its service delivery.

#### **Baldrige performance excellence framework**

The Baldrige Performance Excellence Framework (BPEF) has emerged as a benchmark for organisational transformation in various sectors, including education. Developed in the late 1980s, the BPEF provides an integrated performance management framework that encourages organisations to assess and enhance their service delivery processes.

Bailey (2020) suggests that the Baldrige model is particularly relevant to the education sector, as it focuses on understanding critical aspects of managing and performing as an organisation. The BPEF emphasises the importance of leadership, strategic planning, stakeholder engagement, and continuous improvement, making it an appropriate model for student funding systems. The framework also provides a systematic approach for organisations to identify strengths and weaknesses, paving the way for targeted interventions that can enhance service quality.



**Figure 1. Baldrige performance excellence framework (for education)**

Source: Adapted from the Baldrige Performance Excellence Program (BPEP), 2023-2024

### **Challenges in student funding operations**

Despite its crucial role in facilitating access to higher education, student funding has faced significant challenges, including prolonged processing times for applications, inadequate communication with stakeholders, and a lack of transparency in decision-making processes. These issues detract from the overall student experience and diminish the perceived value of the financial aid provided (Mackey, 2020; Stander, 2017).

Research conducted by the South African Department of Higher Education and Training (DHET, 2020) highlights that students often experience delays in receiving funding, which can lead to increased financial stress and academic challenges. Furthermore, the lack of effective communication channels exacerbates these issues, leaving students uninformed about their application status and funding availability. Addressing these systemic challenges is critical for improving the overall effectiveness of the student funding system.

### **Summary of the Literature Review**

The Baldrige guideline serves as a benchmark for transforming the student funding system to achieve excellent service delivery. According to the Baldrige program, the criteria for managing service quality (SQ) provide a comprehensive organisational perspective, emphasising the optimisation of the entire system rather than isolated areas of excellence (Bailey, 2020). This framework is grounded in core values and concepts that facilitate the integration of actual performance with operational requirements, fostering a results-oriented approach to service-driven quality. This integration establishes a foundation for continuous action, feedback, and improvement in service quality management within the funding system. Six dimensions were identified from the earlier section (Figure 1), which serve as guidelines and a broad point of departure for this study. Some of these dimensions were renamed in line with the funding system's internal environment and organisation-wide approach to SQ management. These dimensions are result-oriented 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 is briefly

discussed below.

**Effective leadership:** is critical for the student funding system to operate successfully in a complex political landscape. Leadership style significantly influences employee attitudes, behaviour, and organisational culture, making it essential for senior management to guide the entire service operation and uphold legal and ethical responsibilities. The funding system's leadership must provide direction and optimise resources, necessitating a formal quality management structure in higher education (Stander, 2017). Given South Africa's diverse cultural context, a narrow focus on service quality is inadequate; a holistic approach to service leadership is essential for optimising quality management (Dirkse van Schalkwyk & Steenkamp, 2016).

**Strategic planning:** Any institution needs a strategy to remain relevant and sustainable. Top management of the funding system will thus require strategic planning by setting objectives and defining a work path to achieve 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 and Davis, 2021). Strategic analysis, which is concerned with attempts to understand the organisation's strategic position, considers the environment it operates in, and evaluates how this environment can affect the organisation and its stakeholders, is part of the overall management process (Aguoru, Umogbai & Ozowa, 2017).

