UNIVERSITY OF GHANA

MEASURING HIGHER EDUCATION SERVICE QUALITY
(A STUDY ACROSS SOME SELECTED UNIVERSITIES IN GHANA)

BY

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THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OFMPHIL MARKETING DEGREE.

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DECLARATION

I do hereby declare that this work is the result of my own research and has not been presented by anyone for any academic award in this or any other university.

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ASINYO IRENE KAFUI ESI **DATE**

(10443170)

CERTIFICATION

I hereby certify that this thesis was supervised in accordance with procedures laid down by the university.

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(CO – SUPERVISOR)

DEDICATION

I dedicate this thesis to my mother AGNES AMA SEGBOR. Her relentless hard work and sacrifice have brought me this far. Continue to Rest in Peace, Mama.

THANK YOU FOR BEING MY INSPIRATION

ACKNOWLEDGEMENT

My heartfelt appreciation goes to Jehovah Jireh for his provision that enabled me to pursue this programme.

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LIST OF ABBREVIATIONS

GIMPA	Graduate Institute of Management and Public Administration
HE	Higher Education
HEI	Higher Education Institutions
MOE	Ministry of Education
NAB	National Accreditation Board
SERVQUAL	Service Quality
UPSA	University of Professional Studies, Accra
UG	University of Ghana

ABSTRACT

Measuring service quality in higher education has become an important exercise to determine students' level of satisfaction and possibility of continue enrolment. This paper focuses on measuring Ghana's higher education service quality with the specific objective of identifying perceptions of students in University of Ghana (UG), Ghana Institute of Management and Public Administration (GIMPA) and University of Professional Studies, Accra (UPSA)as a means to evaluate the quality of service offered by these universities. The SERVQUAL model was adopted as the conceptual framework for this study. Questionnaires were used to collect data from randomly selected 300students in the business schools of the above institutions. The study found that, empathizing with students, instilling confidence in students, being responsive to students and timely delivery of promises by staff of the institutions were the key service quality criteria that affect the students' perception of service delivery. The study recommended that, higher education institutions in Ghana should therefore put measures in place and take steps that will greatly improve student staff relationships which in the long run, affirmatively influence students' perception of service quality. The smallest dimension gap score proved to be tangibles, while the largest gap score in the study proved to be reliability followed by responsiveness.

CHAPTER ONE

INTRODUCTION

1.0 Background of the study

Education is a significant institution given the shift to a knowledge economy. Scholars Ansary, Jayashree and Malarvizhi (2014) report that the service sector is the fastest-growing sector in the world, and many countries are moving from manufacturing to services. Higher education is increasingly being recognized as a service industry and, as such, is placing greater emphasis on meeting the expectations and needs of its participating customers, that is, the students. It is an extremely fast growing service industry and it is being exposed to the globalization processes every day. (Cheng & Tam, 1997;Van Damme, 2001).

Interest in the quality of university education has grown considerably over the last decade. Strong interest in the phenomenon has been stimulated and sustained by a range of factors. Students need accurate information about educational quality to help them choose between different courses of study. Academics and university administrators need information to help them monitor and improve their courses and programs. Institutions need information about quality to help them benchmark and market their performance. Governments and other bodies need information to assist with funding, policy development and accountability. For these reasons, quality assurance has become vital in the higher education system (Coates, 2005).

It is now common knowledge that the success of every organization hinges on how their customers are served and how the customers evaluate and perceive such services. Thus to stay in the market, organizations strive to improve rendered quality. Concentrating on customers' wants and needs is the key to improving quality (Schwantz, 1996). Many researchers believe that improving quality will lead to sustainable competitive advantage (Shekarchizadeh, Rasli, & Hon-Tat, 2011). Ghana's higher education industry is currently the second fastest growing sector in the economy following the banking and financial services sector (Appiah and McMahon, 2002) and the antecedent to this rapidly expanding sector is the proliferation of higher education institutions in Ghana over the past decade. The expansion of education opportunities, particularly, higher education still persists even more than before. According to Appiah and Ebenezer (2010), despite the high unemployment rate for university graduates, the demand for entry into higher education far exceeds the available spaces. Research has shown that, the antecedents of the expansion and continuous improving growth in the HE sector are the influx of many private, international and public higher education institutions specifically universities, making grounds in the country and its subsequent increase in the number of foreign or international students who have become major boosters of patronage in the sector. (Appiah and Ebenezer, 2010; Appiah and McMahon, 2002).Tutu-Boahene and Akwensivie (2014) further assert that Ghana is an emerging destination for undergraduate foreign education particularly among African countries with 93.3 per cent of students pursuing undergraduate degrees from 38 different countries.

The growth and expansion of the higher education sector has brought about necessary and intense competition not only among universities but also among countries that seek to leverage on the positive impact of the rapidly growing industry as a means to earn revenue and contribute to the country's economy. For example Johnson and Yelland (2008), are of the view that a lot of pressures are exerted on Higher education institutions (HEIs) due to emergence of knowledge as a driver of economic development. The importance of education in economic development cannot be overstated. It is acknowledged in the development literature (McMahon, 2007, Psacharopoulos, 2006, and Appiah and McMahon, 2002) among others. Apart from its contribution to growth, education like health is a consumption good whose acquisition directly contributes to people's well-being. Certainly it is partly for this reason that the United Nations Development Program (UNDP) uses education as one of the components of its Human Development Index (HDI).

Consequently as Flavian and Lozano, (2006) put it; this has heightened HEIs competition against each other in their quest to attract and retain students, as well as in the internationalization drive. In the context of increasing competition for home-based and overseas students higher educational institutions now recognize the need to market themselves in a climate of international competition for students across the global higher education marketplace not only for high student share to maximize profit but also to attract a certain level of intellectuals into their institutions in order to churn out graduates of good reputation. As the competition intensifies, players in the higher education industry, specifically universities and the country they operate in must provide services that can meet or even exceed expectations of students. As such service quality has become an important concept in the universities' strategies for attracting and retaining students. It is also equally important for countries to use as a benchmarking tool to attract international students and attention from investors which can consequently create economic value. (Hatakenaka 2015) However it is pertinent for industry players who make up the sector, specifically universities and the countries they operate in to use service quality as a benchmark in order to gain competitive advantage when it comes to attracting and maintaining consumers, there is the need to know and understand consumers' perception of service quality. Therefore Ansary et. al, 2014 posit that measuring service quality in the HE industry is an important exercise that helps management and industry players recognize the gap between students' perceptions and expectations and formulate strategic policies that will be used to reduce this gap and, in turn, increase students' satisfaction. Consequently, satisfied students will result in continuous enrolment, competitive advantage, and ultimately, attract revenue that will positively contribute to a country's economy. Universities in this era can therefore not afford to have poor service delivery standards as it would lead to poor word of mouth, decline in student enrollment and the obvious closure of the institution as a result of insufficient funding.

Customer-centric marketing philosophy has received high level of attention from marketing practitioners and academicians. The antecedents of the recent status of the customer in marketing and business operations are the intense global competition, emergence of service driven economies, increasing customer awareness and sophistication and advancement in information technology (Assabil and Hamdallah, 2010). Business organizations including higher education institutions all over the world have embraced and are practicing this philosophy.(Watjatrakul, 2010; Faganel, 2010; Oldfield and Baron, 2000). The customer has become the centre of all business decision right from the conception of a product to the delivery of the product in today's marketing environment. HEIs consist of many numerous stakeholders: students, parents, employees and society. Arguably, out of these stakeholders, students are considered to be the most important (Ahmed et al., 2010; Zeshen, 2010; Ahmed et al., 2012). Their perceptions about service quality can affect the competitive advantage of an institution. In this context, scholars have argued that students are customers who should be treated like those of manufacturing firms. Students are considered as customers because as fee payers, they are buying educational services for their satisfaction hence for the purposes of this study they are considered as primary consumers.

The education industry in Ghana can be divided into childhood development, primary, secondary and higher education or tertiary sectors and generally all these sectors are growing. (www.moe.gov.gh/site/about). The childhood development and primary education sectors have over the decade been characterized with the gradual transformation to the Montessori educational system. Secondary education in Ghana which is made up of the junior and senior high used to senior secondary and junior secondary until almost a decade ago when the Ghana Education Service which is the body that regulates education in Ghana decided to upgrade it. In all these favorable improvements it is Ghana's tertiary education sector that has seen evidential growth. Fosu and Owusu (2015) reported that the higher educational market in Ghana has been characterized with a lot of changes. The earlier higher educational institutions in Ghana were established by the government and for that matter are largely Not-for-Profit Organizations aiming at providing access to education for all Ghanaians. As a result, marketing has not found its feet in the Ghanaian educational sector. However, the introduction of private universities has brought some changes in the Ghanaian higher education sector. Private entrepreneurs have been empowered by the government to enter into the higher educational market thereby increasing competition in the market. There have also been changes in educational policies, governance, structure and status of higher education in Ghana (Manuh, Gariba and Budu, 2007).

1.1 Problem Statement and Research Gap

Currently, the literature pertaining to service quality in the higher education sector is significantly undeveloped. Traditionally, many researchers have focused their efforts on commercial services (Sultan and Wong, 2010). However, it is increasingly apparent that institutions operating in the higher education sector, previously not regarded as "profit-making organizations," are attempting to gain a competitive advantage over their competition (Oldfield and Baron, 2000).

The earlier discussion has established that today, the education sector, especially tertiary education institutes, is one of the most rapid growing sectors in the world. Existing higher education institutes are developing, and new tertiary education institutes are on the increase, which encompasses competition among them more than ever.(Flavian and Lozano, 2006; Hatakenaka 2015 and Assabil and Hamdallah, 2010). It should be noted that in this competitive setting, only those who provide their students with a high-quality education can survive. Ghana is one of the developing countries that can earn revenue from the higher education sector. To support this assertion, Akwensivie et al (2013) in their study on foreign students' experience in Ghana, established that Ghana is an emerging destination for undergraduate foreign education particularly among African countries with 93.3 per cent of students pursuing undergraduate degrees from 38 different countries. As evident from the results there is a gradual increase in foreign students' enrolment in Ghana year on year.