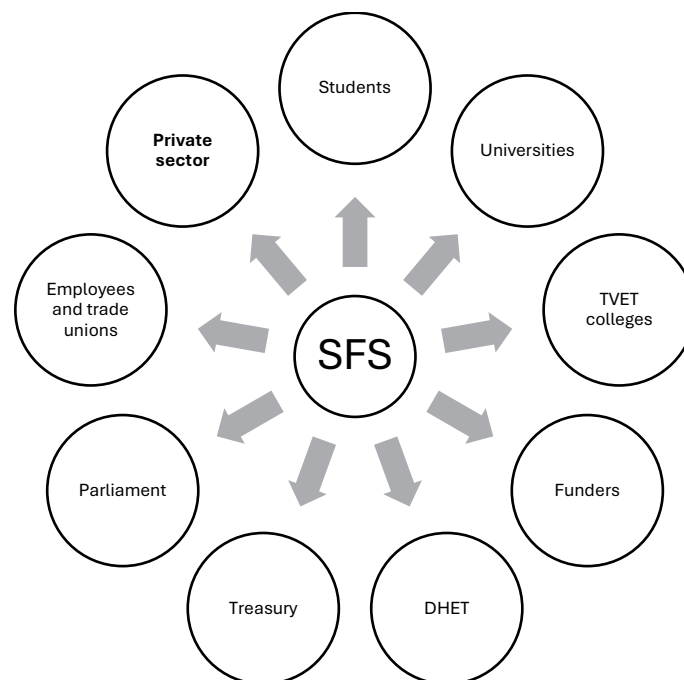
Whether a private company or a public sector entity, understanding the needs of the customers or stakeholders of an organisation, forms part of strategic planning (Miller, 2017). In terms of serving the public sector, public organisations should make appropriate decisions to manage limited resources towards significantly increasing and improving services for the satisfaction of citizens (Miller, 2017).

**Operations management:** Operations management is vital for enhancing value in the public sector, requiring effective service operations managers. The operational strategy involves decisions that support key performance objectives—speed, cost, and quality—while aligning with the organisation's business strategy.

**Operational performance:** is assessed through metrics like productivity and compliance, guiding the roles and activities of operations. In higher education, this strategy shapes how services are designed and improved, ultimately aiming to deliver value to students and sustain performance (Slack & Brandon-Jones, 2018; Baldrige Performance Excellence Framework, 2024).

The literature emphasises the importance of **stakeholder and customer relationships** in the public sector, particularly for the South African student funding system. In an era characterised by informed and engaged citizens, the funding system must foster partnerships and actively engage with both students seeking funding and contributors to the funding process. Recognising diverse stakeholder needs and expectations is crucial for success in higher education (HE).

Engagement with **stakeholders** has become a standard practice in HE governance, enhancing the quality management system by incorporating various perspectives (Singh & Singla, 2018; Beerkens & Udam, 2017). However, managing the diversity of expectations presents challenges for quality assurance agencies (Lyytinen et al., 2017). Effective stakeholder management involves balancing organisational and stakeholder needs to ensure long-term success, requiring leadership to focus on sustainable growth and future-oriented commitments (Baldrige Performance Excellence Framework, 2024). Figure 2 represents the stakeholders in the South African student funding system



**Figure 2. The student funding stakeholder model**

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

Effective human **resource management (HRM)** is crucial for organisational success, particularly in public sectors like HE[?]. Competent HR staff significantly influence operational effectiveness and service delivery. Citizens increasingly demand skilled public servants, making it essential for HRM to foster service-oriented behaviours among employees. Ultimately, an organisation's success relies on engaged and motivated staff who are committed to its mission and goals.

**Measuring and analysing organisational performance** is essential for enhancing service quality and achieving operational excellence. Effective measurement provides a foundational understanding of an organisation's health, allowing leaders to apply various tools and techniques to assess service delivery across all areas. As noted by Prentkovskis et al. (2018), a coherent approach to measurement can lead to significant improvements throughout the organisation. Quality assessment involves exploring how data is measured and analysed, managing knowledge to meet information needs, and tracking progress toward strategic goals, as highlighted by the Baldrige Performance Excellence Framework (2024).

Knowledge management plays a crucial role in optimising organisational outcomes by enhancing the creation and application of knowledge. Girard and Gerard (2015) describe it as a trans-disciplinary approach that includes the design and implementation of processes aimed at improving knowledge sharing. Organisations must foster a collaborative environment to effectively manage information assets and ensure that all processes are aligned with desired results. Setiawan and Purba (2021) emphasise that regular assessment and refinement of performance are vital for organisations to meet the evolving needs of their stakeholders.