Universities must consider themselves as a "profit-making organization" that is operating in a competitive marketplace (Oldfield and Baron, 2000) and service quality must be a key concern for the Universities especially in Ghana where there is an emerging competition between the public and private Universities.

There have been so many studies of higher education in the global scene and a good look at literature revealed that most dominant, popular and recent studies have focused mainly on areas such as economic development, growth and poverty, access to higher education, governance and leadership, and ethics, reforms and policies in higher education (Heyneman, 2015; Bloom et al, 2015; Hatakenaka, 2015; Hutchinson, 2015). Besides these, there have also been graduate employment after HE, challenges faced by HE institutions and higher education cost and financing (Klemencic and Fried, 2015; Dar, 2014; Robst, 2001). Other important areas include, student satisfaction in HE; HE privatization; HE and gender; Globalization, HE, technology and social media, (Dakowska, 2015; Harmon, 2015; Jokivirta, 2015; Douglas et al, 2014; Danjuma and Rasli, 2012; Levy, 2015; Van Dusen, 2014; Cohen and Salaber, 2015).

In Africa, trending issues that characterize the study of higher education are predominantly, access to higher education, poverty and the challenges of funding, the growing role of private higher education institutions, governance and autonomy, management challenges and gender (including the access of women to higher education and the problems faced by women students and academic staff).(Teferra and Altbach, 2012).Other studies have looked at social outcomes of higher education and feedbacks on growth in Africa. (Appiah and McMahon, 2010). A further probe into the current trends in higher education in Africa reveals that though there are studies on service quality, they are just a handful that have focused on service quality compared to the much researched areas of governance, change and transformation, challenges and privatization (Manuhet al, 2007; Streitwieser, 2014; Mutisya and Nagao 2015; Saint, 2015; Banya, 2015; Bailey, 2015; Varghese, 2006). The studies that have looked at service quality in higher education in Africa include Specific remedy for specific problem (De Jager and Gbadamosi, 2010), Customer perception of service quality at the Business Studies Unit of the Durban University of Technology (DUT)(Manuel, 2008) and Students' Perceptions of Service Quality at The DUT(Arpin, 2007). This suggests that not much studies have been done in West Africa on service quality in higher education particularly Ghana. The issue of service quality has been extensively researched in Ghana in major sectors like the banking and financial institutions, telecommunications sector and health services sector. (Okoe, Adjei and Osarenkhoe, 2013; Cudjoe, Anim and Nyanyofio, 2015; Hinson, Mohammed and Mensah, 2006; Narteh, 2013). Very little studies however have been done on service quality in higher education in Ghana especially with respect to the SERVQUAL model. For almost a decade now that is between 2005 and 2014, most studies on higher education in Ghana have largely focused on issues of finance, democracy and governance, change, privatization, challenges and sustainability reporting (Appiah and Ebenezer, 2010;Manuh et al, 2007; Sawyerr, 2004, Hinson, Gyabea and Ibrahim, 2015;Wals, 2014). This implies that there is the need to update and beef up literature on service quality in higher education in Ghana. In light of the current economic climate, funding cuts and potential future decreases in student numbers, universities must realize that they are business entities, competing for resources and students, both in the local and international market (Paswan and Ganesh, 2009). This means that universities should be continually looking for appropriate ways of gaining a competitive advantage. Accordingly, the higher education sector must strive to deliver a high quality of service and satisfy its students, who some may term 'participating customers', to achieve sustainability in a competitive service environment (De Shields, Kara and Kaynak 2005). After all, universities can only be successful as long as their students are being offered something that they wish to buy, at a quality they feel is acceptable. (Brown and Mazzarol, 2009). This demonstrates the importance of service quality in gaining a competitive advantage, whilst also highlighting the need to better understand the role that service quality plays in the higher education sector. It is therefore crucial to determine and measure service quality perceptions of the Ghanaian consumer's particularly students as they are the first hand recipients' of the service delivery in higher education. This research attempts to specifically measure students' perception of service quality in Ghana's higher education sector using the Service Quality (SERVQUAL) model. The most recently published articles on service quality in higher education in Ghana used Gummesson's 4Q model and Higher Education Performance (HEDPERF) model as the tool for analysis (Bernard and Mawuli, 2014; Fosu and Owusu 2015) and herein lies the need for this study. This study is therefore important because it will not only enrich literature in the area of Ghana's higher education service literature but also be one of the very few if not the only study attempting to measure the industry's service quality using the SERVQUAL model. The reasoning behind the use of the SERVQUAL model for this particular study is that it is the most frequently cited and used service quality model in literature and in spite of all its criticisms, it is still relevant. SERVQUAL has been introduced as a general instrument to measure service quality in the higher education sector. Many studies have been conducted for the purpose of using SERVQUAL to measure service quality in higher education institutions (Ansary et al, 2014). Based on the fact that SERVQUAL has proven to be the most extensively utilized instrument in the service quality field of study, the researcher opted to use the model as the basis for measuring students' perception of service quality for the universities used as the case studies. In addition, it has been suggested as an appropriate measure of service quality since it is able to determine the antecedents and consequences of service delivery (Stodnick and Rogers 2008).

1.2 Research Objectives

There are discrepancies between what higher educational institutions think is service quality and what consumers perceive as higher educational service quality. In view of this the aim of the study is to examine consumers' expectations and perceptions in the higher education industry and subsequently measure the gap that exists between expectations and perceptions of service quality in the higher education sector. To achieve this purpose, the following objectives were proposed for the study.

1. To examine consumers' expectation of service quality in the higher education sector.

2. To examine consumers' perception of service quality in the higher education sector.

3. To measure and compare the gaps between consumers' expectations and perceptions of service quality, using the SERVQUAL score.

1.3 Research Questions

Following the background to the study and the problem statement the study aims at answering the following research questions.

1. What is the consumers' expectation of higher education service quality in Ghana?

2. What is the consumers' perception of higher education service quality in Ghana?

1.4 Significance of the Study

The current study is expected to make both theoretical and practical contributions to the understanding of services and measuring service quality in higher education with special emphasis on universities.

The importance of this study lies in the fact that it will provide empirical information to stakeholders of higher education, marketing professionals, and policy makers in the higher education industry of Ghana.

The stakeholders of the higher education industry mentioned here particularly refer to the management and shareholders of higher educational institutions particular universities in Ghana. The findings of this study will provide them with empirical information on what consumers expect in terms of service quality from universities as well as consumers assessment of the quality of service they provide. It will also provide empirical information on the heterogeneity of consumers perceived service quality in terms of their background. Thus management will be guided in their strategic decisions on customer acquisition, customer satisfaction management, and customer retention. Management and shareholder of higher education in Ghana may also use such information as justification for their service quality decisions and policies.

To marketing professionals and scholars of marketing, the findings of this study will be a contribution to the existing literature, and the debates on service quality in Ghana's higher education. The findings of this study will extend the understanding and clarity of consumers' expectations and perceptions of service quality in the higher education industry of Ghana. Marketing practitioners in other related service industries could therefore take clues from the findings, and make better meanings of the situation in their industries or firms. The findings of the study will be of importance to policy makers of the higher education industry in Ghana, the policy maker of the higher education industry is the government. The government regulates this industry through the ministry of education and national accreditation board. The findings of this study will provide an insight to the nature of service quality in the higher education industry of Ghana and this could possibly be of help in evaluating and reviewing service quality policies.

Regarding research, this study will add to the body of knowledge on service quality and will transcend existing research on higher education service quality by measuring expectations and perceptions of university students in a developing country context because literature on higher education service quality is arguably exiguous in Ghana and implausible in West-Africa despite the growing changes that the sector is witnessing. The study is hence, pertinent as it responds to the deficiency of literature on measuring higher education service quality in sub-Saharan Africa and also contributes to the academic debates on service quality.

1.5 Chapter Disposition

The study is organized into six major chapters which include the introduction and background to the study, literature review and conceptual framework, context of the study, research methodology, data analysis and discussions and summary, conclusions and recommendations.

This is the first chapter of the study and therefore presents the introduction and background to the study, statement of the problem, research objectives, research questions, significance or justification of the study, scope and limitations of the study, definition of terms and the chapter layout of the study. The second chapter dealt with review of extant literature to explain existing theories and concepts that support the study. The review involved a thorough evaluation of the literature of service quality and the SERVQUAL model with much attention higher education in Ghana, universities as service providers, models and theories of service quality, students perception of service quality in higher education, empirical studies on service quality in higher education sector just to list a few.

Chapter three focused on issues relating to the higher education sector in Ghana. It also discusses the performance of the higher education industry in Ghana giving the historical background of the industry, governing bodies in the industry, an overview of the universities selected as case studies, the current trends of higher education in Ghana and significant contributions higher education has made to the economy of Ghana. Chapter four dwelt more on the research method adopted for the study. Areas discussed included, the philosophical stance of the researcher, the research approach, design, sample size, sources of data, data collection procedures, data analysis and discussion and the limitation of this study. Statistical Package for Social Sciences (SPSS v20) was used to analyze the data gathered. Finally, chapter five presented the major findings of the study using Statistical Package for Social Sciences (SPSS version 20) as the major tool of analysis. The interpretation of the findings was done using descriptive analysis, correlation and the one way ANOVA method. This allowed for further discussion of major findings of the study by making comparisons to the existing literature on the study and chapter six being the final chapter of the study concluded the entire work by summarizing the major findings of the study and offering some recommendations for industry players higher education institutions in Ghana and the entire academic community to serve as the basis for further studies to be conducted in this area.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter is committed to reviewing pertinent and contemporary literature in relation to the concepts and theory sustaining the study. Following from the objectives and theoretical considerations projected in the previous chapter of this study, this chapter presents a discussion on various issues relating to service quality and higher education. It also discusses the model used as the conceptual framework for measuring higher education service quality in Ghana.

2.1 Service Quality

2.1.1 The History of service quality

Research into service quality commenced in the 1980s (Parasuraman, Zeithaml and Berry,1985), emphasizing its strong impact on business performance, lower costs, customer satisfaction, and customer loyalty (Gurau, 2003; Newman, 2001; Silvestro and Cross, 2000; Sureshchander, Rajendran and Anantharaman, 2002). Lewis and Booms (1983) pioneered service quality research by defining service quality as a "measure of how well the service level delivered matches the customer's expectations". This was further advanced by Parasuraman *et al.* (1985), who conceptualized service quality as the gap between consumers' expectations and perceptions of the actual service performance. To date substantial research attention has been devoted to defining, modeling, and measuring service quality. Notably, Seth, Deshmukh, and Vrat, (2005) identify nineteen different service quality models developed since the 1980s. In addition, services scholars have suggested that service quality is a multi-dimensional construct, ranging from two (Lehtinen and Lehtinen, 1982; Mels, Boshoff and Nel, 1997), three (Rust and Oliver, 1994), to five (Parasuraman *et al.*, 1988) and even ten dimensions (Parasuraman *et al.*, 1985).

2.1.2 Defining service quality

Many researchers have termed service quality an 'elusive' and 'indistinct' construct that is difficult to define and measure (Bolton and Drew, 1991; Carman, 1990; Cronin and Taylor, 1992; Parasuraman *et al*., 1988). This is purportedly true because Wisniewski, 1996 asserted that, service quality is a concept that has stimulated considerable interest and debate in research literature because of the difficulties in both defining and measuring it, with no consensus on either. Baron *et al*. (2009) suggests that, service quality is a highly abstract construct in contrast to goods quality, where technical aspects of quality are evident. Nevertheless, Lewis and Booms (1983) were one of the first to define quality in terms of services, defining service quality as:

"…a measure of how well the service level delivered matches customer's expectations."

This definition was further developed by Parasuraman *et al*. (1988), who argued that service quality stems from a comparison of a consumer's general expectations with their actual perceptions of a firm. On the other hand, scholars such as Berry *et al.* (1988), proposed that service quality is an overall evaluation similar to an attitude. Following that, Asubonteng, McCleary, and Swan (1996) define service quality as the extent to which a service meets customers' needs or expectations. The varying stances that scholars have illustrates that there appears to be confusion and no general consensus between academics with regards to a definitive definition for service quality however, one theme that seems to be dominant despite the apparent confusion on the definition of service quality is with regards to expectations and perceptions. Alluding to the above discussion, it is appropriate to elaborate scholars thoughts about consumer' expectations and perceptions of service quality.

Consumers' expectations of service quality

According to Ziethaml et al. (2009), customer expectations are beliefs about service delivery that function as standards or reference points against which performance is judged. Customers' expectations about what constitutes good service vary from one business to another and vary in relation to differently positioned service providers in the same industry. In the context of this study, a service provided by a university that fails to meet the expectations of a student may be considered poor quality by that particular student, while another student, who did not have such high expectations, might consider the service to be of high quality. It is, therefore, important for organizations to strive for a service quality orientation to gain a competitive advantage over its competitors.

According to Parasuraman et al. (1988), customers hold different types of expectations, namely:

1. Desired service is the level of service the customer hopes to receive. In the university context, an example of desired service may be a student expecting personal attention from a lecturer during a class.

2. Adequate service is the level of service the customer is willing to accept. An example may be a student having to accept assistance from the lecturer after the class finishes due to time constraints and the size of the class.

3. Predicted service is the level of service customers anticipate receiving, which directly affects how they define service on that occasion (Lovelock et al., 2004). If a good service is predicted, the adequate level will be higher than if a poor service is predicted.

An example may be a student predicting a 10-minute wait while other students also receive assistance after class, hence, the service received will not fall below their adequate service level.

Consumers' perception of service quality

Quintana (2006) suggests that when it comes to customers, it is their perceptions of the quality of service one offers that determines success. The final measure of quality customer service is simply how the customer perceives it. Perceptions are considered relative to expectations. Customers perceive service in terms of the quality of the service they receive and whether or not they are satisfied with their experiences (Parasuraman et al., 1988).

The perceptions that customers form are vital to a service organization, as the services they offer are intangible and sales rely heavily on a positive perception (Perreault& McCarthy, 1999). Perception becomes an influential factor when comparing customers' satisfaction with the service that is provided to them. In the context of this study, a possible example could be students at a university developing a negative perception of service quality when services rendered by the institution fall below their expectations, thereby creating dissatisfaction.

2.1.3 Measuring Service Quality

Practitioners and academics are keen to accurately measure service quality in order to better understand its essential antecedents and consequences, and ultimately establish methods for improving quality to achieve a competitive advantage and build customer loyalty (Abdullah, 2006). In addition, there are many areas of disagreement in the debate of relating to measuring service quality (Abdullah, 2006). Some authors deem service quality difficult to define and model as a result of the problems involved in conceptualizing and measuring the construct (Parasuraman et al., 1985). This is predominantly due to the intangible nature of services, making conceptualization more difficult for services than goods (Palmer, 2011). Therefore, it is no surprise that the complexity in conceptualizing and measuring service quality has been deemed to be one of the most debated and controversial topics in services marketing (Brady and Cronin, 2001). Despite numerous attempts by academics, no single model of service quality is universally accepted (Clewes, 2003). Moreover, a review of the existing literature demonstrates that there is no agreement pertaining to the measurement of service quality (Marzo-Navarro, Pedraja-Iglesias and Pilar Rivera-Torres, 2005), providing further evidence to illustrate that a generally accepted measurement scale does not exist.

2.1.4 Service Quality Models

There exist a number of models used to measure service quality. These models were developed by different scholars to be used to measure service quality in different service sectors. Over the last three decades, a range of models have been proposed that attempt to measure service quality (Abdullah, 2006; Cronin and Taylor, 1994; Gronroos, 1984; Parasuraman *et al.*, 1985, 1988). According to Palmer (2011), the main methods used to measure service quality are performance-only and disconfirmation approaches. Furthermore, the most widely used methods applied to measure service quality can be categorized as quantitative multi-attribute measurements (Abdullah, 2006), for instance, the SERVQUAL approach (Parasuraman *et al*., 1988), the SERVPERF approach, and in the context of higher education, the HEdPERF approach (Abdullah, 2006a, 2006b).

Of the approaches highlighted above, the most frequently cited model is the SERVQUAL model, which stems from the earlier work of Gronroos (1984). Furthermore, the development of the SERVPERF model has encouraged the introduction of context specific models for measuring service quality. Abdullah (2006) developed the Higher Education performance-only model (HEdPERF). The model is a comprehensive performance-based measuring scale that attempts to capture the determinants of service quality within the higher education sector.

The Perceived Service Quality Model

Gronroos (1982, 1984) was one of the first authors to conceptualize service quality with the development of the perceived service quality model (Figure 2.1). The model is based on the disconfirmation paradigm, where the consumer compares their expectations with their perceptions, and the quality of the service is determined by the outcome of this evaluation process. Gronroos (1984) claims that two types of service quality exist, namely, *technical quality* and *functional quality*. Technical quality relates to what is provided during the service process (e.g. knowledge, tangibles and technical solutions). These are the relatively quantifiable aspects of the service, which the customer and supplier can easily measure (Gronroos, 1984). On the other hand, functional quality refers to how the service is provided and the interpersonal behaviors contributed by the service employee during the service encounter. It is more difficult to measure than technical quality (Gronroos, 1984). Gronroos (2007) proposes that the gap between the expected service and perceived service is of utmost importance and that it is vital for a service organization to keep this gap as small as possible. In addition, it is important for managers to understand how the technical quality and functional quality of a service is influenced, and how customers perceive these quality dimensions (Gronroos, 2007) to ensure perceived service quality is maximized.

According to Suuroja(2003), traditional, the conceptualization of service quality were based on the disconfirmation theory of service quality which holds that customer perceived quality is an outcome of comparing specific performance with standards. This means service quality is a variance in performance. Gronroos (1984) is said to be one of the proponent of the disconfirmation models who defined service quality as “the outcome of an evaluation of process where the consumer compare their expectations with the service they are received”. Gronroos postulated that customer perceived service quality is a function of expected service, perceived service, and image quality. The image quality is a function of what he termed technical quality and functional quality. The diagram below is a representation of Gronroos service quality model.