Ultimately, understanding the interactions among various performance variables is complex, and the outcomes reflect the quality of underlying processes. Accurate reporting of results during audits and reviews demonstrates a commitment to accountability and continuous improvement. Performance results provide insights for analysing organisational effectiveness and serve as a basis for customer-focused outcomes, and budgetary, and financial results (Baldrige Performance Excellence Framework, 2024). For a student funding system to thrive, it is crucial to embrace a robust framework for measuring and analysing performance, fostering a culture of continuous learning and responsiveness to stakeholder needs.

## RESEARCH METHODS

Service Quality literature, the Baldrige Performance Excellence Framework, and the National Student Financial Aid Scheme (NSFAS) publications that were in the public domain were used for the document analysis and to ultimately come up with the theoretical service quality management framework. Document analysis is a qualitative data collection method that involves systematically examining and interpreting documents to gather insights relevant to a research study. This method can include a wide range of materials, such as reports, articles, official records, letters, emails, and multimedia content. Document analysis is valuable because it allows researchers to access existing data that may not be easily obtainable through other methods. It provides rich, contextual information and helps triangulate findings from other data sources. However, careful consideration of the reliability and validity of the documents being analysed was ensured.

The following steps for document analysis were followed as part of the data collection process:

(1) Define Objectives: Clarify the purpose and questions for the analysis; (2) Select Documents: Choose relevant and diverse documents related to your topic; (3) Establish Criteria: Set evaluation criteria for relevance and credibility; (4) Prepare for Analysis: Organise documents and create a coding framework; (5) Read and Annotate: Thoroughly read and highlight key points and data; (6) Extract Data: Gather relevant information and organise it systematically; (7) Analyse Data: Identify patterns, themes, and trends across the documents; (8) Interpret Findings: Reflect on how the findings relate to your objectives; (9) Document the Process: Record methods and decisions for transparency; (10) Report Results: Summarise findings in a report or presentation; (11) Review and Revise: Revisit the analysis for accuracy and seek feedback; and (12) This streamlined approach maintains the essential steps while being concise.

## RESULTS AND DISCUSSION

### Result

#### THE STUDENT FUNDING SYSTEM FUNDAMENTAL PROCESS COMPONENTS FOR STUDENT SERVICE QUALITY (MICRO LEVEL)

The student funding SQ system for excellence enables a focus on the practical management of specific service quality (SQ) dimensions from a student perspective. As discussed above, there is a cyclic relationship where improved services motivate student engagement, thereby enhancing educational outcomes. This section emphasises the management of SQ dimensions related to student funding, highlighting input-output processes that foster excellent service delivery through appropriate behaviours toward students and stakeholders.

Effective service operations must align with customer expectations, incorporating specific disciplines and tangible elements. Expected behaviours include respect, empathy, communication, and responsiveness, while tangible aspects involve timely feedback and follow-up. Continuous process improvement is crucial for delivering value and engaging employees, as noted by Assen (2021). The process approach, integral to quality management strategies, is essential for achieving maximum service quality (Slack & Brandon-Jones, 2019). A successful SQ management strategy involves identifying and managing critical processes systematically, setting improvement targets, and leveraging innovation. According to the DPSA (2015), business process management ensures that both automated and manual processes meet strategic goals. Implementing a process-based SQ management framework involves three stages: input, process, and output, leading to continuous improvement in service delivery (Kowalik & Tatar, 2018; Oakland et al., 2020). Refer to Figure 3 below for the graphical illustration.