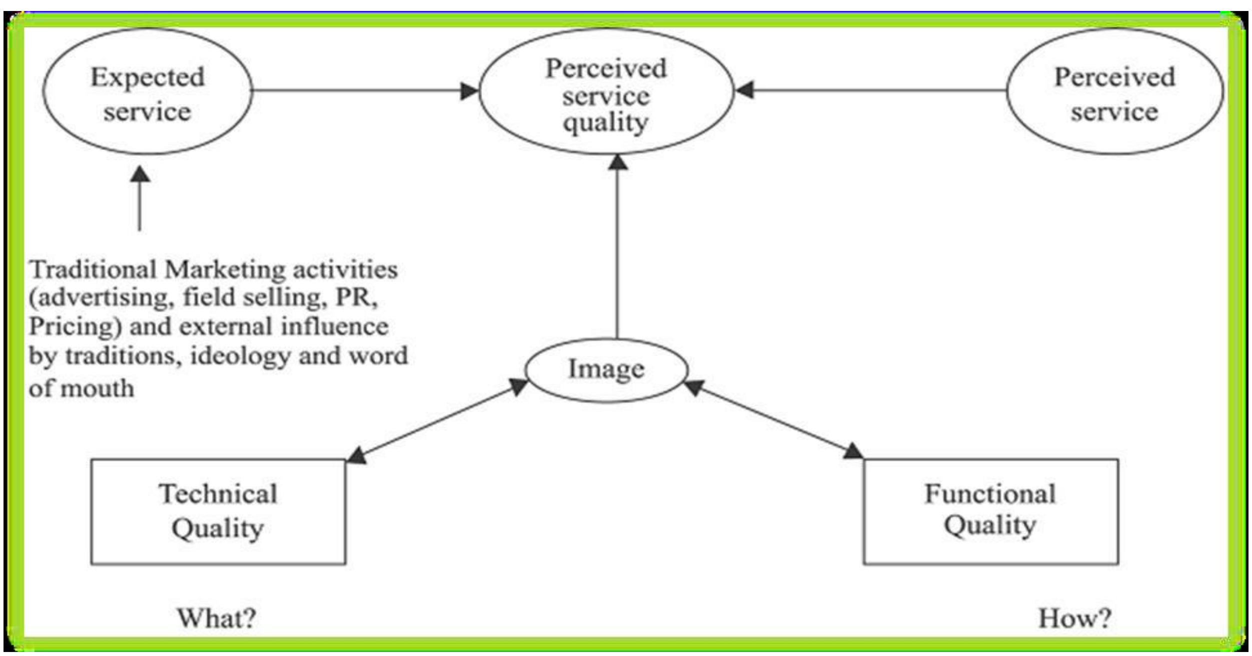

Figure 2.1 The perceived service quality model (Source: Gronroos, 1984)

***The SERVQUAL model* (Conceptual Framework)**

The introduction of the perceived service quality model encouraged the development of the SERVQUAL model (Parasuraman *et al*., 1985, 1988). SERVQUAL is founded on the view that the customer's assessment of service quality is paramount (Figure 2.2). As with the perceived service quality model, the disconfirmation model is employed. In this instance, quality evaluations as perceived by customers stem from a comparison of what the customers feel the organization should offer and their perceptions of the performance of the organization providing the service (Aldridge and Rowley, 1998). Parasuraman *et al*. (1988) believe that the level of perceived service quality is dependent on the magnitude of the gap between expectations and perceptions – the smaller the gap, the higher the level of perceived service quality. As identified by Parasuraman *et al*. (1988), the SERVQUAL model uses 22 items, asking customers what they expect from an organization in terms of service quality. A seven-point Likert scale is used to record expectations and perceptions (Aldridge and Rowley, 1998). Parasuraman *et al*. (1988) illustrate that the model incorporates five dimensions:

Reliability: *The ability to perform the promised service dependably and accurately.*

Responsiveness: *Willingness to help customers and provide prompt service.*

Empathy: *The caring, individualized attention the firm provides its customers.*

Assurance: *The knowledge and courtesy of employees and their ability to inspire trust and confidence.*

Tangibles: *Physical facilities, equipment, and appearance of personnel.*

Parasuraman *et al*. (1988) assert that the SERVQUAL instrument could be applied to most service organizations. The use of a SERVQUAL instrument is particularly relevant in the context of higher education (Cuthbert, 1996; Hill, 1995; Oldfield and Baron, 2000). In particular, Cuthbert (1996) used the SERVQUAL scale to measure student perceptions of university service quality. The author found very weak results when testing the five SERVQUAL dimensions and concluded that using a SERVQUAL scale to measure university service quality was inappropriate. The author argues that a *modified* SERVQUAL instrument might be applicable since it may be able to capture a better representation of the entire student experience (Cuthbert, 1996).

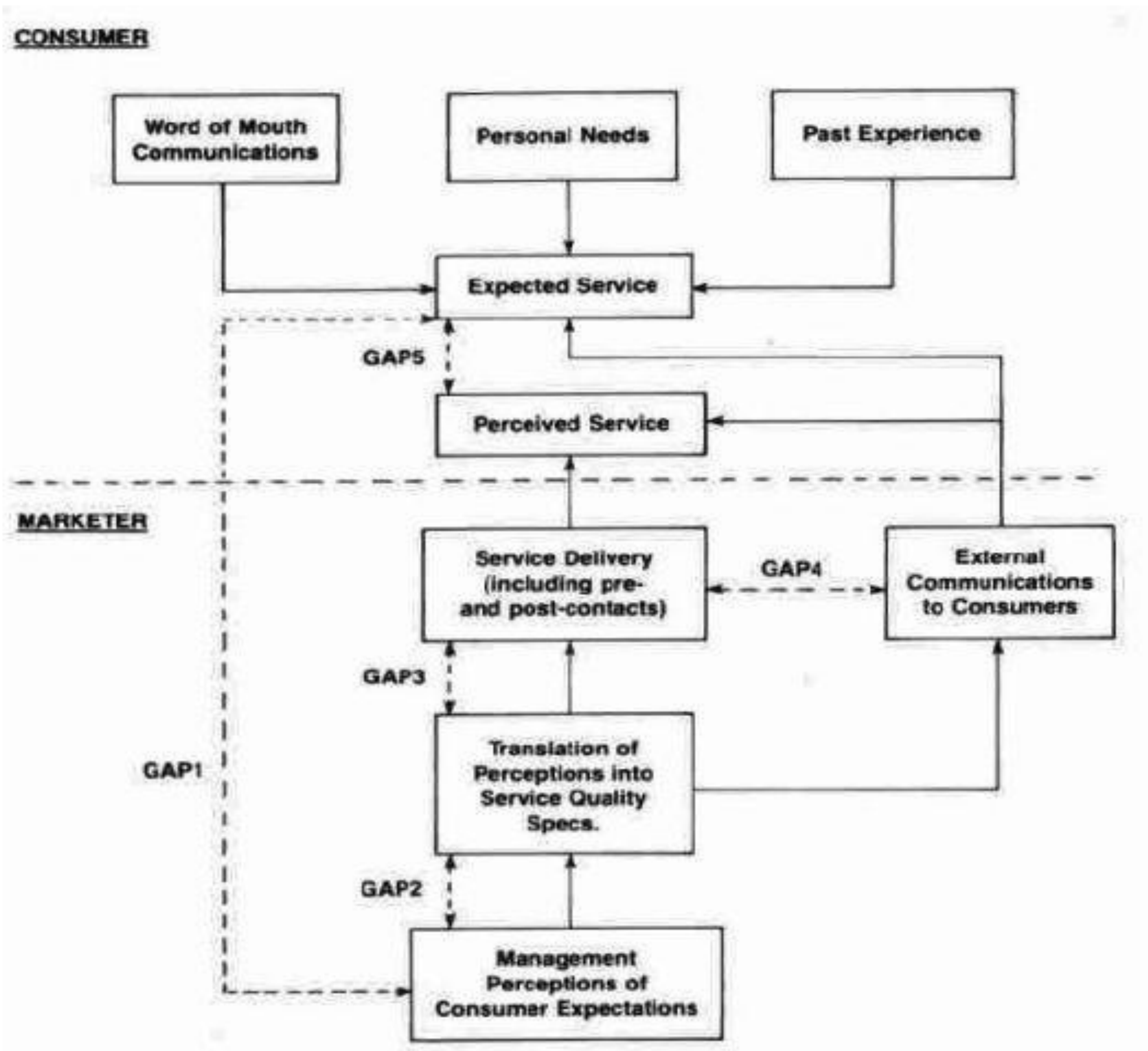

Figure 2.2 The SERVQUAL Model Source: Parasuraman et al. (1985)

Literature relating to the validity and reliability of the SERVQUAL model is extremely well documented (Buttle, 1995; Carman, 1990; Cronin and Taylor, 1992, 1994). One of the most controversial issues is the reliability of SERVQUAL (Nadiri, Kandampully and Hussain, 2009). Firstly, the dimensions are not generic; that is, the applicability of the SERVQUAL scale to different service settings is questionable (Abdullah, 2006). Secondly, it is argued that the five dimensions are not universal, since the number of dimensions comprising service quality is contextualized (Buttle, 1996). Therefore, it is no surprise that the application of the SERVQUAL model in a higher education context has been met with little success (Aldridge and Rowley, 1998). Despite the criticisms SERVQUAL has received, it is clear that the model provides a convenient starting point for practitioners and academics seeking to measure and monitor perceived service quality. It provides a platform that is capable of directing attention to issues of service quality, which can be built upon to generate a more comprehensive interpretation of service quality.

It is usually impractical to measure expectations before the service is experienced (Palmer, 2011). In the context of higher education, it is commonly out of the bounds of the researcher to be able to capture student expectations of the university they intend on joining. As a result, the researcher often tries to record expectations retrospectively, which can be problematic, since expectations may have been influenced by service delivery resulting in measurement becoming fairly meaningless (Palmer, 2011). Buttle (1996) argues that there is little evidence that customers access service quality in terms of performance minus expectations. Consequently, alternative approaches have been developed that attempt to improve the validity and reliability of this model.

The SERVQUAL model is considered to be the earliest model for measuring service quality. Parasuraman et al. (1985) suggested SERVQUAL as a determinant and measuring instrument of service quality. Parasuraman et al. (1985) designed the SERVQUAL model based on a research they did in America. They earlier described ten criteria to be used to measure service quality. These were reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the customers and tangibles. Later they reduced the ten attributes to five attributes including reliability, responsiveness, assurance, empathy and tangibles. The main reason for the reduction was that the ten criteria make study questionnaires too long and for that matter there was the need for a shorter version.

Despite the revised version of the SERVQUAL model, it was still criticized by Carman, (1990), Cronin & Taylor (1992), Van Iwaarden & Wiele, (2002) among other scholars. The major criticisms included the length of the questionnaire, the validity of the five service quality dimension, and the predictive power of the instrument in regard to subsequent consumer purchase (Hoffman and Bateson, 2010).

The SERVPERF Model

Cronin and Taylor (1992) were one of the first authors to criticize the reliability and validity of the SERVQUAL model. In response to the limitations of the SERVQUAL model, Cronin and Taylor (1992) developed the SERVPERF scale, which was born out of the inadequacies of SERVQUAL. The authors believe that service quality should be defined simply on perceptions, basing their model on the premise that it is difficult to conceptualize expectations. This led to the development of a more direct form of measurement that utilized an attitudinal rather than a disconfirmation paradigm (Cronin and Taylor, 1992). The SERVPERF approach requires the customer to rate only the service provider's performance in a particular service encounter.

Empirical results suggest that SERVPERF offers better reliability than SERVQUAL, illustrating that expectations can be disregarded for assessment (Cronin and Taylor, 1992). In response to this, Parasuraman *et al.* (1994) defended the inclusion of expectations suggesting that the diagnostic value of SERVQUAL offsets the instrument loss of predictive power. In consideration of both models, Zeithaml *et al.* (1996) contend that using only perceptions to measure service quality was more appropriate if the primary purpose of the research was to explain the variance in a dependent construct. Despite this, a recent study concluded that both the SERVPERF and SERVQUAL scales are adequate predictors of overall service quality (Carrillat, Jaramillo and Mulki, 2007).

Another recognized service quality model is the SERVPERF model. The SERVPERF model was carved out of the SERVQUAL model by Cronin & Taylor in 1992 to measures service quality by using the perceptions of customers. Cronin & Taylor (1992) argued that only perception was sufficient for measuring service quality and therefore expectations should not be included as suggested by Parasuraman et al. (1988) in their SERVQUAL model. The term "performance-only measures" has thus come to refer to service quality measures that are based on only consumers' perceptions of the performance of a service provider, as opposed to the difference between the consumers' performance perceptions and their performance expectations. Scholars like Babakus & Boller (1992) and Bolton & Drew (1991) have found the SERVPERF model to be superior not only as the efficient scale but also more efficient in reducing the number of items to be measured.

The HEdPERF Model

Despite the emergence of the SERVQUAL and SERVPERF models, it has been suggested that industry-specific service quality measures may prove more relevant (Carman, 1990; Cronin and Taylor, 1992; Zeithaml *et al*., 1985). Generic measures (e.g. SERVQUAL and SERVPERF) of service quality may not be totally suitable for assessing perceived quality in higher education (Abdullah, 2006), creating the need for an instrument specific to the higher education sector. In addition, it has been recognized that little has been done to identify the determinants of service quality in higher education from the viewpoint of the student (Abdullah, 2006). As a result, Abdullah (2006) developed the HEdPERF model. The model is an adaptation of the standard SERVPERF model (Cronin and Taylor, 1992), adopting a perceptions-only approach. Abdullah (2006) states that the aim of this model is to capture a context specific view of service quality in higher education, enabling the whole student experience to be measured. The instrument measures 41-items and each item have been tested for reliability and validity, using both types of factorial analysis, exploratory and confirmatory (Abdullah, 2006). Furthermore, comparative results show that the HEdPERF scale captures more variance relative to that of the SERVPERF scale (Sultan and Wong, 2010).

Abdullah (2006) argues that tertiary institutions can use HEdPERF to improve service performance. In particular, research findings confirm that students' perceptions of service quality can be determined by evaluating six dimensions, specifically, non-academic aspects, academic aspects, reputation, access, programme issues and understanding. Evaluating service quality and understanding how these dimensions impact service quality can enable higher education institutions to efficiently design the service delivery process (Abdullah, 2006). This is important given the current economic climate since many UK universities are facing substantial funding cuts. In addition, rising tuition fees have the potential to disenchant students from higher education, making it even more crucial to consider the provision of service quality. Furthermore, it is important to satisfy students, since satisfied students will recommend the service to other prospective students and will also be more likely to continue the relationship with the service provider (Munteanu, Ceobanu, Bobâlca and Anton 2010). Therefore, since the student is the main recipient of the service, it becomes even more crucial to understand service quality and its influence on the service delivery process, in an attempt to fulfill students' needs more effectively.

The HEDQUAL scale

Quite recently, authors Icli and Anil (2014), still not satisfied with the existing HEDPERF model developed their own version of higher education measuring instrument known as the higher education quality (HEDQUAL) scale. The newly developed HEDQUAL scale includes library services quality, supportive services quality, and quality of providing career opportunities dimensions in order to evaluate the dimensions of the service quality at universities and to effectively plan their service process to measure service quality.

Industrial societies have turned into information societies with the rapid developments in science and technology. Since today's most important factors of production are human power and information, the role of the universities in this process is very important. By increasing the level of information and skills of the society, the universities and academic staff have become highly valuable. The most basic and the most important determinant of the satisfaction with universities is the academic quality of the staff and the lecturers of the university. Human interaction is very important in the education service provided in these institutions and in identifying satisfaction with the service. The interaction between students and academic staff affects the students' perceptions about the universities and the satisfaction with the university. According to Tang (2012), students who were receivers of the education provision, internationally recognized qualifications; producing work-ready graduates; having quality lecturers; conducive learning environment were perceived as major characteristics of quality in higher education.

2.1.5 Service Quality and Customer satisfaction

The terms 'service quality' and 'satisfaction' are often used in an interchangeable manner (Palmer, 2011), causing difficulty when attempting to distinguish between the two theoretical concepts. Like service quality, customer satisfaction is an abstract and ambiguous concept (Munteanu *et al*., 2010) and many researchers have attempted to develop a consensus definition for this construct (Giese and Cote, 2000). Satisfaction has been defined as the perception of pleasurable fulfillment of a service (Oliver, 1999). In contrast, Athiyaman (1997) argues that satisfaction is the result of the evaluation of a specific transaction or consumption experience. Despite this, measuring customer satisfaction provides organizations with one way to ascertain the success of a product following its introduction to its market (Munteanu *et al*., 2010).

On the other hand, service quality is interpreted as an enduring global attitude, encompassing a view of the organization in its entirety, while satisfaction is related to a specific transaction or consumption experience (Rowley, 1997). Parasuraman *et al*. (1985) also suggest that service quality is a form of attitude that is connected with satisfaction but can still be differentiated. However, Carman (1990) argues that it is uncommon for researchers to refer to quality as an attitude. Despite the controversy, a clear distinction can be made between the two constructs; quality is based on current perceptions whereas satisfaction is based on past, present and anticipated experiences or outcomes (Anderson, Fornell and Lehmann, 1994). Sureshchandaret al. (2002) maintains that satisfaction possesses a multi-dimensional nature, proposing that satisfaction should be operationalized along the same dimensions that constitute service quality. It was established that satisfaction and service quality were strongly correlated; however, the authors concluded that they were indeed two separate constructs. Finally, Zeithaml et al. (2009) see satisfaction as a broader concept than service quality, suggesting that service quality is a component of satisfaction.

Kotler and Clarke (1987) define satisfaction as a state felt by a person who has experience performance or an outcome that fulfill his or her expectation. Satisfaction is a function of relative level of expectations and perceives performance. Service Quality is commonly noted as a critical prerequisite for establishing and sustaining satisfying relationship with valued customers. In this way, the association between service quality and customer satisfaction has emerged as a topic of significant and strategic concern (Cronin and Taylor, 1992). In general, perceived service quality is an antecedent to satisfaction (Spreng and Mckoy, 1996). Thus, a proper understanding of the antecedents and determinants of customer satisfaction can be seen as to have an extraordinarily high monetary value for service organization in a competitive environment (Lassar, Manolis and Winsor, 2000). Bigne, Moliner and Sanchez (2003) found that the overall service quality have a significant relationship with satisfaction. The expectation may go as far as before the students even enter the higher education, suggesting that it is important to the researchers to determine first what the students expect before entering the university (Palacio, Meneses and Perez,2002). In contrary, Carey, Cambiano and De Vore (2002), believe that satisfaction actually covers issues of students' perception and experiences during the college years.

While most student satisfaction study focus on the perspective of customer, researchers are facing a problem of creating a standard definition for student satisfaction thus providing a need of customer satisfaction theory to be selected and modified so that it can explain the meaning of student satisfaction (Hom, 2002). Even though it is risky to view students as customer, given the current atmosphere of higher education marketplace, there is a new moral prerogative that student have become "customer" and therefore can, as fee payers, reasonably demand that their views be heard and acted upon (William, 2002).

Ham and Hayduk (2003) have confirmed that, even in the higher educational settings, there is a positive correlation between perception of service quality and student satisfaction, and analyzing upon the relationship based on each of the dimension of service quality; reliability has the strongest relationship followed by responsiveness and empathy, assurance and tangibility. Elliot and Shin (2002) found that the highly significant variables in the model that appear to directly impact overall customer satisfaction with university performance are: excellence of instruction in the major, ability to get desired classes, knowledgeable advisors , knowledgeable faculty , overall quality of instruction, tuition paid is a worthwhile investment , approachable advisor ,safe and secure campus, clear and reasonable requirements for the major, availability of advisor , adequate computer labs, fair and unbiased faculty, and access to information.

2.1.6 Service Quality in Higher Education

According to Heck, Johnsrud and Rosser (2000), higher education is facing pressure to improve value in its activities and the present view for enhancing educational value is to spend effort on continuous improvement, to focus on stakeholder interests and to increase student satisfaction. Student satisfaction is often used to assess educational quality, where the ability to address strategic needs is of prime importance (Cheng, 1990). Similarly, Tan and Kek(2004) state that quality in education can be determined by the extent to which students' needs and expectations can be satisfied.

De Shields et al. (2005) investigated the determinants of student satisfaction and found that faculty performance, advising staff and lecturing hours were the most important variables that influenced students' college experience and ultimately satisfaction and retention. De Shields et al. (2005) results suggested that faculty performance and classes had a positive and significant relationship with student partial experience and advising staff had a positive but insignificant relationship with student partial experience.