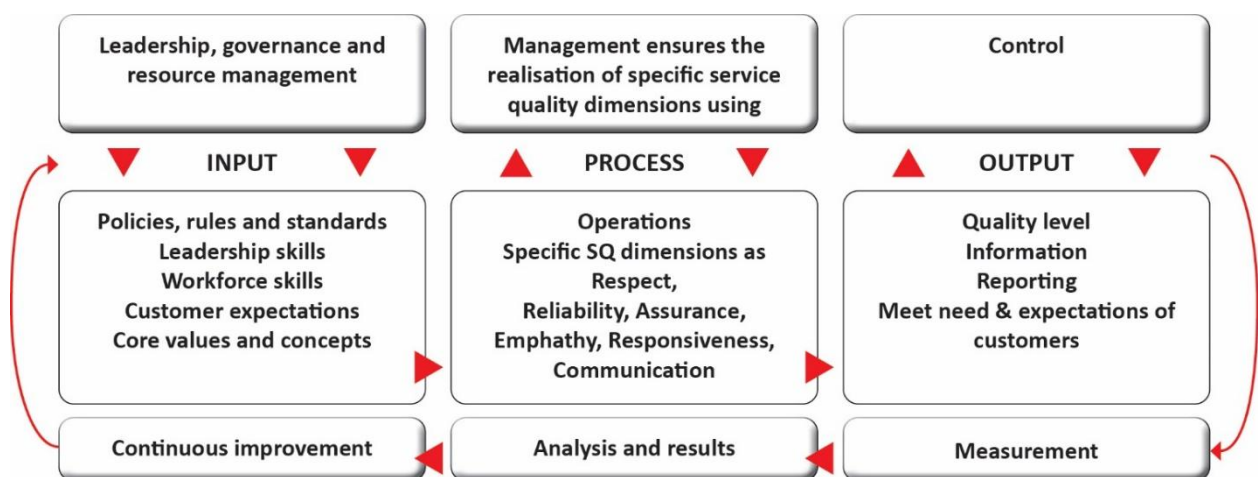


Figure 3 An SQ operations process management framework for specific SQ dimensions

Source: Adapted from Kowalik & Tatar (2018)

Figure 3 outlines the process management approach to student satisfaction across specific service quality (SQ) dimensions. These dimensions are categorised into three phases: **Input quality**: Focuses on governance (policies, standards) and leadership qualities (integrity, innovation, decision-making) impacting behavioural and tangible SQ dimensions.

**Process quality:** Involves the daily service delivery processes, emphasising standard operating procedures and employee-customer interactions. Key SQ aspects include reliability, assurance, and helpfulness, supported by technical tools and processes.

**Output quality:** Pertains to the tangible and intangible benefits of the service, meeting customer expectations, and includes management reporting. It emphasises measuring and analysing output quality to identify and address system inefficiencies.

### THE THEORETICAL SQ MANAGEMENT FRAMEWORK FOR THE SFAS

The entire re-engineered customer-driven quality system will incorporate the macro and micro SQ dimensions as discussed in the previous sections. The outcome is presented in Figures 3 and 4. Table 1 below summarises the fundamental student funding system dimensions for SQ at a macro level.

Table 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.	BPEP NSFAS reports 2018, 2021 De Gayardon & Brajkovic, 2019; (Swanger, 2017). Alauddin & Amada (2019); The Universities UK (UUK) (2020); QAA (2017).
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 have proved to be problematic at the NSFAS.	BPEP NSFAS reports 2018, 2021 HELB 2021; SLTF, (2019); Acquah, A., 2021
Operations management	The NSFAS should understand the principles of operations management to be effective and efficient and clearly distinguish between the types of service	BPEP NSFAS reports 2018, 2021

	<p>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 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>De Gayardon &amp; Brajkovic, (2019); Swanger (2017). Alauddin and Amada (2019); The Universities UK (UUK) (2020); QAA (2017).</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>BPEP HELB (2021); SLTF (2019).</p>
<p>Information, data and technology</p>	<p>Adequate technology and systems to support operations are 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>BPEP NSFAS reports 2018, 2021 Acquah, A., 2021</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 in its performance and weaknesses in managing costs.</p>	<p>BPEP NSFAS reports 2018, 2021</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. Clear, open, and respectful communication must exist between the NSFAS, its stakeholders, and staff at all service levels. Clear communication of role expectations, responsibilities, and performance standards must be</p>	<p>BPEP NSFAS reports 2018, 2021 De Gayardon &amp; Brajkovic, (2019); (Swanger, 2017). Alauddin and Amada (2019)</p>