Segar (2001) conducted a survey in Elizabethtown College and used the College Student Experiences Questionnaire (CSEQ) developed by Pace &Kuh (1998) as the measurement instrument. The CSEQ covered thirteen Quality of Effort dimensions including art, music, theatre, campus facilities, clubs and organizations, computer and information, technology, course learning, experiences with faculty, information in conversations, library, personal experiences, scientific and quantitative experiences, student acquaintances and writing experiences. Segar (2001) reported that students rated highest those gains that related to personal, interpersonal, technical and vocational. Additionally, Soutar& McNeil (1996) examined students' expectations on perceptions of the academic and administrative service quality at a large Australia university. The SERVQUAL instrument was modified and used in the study. The authors proposed that communication; knowledge and availability were also important dimensions in a higher education setting and added these dimensions to the SERVQUAL instrument. Clemes, Ozanne and Tram(2001) have also conducted a research at Lincoln University in New Zealand. The authors integrated a conceptual model that was based on Gronroos’ (1982) perceived service quality model. Specifically, seven aspects (tangible aspects, competence, physical environment, attitude and behavior, accessibility, reliability, and personal interaction) were identified under Gronroos' (1982) functional quality and technical quality dimensions of service quality. Under functional quality, understanding the student, accessibility and course process were significant. Under technical quality, the quality of education, the campus facilities and the environment were significant. However the library and laboratory aspects were insignificant.

According to Sultan and Wong (2010), service quality research in the higher education sector is relatively new, at least when compared to that of the commercial sector. With significant changes taking place in higher education institutions over the last decade, it seems that higher education should be regarded as a business-like service industry, which focuses on meeting and exceeding the needs of students (Gruber, Voss and Gläser-Zikuda, 2010). Many higher education institutions are beginning to realize this and are competing for students, both in the local and international market (Paswan and Ganesh, 2009). Furthermore, with the emergence of many informal platforms for students to post their views on their experiences, higher education institutions are increasingly being called to account for the quality of education that they provide. Accordingly, achieving quality has become an important goal for most higher education institutions (Abdullah, 2006). Harvey and Green (1993) contend that quality in higher education is a complex and multifaceted concept and an appropriate definition is lacking. There are many ways to define quality in higher education and each definition has its own criteria and perspective and is regarded as 'stakeholder relative' (Harvey and Green, 1993). In terms of the student as the stakeholder, De Shields *et al*. (2005) argue that the higher education sector needs to continue to deliver a high quality service and satisfy students in order to succeed in a competitive service environment. Therefore, attempting to evaluate the level of service quality and understanding how different factors impact overall service quality is crucial so that higher education institutions can design their service in the best possible way (Abdullah, 2006). Furthermore, knowing the strengths and weaknesses of different factors and their relative influence may lead to better allocation of resources, resulting in students being provided with an improved service (Abdullah, 2006).

2.2 The Stakeholders of Higher Education

It is important to define a stakeholder in order to enable an understanding of the various stakeholders in the context of higher education. An early definition, which is still very prominent today, is provided by Freeman and McVea (2001), who define a stakeholder as:

"Any group or individual who can affect or is affected by the achievement of the organisation objectives."

It is common for many organizations to have a number of stakeholders with different opinions, interests and attitudes towards the organization. This is no different in the context of higher education, where a number of stakeholders exist, all experiencing the institution in different ways. Stakeholders in a higher education institution tend to include students, their parents and family, the local community, society, the government, the governing body, staff, local authorities, and current and potential employers (Aldridge and Rowley, 1998). Due to the variety of stakeholders in higher education, it is natural for perceptions to vary between different stakeholder groups (Appleton-Knapp and Krentler, 2006). Gruber *et al*. (2010) argue that every stakeholder involved in a higher education institution has their own view of quality due to particular needs. Moreover, quality means different things to different people depending on the context being examined (Lovelock and Wirtz, 2011), illustrating the importance of acknowledging different stakeholder groups.

2.2.1 The Student as the Primary Stakeholder

Identifying the primary stakeholder in higher education is problematic (Cuthbert, 1996). This combined with the issue that service providers can only deliver an effective service if they know what the customer wants (Gruber *et al*., 2010), makes the identification of the primary stakeholder even more crucial. Hill (1995) reports that students are the primary stakeholders of higher education services in the UK. This demonstrates that they play a key role in the production and delivery process of the service. More recently, Gruber *et al*. (2010) contend that students are the specific and primary target audience, stressing the need for academic administrators to focus on understanding their requirements. In addition, if universities focus on understanding how their students perceive the services offered, they may be able to adapt their services in a way that stimulates a positive impact on students' perceived service quality. This could provide the institution with a certain competitive advantage, principally in terms of generating positive word-of-mouth communication between potential, current and future students (Alves and Raposo, 2009).Moreover, attempts by governments to enhance the quality of HE through the encouragement of market forces is based on an assumption that students are, or will become, informed consumers making rational choices of HE courses and institutions (Baldwin and James, 2000).This study recognizes that there are a range of stakeholders in higher education. However, the focus for the study is the student as the primary stakeholder, with the aim of revealing what they actually think, which may support or contradict what other representatives in higher education believe. Therefore, all subsequent discussion pertaining to stakeholders in higher education relates to the student as the primary stakeholder.

CHAPTER THREE

CONTEXT OF THE STUDY

3.0 Introduction

The chapter commences a discussion on the context of higher education in Ghana with a brief on its history. Subsequently, it examines the state of the higher education, an overview of higher learning institutions surveyed in this research, the regulatory frameworks within the industry and key developments and contributions of higher learning to the economy of Ghana.

3.1 History of Education in Ghana

According to Graham (1976), the history of Ghana dates back to 1592. Over the centuries, education has had different goals from spreading the gospel to creating an elite group to run the colony. After Ghana gained its independence in 1957, the education system then modeled on the British system and has undergone series of reforms. Especially, the reforms in the 1980's geared the education system from purely academic to more in tune with the nations manpower needs.

As was the case in many colonies during the early colonial period, the main goal of education was to make civilization march hand-in-hand with evangelization. This statement gives a clear description of how education in Ghana was implemented (Antwi, 1992).

Besides reading, writing and arithmetic, workshops were organized for students to acquire practical skills. In 1918, the first real targets for the development of education were: primary education for every African child, a training college for teachers in every province, better salaries for teachers and a royal college. Ultimately, the proposed targets and recommendations led to the opening of institutions, some of which are today known as the Achimota School and the University of Ghana (Morley, 2010).

The Second World War affected the progress of education such that, all Europeans inspectors and teachers were mobilized for war. However, by the 1950's approximately 3000 primary and secondary schools in Ghana and 6.6% of the Ghanaian population were in school. The Ghanaian education system at this point consisted of six years of primary education, up to four years middle school education, and five years lower secondary school education. At the end of the lower secondary education, suitable students went on to a two-year advanced sixth form secondary that led to a three year university education. At this time, the system was soon regarded as too long and too academic.

3.2 The Current State of Higher Education in Ghana

Currently, most developing countries including Ghana are experiencing population growth and increasing demand from the youthful population for better access to higher education. There is an imbalance between the number of students who apply to attend higher education institutions, and the limited spaces available for admissions into higher education programs. In simple terms, demand for higher education in Ghana far out strips current provisions for higher education (Ajayi, 1996).

Another obvious reason for the current poor state of higher education is the inability of the government to either adequately fund higher education as well as the mismanagement of these institutions by those entrusted with the administration and management of these institutions. Ghana's HE sector is going through numerous problems such as lack of strategic planning, lack of vision, financial malfeasance and lack of infrastructure.

Financing higher education has always been a thorny issue for both parents, policy makers, and other stakeholders in higher education. There are many models for financing higher education. However, whatever pertains in Ghana now with respect to higher education finance cannot serve Ghana as a modern nation state. The current system is basically fee free for all and in principle does not discriminate against anyone with the basic standards for entry. We also know that the central government does not adequately fund these institutions leading to lack of basic services such as professors, laboratories, equipment, housing, and other facilities so needed (Bloom et al., 2006).

3.3 Overview of Selected Higher Learning Institutions in Ghana

(a) University of Ghana (UG)

The University of Ghana is the oldest and largest among the higher learning institutions in Ghana. Founded in 1948 as a leading university, it aims to improve the quality of tertiary education services and to drive national development. There are currently a number of Ghanaian and international institutions that hold affiliation with the University of Ghana holding to its delivery of quality services. Student population in this university is over 38,000 students enrolled in regular programs, sandwich and distance education. Over the years, the University of Ghana has built an image as one of the continent's reputable universities which makes the institution the first choice for academicians, researchers and students (Ministry of Education, 2015)

(b) University of Professional Studies, Accra (UPSA)

The University of Professional Studies in a public university that provides both academic and business professionals education in Ghana. Founded in 1965, it has acquired over forty years experience that has created a reputation as the oldest professional accountancy and management tuition provider. Currently, it hosts a student population of about 10, 000. In September 2005, it introduced Bachelor Degree programs in its various mandated disciplines. It received a Presidential Charter in 2008, conferring on it the status of a fully-fledged public university. Currently, the university offers undergraduate and master's degrees in several programs. The combination of scholarship with professionalism is the foundation of the university's unique profile (University of Professional Studies, 2015).

(c) Ghana Institute of Management and Public Administration (GIMPA)

GIMPA was established in 1961 as a joint Ghana government/ United Nations Special Fund Project. This institution was established to train public servants with administrative and professional competence to plan and administer national, regional and local services. Today, GIMPA has been transformed from a small, public service institution to a comprehensive tertiary institution offering programs in leadership, management, public and business administration and technology for both private and public sectors. It has not only become a full-fledged university but also a topmost institute in Africa.(Ghana Institute of Management and Public Administration, 2015)

3.4 Regulatory bodies within the Higher Education Industry in Ghana

(a) Ministry of Education (MOE)

The ministry of education is mandated to provide relevant education to Ghanaians at all levels to enable them acquire skills that will assist in developing their potential. It was established under the PNDC Law 1993 and it is committed to put in place a quality education system focused on promoting creativity and problem-solving through the development of academics, technical and vocational programs. Its functions include; initiating and formulating policy options on education for the consideration of government, undertake such research as may be necessary for the effective implementation of government policies, initiate and advice on government plans among others.

It is also responsible for: expanding access to quality education at all levels of education, providing and improving infrastructural facilities, providing free education at the basic level, making tertiary education more cost effective, raise the quality of teaching and learning for effective outcomes, establishing a well coordinated and integrated system of scientific, technological and social innovation for public private sector partnership and development. (Ministry of Education, 2015)

(b) National Council for Tertiary Education (NCTE)

The National Council for Tertiary Education (NCTE) is the body that oversees the proper administration of institutions designated as institutions of tertiary education in Ghana. NCTE serves as the supervisory and regulatory body that advises government through the Minister responsible for education on policies relating to tertiary education.

NCTE was established by Act 454 of 1992. Operating with the Vision of “Leading tertiary education to greater heights”, the NCTE strives to promote quality, equitable access, relevance, sustainable funding, good governance and management with excellence in tertiary education that supports national development. It also has interests in publishing information on higher education.

Currently, there are sixty-six (66) public tertiary institutions under the NCTE – Universities (9), Polytechnics (10), Colleges of Education (38), Specialized Institutions (3), Regulatory Bodies (3), and other subverted organizations (3). In addition, there are about (55) accredited private tertiary institutions (as at December 2011). Two new public universities may take-off in 2012.

Functions of the NCTE (National Council for Tertiary Education, 2015)

The functions of the NCTE, as stipulated in Section 2(1) of its enabling statute Act 454, are:

- Advising the Minister on the development of institutions of tertiary education in Ghana
    - Enquiring into the financial needs of the institutions of tertiary education and advise the Minister accordingly
    - recommending to the Minister for the purpose of the preparation of annual national education budget
    - blocking allocations of funds toward running costs; and
    - grants towards capital expenditure of each institution of tertiary education indicating how the allocations are to be disbursed
- To recommend national standards and norms, including standards and norms on staff, costs, accommodation and time utilization for the approval of the Minister and to monitor the implementation of any approved national standards and norms by the institutions
- To advise governing councils of institutions of tertiary education on suitable measures for generating additional funds for their institutions
- To advise the institutions of tertiary education on the applications for and acceptance of external assistance in accordance with government policy

- ❖ To advise the Minister generally on rates of remuneration and other conditions of service of staff of the institutions
- ❖ To publish information on tertiary education in Ghana; and
  - ➢ to perform any other functions relating to tertiary education as are incidental to the functions specified in this Act (National Council for Tertiary Education, 2015)

(c) National Accreditation Board (NAB)

The national accreditation board is responsible for accrediting institutions that have demonstrated their commitment to the maintenance of acceptable standards. Together with the Ministry of Education, it recommends institutions to parents, guardian and students looking for serious and reliable tertiary institutions and to overseas institutions enquiring about quality of certificates, diplomas and degrees. It also ensures that, all qualifications obtained from accredited Ghanaian institutions are comparable to international standards and acceptable to employers/institutions both in Ghana and overseas. To finally ensure quality within the industry, the board publishes information about accredited institution from time to time in the national newspapers and the Gazette. (National Accreditation Board, 2015)

3.5 Contributions of Higher Learning Institutions to the Economy of Ghana

Typically higher education centers perform teaching, research, and service (Morley et al., 2007). Each institution's programs of study attempts to translate these core missions into achievable goals for its students. Again this is done through teaching, training, and research.

The beneficiaries of the products of higher education are the citizenry and the larger human society.

Higher education is necessary for the economic, political and social development of every nation state. In the modern world, no nation or economy can ignore the contributions of higher education to the human capital development of its workforce. Higher education centers are repositories of knowledge acquired after extensive research, training, and engagement which without doubt contributes to the long term development of the Ghanaian economy (Morley, 2010).

3.6 Chapter Summary

This chapter has discussed the higher education industry in which service quality was investigated. Through a concise but elaborate presentation of its evolution, current state, regulatory frameworks and contributions, this chapter has staged the higher education industry as a context worth examining. The next section therefore details the methodology used for this study.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.0 Introduction

This chapter outlines the methodology used for the research. The chapter was further divided into sub-sections which discusses Research philosophy, purpose, approach, strategy, design, population and sample frame, sampling technique and size, data collection methods, data analysis techniques, ethical considerations, quality criteria and research limitations and practical challenges.

4.1 Overview of Methodology

Research can be defined as any organized inquiry carried out to provide information for solving problems (Cooper and Schindler 2006). They further posit that business research is a systematic inquiry whose objective is to provide information to solve managerial problems or management dilemma: the problem or opportunity that requires a management decision. To buttress the above point, Bryman and Bell (2007) also assert that business research does not exist in a vacuum but is rather shaped by what is going on in the real world of business and management. Many writers have written extensively on research methodology. The underlying factor in most studies on research methodology is that the selection of methodology is based on the research problem and stated research questions and hypothesis. Conducting any type of research should be governed by a well-defined research methodology based on scientific principles. Eldabi et al (2000) have suggested a series of steps as a research paradigm to be followed in a methodology in a research. They include philosophical perspectives, research approach, design, purpose, data collection and data analysis methods. These will serve as the outline for subsequent discussion.

4.2 Research Philosophy

A philosophy is a set of beliefs, values and techniques which is shared by members of a scientific community, and which acts as a guide or map, dictating the kinds of problems scientists should address and the types of explanations that are acceptable to them (Kuhn, 1970). All academic research has been noted to be established on a philosophical perspective (Proctor, 2005; Holden and Lynch, 2004). According to Holden and Lynch (2004), a philosophical position basically enables the researcher to properly define, in deeper terms, "the ‗why for the research other than just choosing the methodology- the ‗how". As such, Easterby-Smith *et al.* (2012) provide a comprehensive summary of the importance of a philosophical position in any research. According to them, a philosophical position fundamentally helps to clarify the research design in terms of its overall approach, unveils to the researcher which research design would work best or otherwise and also enables the researcher to identify and even create designs that may be outside his or her past experience. Bryman and Bell (2007) report that there are two contrasting dimensions of philosophical positions when it comes to the question of whether or not the social world can and should be studied according to the same principles, procedures and ethos as the natural sciences. These two dimensions are Positivism and Interpretivism.

Positivism is an epistemological position that advocates the application of the methods of the natural sciences to the study of social reality and beyond. (Bryman and Bell 2007). Therefore the positivism is of the view that, the social world exists as an external environment where definite structures affect people in similar ways and vice versa (Proctor, 2005) and therefore its properties should be measured through objective methods, rather than being inferred subjectively through sensation reflection or intuition (Easterby-Smith *et al.*, 2012). Being scientific in nature, positivism identifies the main purpose of marketing to be the establishment of causal laws by use of reliable information or facts that enable the prediction and explanation of marketing phenomena (Malhotra and Birks, 2007).

However, Interpretivism portrays a sharp contrast. It is chiefly of the view that social sciences or society – people and their institutions – is fundamentally different from that of the natural sciences. (Bryman and Bell 2007). This implies therefore that the study of the social world requires a different logic of research procedure, one that reflects the distinctiveness of humans as against the natural order. The focus should be on what people, individually and collectively, are thinking and feeling and attention should be paid to the ways they communicate with each other, whether verbally or non-verbally‖ (Easterby-Smith *et al.*, 2012).

Proctor (2005) suggests that the objective of the researcher here is to interact with the subjects of the research and understand their interpretation of the events/behaviors, and not the events themselves. Contrasting both paradigms, Malhotra and Birks (2007) argue among other features that whereas positivism seek unbiased findings through value-free approach and ensures the independence of the researcher and respondent, interpretivism is value-laden with a predisposed bias and also tend to be interactive with respondents. Furthermore, a positivist approach requires the need to reduce the problems into comprehensible sub-units, operationalize the concepts in order to make measurements, select appreciable large samples to increase validity, and develop hypotheses to demonstrate and test their authenticity (Easterby-Smith *et al.*, 2012).

4.3 Research Purpose

A research purpose provides the basic direction for carrying out the research. Basically, in social research, there are three categories of research purpose: exploration, description, and explanation (Saunders et al. 2011). These categories differ in several aspects including the way research questions or hypotheses are formulated, and the way data are collected.

Exploratory Studies

This type of research is typically used when a researcher examines a new interest or when the subject of study itself is relatively new. The major emphasis of exploratory research is on the discovery of ideas and insights (Saunders et al. 2011). The research questions or assumptions might be difficult to understand because the phenomenon of interest is considerably new and unfamiliar to the researcher. More information is needed to clarify the concept and scope of the study and to make the researcher understand the problem better. The exploratory research could be conducted through a number of techniques including literature review, interviews, focus group and case study.

Descriptive Studies

Descriptive research is employed to provide an accurate snapshot of some aspect of the observed persons, events, situations, and environments. Descriptive research is conducted to describe situations and events. The researcher observes and then describes what was observed (Babbie2004). This type of research purpose is frequently used when a problem is well structured.

Explanatory Studies

The focus of this research purpose is on studying a situation or a problem in order to explain the relationships among variables (Saunders et al. 2011). It is concerned with determining cause and-effect relationships. Explanatory research aims to develop precise theory that can be used to definitively explain the phenomena, which leads to the generalization from the research. Does a change in one event bring about a corresponding change in another event? Since there is fairly no studies conducted on the area under study with respect to the product and the contextual area, this study is purposed on an exploratory basis with the intent of discovering an idea and gaining insights in a specific aspect of consumers' behavior.

4.4 Research Approach

Scholars of research methodology (Denzin and Lincoln, 2009; Potter, 1996) discuss two general research approaches: quantitative and qualitative research (Engstrom and Salehi-Sangari, 2009). Although some researchers have adopted a combination of both approaches, Hair et al (2012) contends that quantitative research is primarily concerned with numbers, high concern for representativeness and highly structured methods for data collection. Where there is a limited understanding of the phenomenon under investigation qualitative research is best; since it provides the researcher more descriptive space (Cooper and Schindler, 2006). Each method is considerably different in the way data are collected and analyzed. Both methods are widely used in business research.