	provided to all staff, who must be held accountable for meeting these expectations.	The Universities UK (UUK) (2020); QAA (2017). Acquah, A., (2021); SLTF (2019).
Generic process-related SQ dimensions	<p><b>Responsiveness:</b> 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><b>Reliability:</b> The NSFAS should deliver the desired service dependably, accurately, and consistently and be trustworthy and committed to solving problems and complaints.</p> <p><b>Empathy:</b> 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><b>Assurance:</b> The NSFAS must convey trust and confidence to customers through the services provided. It needs to perform service fairly, dependably, and accurately</p>	<p>NSFAS reports 2018, 2021</p> <p>Dary &amp; Harvey (2019); SLTF (2019). Acquah, A., 2021</p> <p>Ghana Education Trust Fund (GETF) Dhunpath &amp; Munro, (2017).</p>
Measurement, analysis, knowledge and results management	<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 fares in relation to its competition.</p>	BPEP

Table 2 below summarises the fundamental service quality dimensions for the NSFAS customer, namely students at a micro level.

Table 2. **Fundamental service quality dimensions for the SFAS 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 transaction time and errors while making funding decisions. Serving students means responding to them timeously, which provides a sense of empathy and gives the	NSFAS report 2018, Dary & Harvey (2019); SLTF, (2019).

	impression that the NSFAS is serious about delivering quality services.	Acquah, A., 2021; Ghana Education Trust Fund (GETF) (Dhunpath & Munro, (2017).
Accuracy of systems and data	Providing correct financial aid to the right students at the right time requires the 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 reports 2018, 2021 De Gayardon & Brajkovic, 2019; Swanger (2017); Alauddin and Amada (2019) The Universities UK (UUK) (2020); QAA, (2017) Dary & Harvey, (2019); SLTF, (2019). Acquah, A., 2021; Ghana Education Trust Fund (GETF) (Dhunpath & Munro, 2017).
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.	NSFAS reports 2018, 2021  De Gayardon & Brajkovic, 2019); Swanger ( 2017). Alauddin and Amada (2019) The Universities UK (UUK) (2020); QAA (2017).
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 2018, 2021  Dary & Harvey, (2019; SLTF, (2019). Acquah, A., 2021; Ghana Education Trust Fund (GETF) (Dhunpath & Munro, 2017).
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-	NSFAS reports 2018, 2021

	quality graduates with the required knowledge, competencies, and skills. It is unlikely that university throughput will be successfully increased without additional academic support.	
Competence and productivity		De Gayardon & Brajkovic, (2019). Swanger (2017)
Non-abusive		De Gayardon & Brajkovic, (2019) Swanger, (2017)
Non-discriminatory and fair		De Gayardon & Brajkovic, (2019) Swanger (2017)
Accessibility		Alauddin and Amada (2019) The Universities UK (UUK) (2020); QAA, (2017).

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 the literature review and the introduction of the Baldrige concepts (Figure 1). To summarise the theoretical framework, the following illustration (Figure 4) encapsulates the core dimensions at both macro and micro levels:

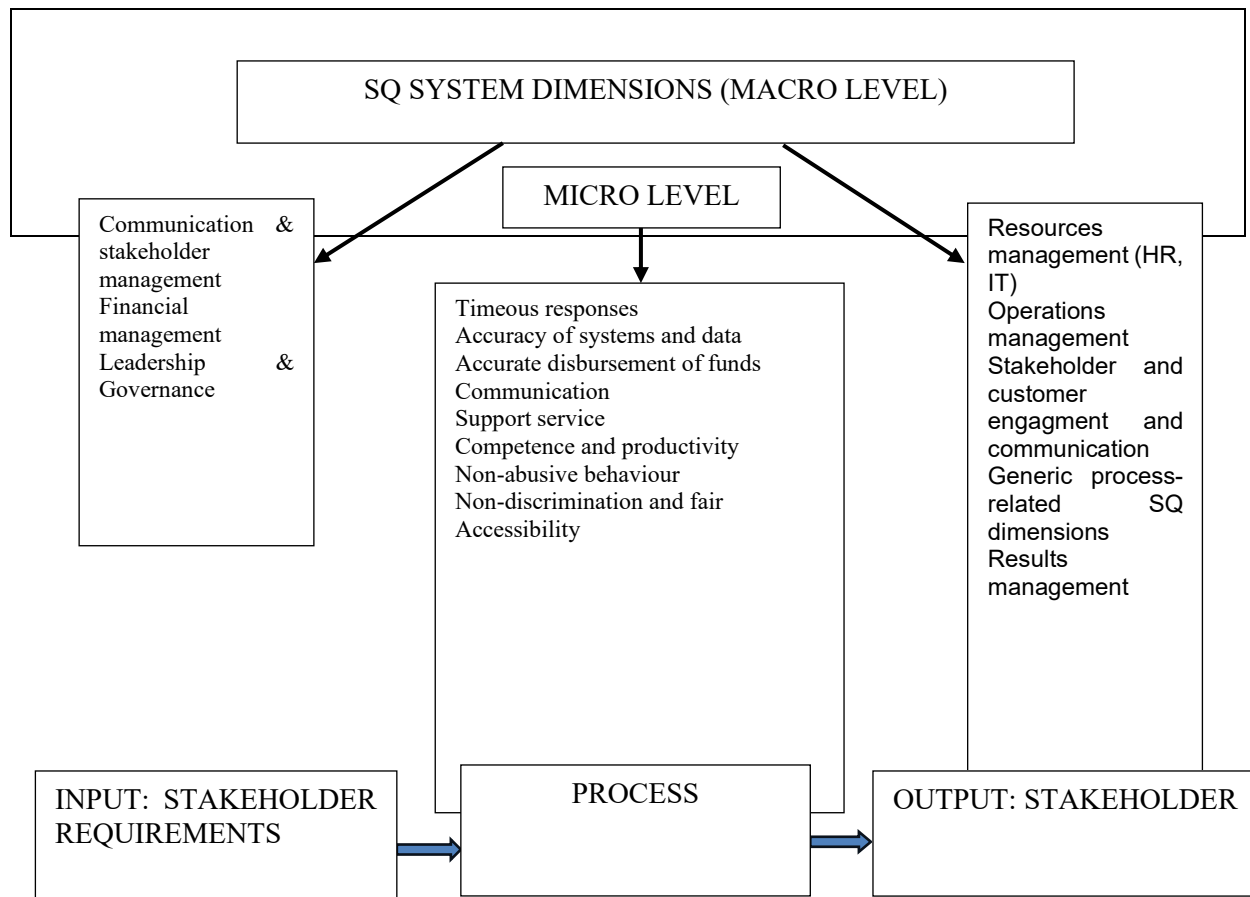


Figure 4. The theoretical SQ student funding framework  
Source: Researchers

**Discussion**

Phakathi (2020) highlights a crisis of student funding that jeopardises the effective functioning of the higher education sector. On a macro level, the issues include management and leadership challenges, poor governance, inadequate auditing and accounting, and insufficient IT systems. On a micro level, problems such as impersonal service, inadequate feedback and application tracking, delayed student payments, and funding for inadequately qualified applicants persist. These issues have collectively fueled new protests at universities and colleges (Moosa, 2021). Viewing the problem from a service operations perspective is essential. A customer-driven quality system is crucial, as highlighted by the Baldrige Performance Excellence Framework (BPEF) for education. This approach proactively addresses student needs by leveraging data about stakeholders to understand their preferences. An effective student funding system and service quality (SQ) management framework, based on sound principles, is vital for managing, improving, and maintaining all SQ dimensions related to student funding. This framework will significantly enhance student funding and the higher education sector.

## CLOSING

This article presents a theoretical service quality (SQ) management framework for student funding, rooted in both the macro-level and the micro-level customer dimensions. The system dimensions are informed by the BPEF (education), encompassing leadership, strategic planning, operations management, human resource management, stakeholder relations, analysis, measurement, knowledge management, and performance results. The framework emphasises a process management approach to achieve specific student SQ dimensions. The article presented a theoretical service quality (SQ) management framework for student funding, derived from secondary data. To effectively address the research problem, the SQ framework needs further development and refinement to facilitate its potential adoption and implementation by the HE sector, aiming to enhance its SQ management.

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