Quantitative versus Qualitative Approach

A quantitative method means that the data collection techniques and data analysis procedures that generate or use numerical data. In contrast, qualitative method refers to any data collection techniques and data analysis procedures that generate or use non-numerical data (Saunders et al.2011). It is the research problems and purposes that determine which method is more appropriate. For quantitative study, the vital skills needed for the researcher are the ability to develop proper hypotheses, test them with proper statistical techniques, and interpret statistical information into descriptive information. A large sample size is preferred and it should be possible to generalize from the findings.

In most qualitative research there are, in contrast to quantitative research, no statistical calculations aimed at establishing correlations between certain stated variables, with the ambition to give an exact representation of an objective reality ―out there‖. It is possible to use a variety of qualitative techniques such as interviews, observations, and analysis of texts and documents. Using different techniques and combining them within one study gives a possibility to cover multiple perspectives of the phenomenon under study (Yin 2010).

Inductive versus Deductive

Researchers approach the building and testing of theory from two directions; deductive and inductive (Kreuger and Neuman, 2006). The inductive approach typically moves from specific observations to broader generalizations and theories. The researchers may begin with specific observations and measures, to detect patterns and regularities, and then formulate some tentative hypotheses that they can explore. They might end up by developing some general conclusions or theories. The study of a small sample size of subjects might be appropriate (Saunders et al. 2009). In contrast, a deductive approach commonly works from the more general to the more specific. The deductive research approach begins with abstract logical relationship among concepts and then moves towards concrete empirical evidence (Kreuger and Neuman, 2006). Researchers might begin by examining theories related to their topic of interest. They then narrow those theories down to more specific research questions or hypotheses that can be tested. Then, the researchers answer questions or confirm hypotheses through a number of research methods, mainly in quantitative ways in order to be able to generalize the findings (Saunders et al. 2011).These two approaches are different ways to conduct research. In short, the difference between two approaches is that one is building the theory (inductive) while the other one is testing the theory (deductive). The selection of approach depends on the extent to which existing knowledge and theories are available related to the topic of interest.

4.5 Research Design

A research methodology refers to the procedural framework within which a research is conducted (Malhotra and Birks, 2007). This framework involves bringing together claims being made about what constitutes knowledge, a strategy of inquiry and specific methods (Creswell, 2002). In order to draw meaningful conclusion from any piece of research, the procedural framework of data collection must be appropriate and relevant. Additionally, Churchill and Iacobucci (2009) argue that not only does a research design facilitate the collection and analysis of data, but also it helps to specify the details of the procedures necessary for obtaining the information needed to structure or solve marketing research problems. Ideally, it is a plan that is adopted by the researcher to answer questions validly, objectively, accurately and economically (Kumar, 2005). Broadly, research design could be divided into two groups; exploratory design and conclusive design. Whereas exploratory design can either be quantitative or qualitative in nature, conclusive research design constitutes either a descriptive or causal research.

Exploratory research is mostly used when marketing research areas are inherently difficult to measure, especially in a quantitative manner (Malhotra and Birks, 2007). It may also be used in areas where it is necessary to define the problem more precisely, identify relevant courses of action, or gain additional insights before going on to confirm findings using a conclusive research design (Malhotra & Birks, 2007). The exploratory research design is seen as being versatile and flexible in respect to the methods being used. The marketing researcher responds to ideas and insights from the research object and may change the research techniques according to what type of information he is aiming to get. Exploratory research is used when little is known about the subject or problem which want to be analyzed, general when the problem needs to be defined more precisely and when the subject of the study cannot be measured in a structured manner (Malhotra & Birks, 2007). It is not necessary to always begin with exploratory research, because it depends on the precision with which the problem has been defined. Exploratory research may be categorized into either descriptive or causal research.

Causal research design is a form of conclusive research, where the major aim is to analyze the cause and effect relationship. It includes defining which variables are the cause and which variable is the effect in connection to marketing phenomena (Malhotra & Birks, 2007).Furthermore this kind of research tests hypotheses and like descriptive research, also uses planned and structured designs. The most used method of causal research is experimentation (Malhotra & Birks, 2007). The descriptive research is characterized by specific research questions and often hypotheses. The research is mostly well planned and highly structured. That is possible, because the information needed is clearly defined. The most significant difference between exploratory and descriptive research is the formulation of a hypotheses and research question early in the research process.

Conclusive research design is characterized by the measurement of clearly defined marketing phenomena (Malhotra & Birks, 2007). The descriptive research design represents one type of conclusive research design. This kind of research aims at describing something which is often market functions and characteristics (Malhotra & Birks, 2007).

4.5.1 Research Design for the Study

In the context of the above discussions it is safe to posit that this research is undertaken with positivist's philosophical position. Furthermore, the current research is quantitative in nature and adopted the survey approach in collecting the data; specifically, through the use of a questionnaire. The research problem was formulated based on existing theory, and the intention is to create more knowledge about specific factors. For this reason, a deductive approach has been adopted in this thesis. This thesis adopted the survey strategy because the study is cross-sectional in nature and previous cross-sectional studies have mainly employed the survey strategy (such as Easterby-Smith et. al., 2012; Robson, 2002). The choice for this research design therefore became necessary not only due to the exploratory nature of the study but also because it has been found to be suitable for analyzing a phenomenon, situation, problem, attitude or issues by considering a cross-section of the population at one point in time (Robson, 2002; Yin 2012; Litvin *et al.*, 2008).

4.6 Population

Collecting and analyzing data from every potential case or group member included in a research problem is known as a census. However, for many research questions and purposes, it becomes impossible to either collect or analyze all the data available in a population due to restrictions in time, money, and often, access. Saunders (2003) emphasize that a census investigation does not necessarily provide more useful results than a well planned sample survey. As long as the study sample is representative, generalizations about the underlying population can still be drawn (Churchill and Iacobucci 2009).

In data collection, it is necessary to consider the entire population within which the research is conducted however according to Miles & Huberman 1994, in conducting research of this nature one cannot study everybody everywhere. The population in the context of this study means the aggregate or the totality of all members under study. With regards to this research, all graduate students in all the universities in Ghana would have to serve as the population however; this will be too voluminous to be studied individually. It will become necessary accordingly to randomly sample the customers in order to obtain a sample size that will be representative and manageable for the study.

4.7 Sample Frame and sampling technique

Sample design is a definite plan for obtaining a sample from a given population (Pallant 2013). It involves the procedure the researcher used to select the units to be included or excluded from the sample. In most social research, the researcher is confronted with the task of collecting data from everyone who fall within the research threshold. It is therefore important for the researcher to identify persons who fit into and possess certain features that the researcher needs. As put forward by Salant and Dillman (1994) a major prerequisite in sample selection is to define the target population as narrowly as possible so as to achieve the desired result of the researcher. This is true because the entire population is difficult if not nearly impossible to sample so it makes sense to consider a narrowly define population as it saves time, efforts and resources as well. Defining the sample population also help focus the research so that readers can put the findings and recommendations in proper perspective as not all findings are applicable in all situations.

The sample frame was to give equal consideration to all higher education institutions in Ghana. 300 graduate students were purposively selected to represent the final sample size for the study. Accra being the capital of Ghana was used to serve as the sample location for the study. This was not only due to the convenience advantage but also because it's the hub for the growing higher education industry and most of the other higher education institutions that are not located in Accra have their distance education offices in Accra. In relation to this study, a sample size of 300 were selected from three dominant universities in Accra namely, University of Ghana, University of Professional studies, and Ghana Institute of Management and Public Administration.

4.8 Sample size

Burns (2000) advises novice researchers to use large sample sizes as much as possible for the following reasons. First it maximizes the possibility that the mean, percentages and other statistics reflects the true estimates of the population. Again large sample sizes give the effects of randomness the chance to work (Malhotra and Birks, 2007). Finally, the chances of errors are reduced as the sample size increases. Thus to achieve accuracy, it is important to use a large sample size in a survey study and this issue is captured in this current research. For some research, it might be possible to collect and analyze data from every possible case or member of the whole interested population if such research focuses on a small group. However most research such as the current study need to employ sampling procedures because the group of interest is typically large containing too many cases or members which makes it impossible to collect data from all of them. Sampling techniques are divided into two broad categories; probability and non-probability sampling.

In probability sampling, each element in the sample frame has an equally known chance of being included in the sample, which allows for statistical inferences. This allows researchers to answer research questions and to achieve purposes that require them to estimate statistically the characteristics of the population inferred from the sample. Probability sampling is often associated with survey and experimental research strategies. In contrast, in non-probability sampling, it is not possible to make valid inferences about the population. All non-probability samples rely on personal judgments somewhere in the process, which implies that such samples derived from non-probability sampling are not necessarily representative of the entire population. Researchers however, may still be able to generalize from non-probability samples about the population, but not from a statistical standpoint. Non-probability sampling is more generally used in case study research (Saunders et al, 2011).In this study, the intention was to gather information about what consumers perceive to be service quality and since the population is large, using non-probability sampling was deemed suitable. Data was obtained using specifically a combination of purposive and convenience sampling techniques.

The determination of an appropriate sample size is a function of the homogeneity or heterogeneity of the population on a particular variable. When the population is homogeneous, a small sample size is representative enough. However, if the population is heterogeneous then a larger sample size is required. With regards this study, the respondents (that is graduate students) are heterogeneous in the sense that they are individuals who come from different destinations, cultures, nationalities and interests.

4.9 Data Collection

There are two basic types of data collection methods; primary data collection method and secondary data collection method. The critical distinction between the types of data is that primary data is collected by the researcher specifically for the purpose for which the data are required. Secondary data have been collected for another primary purpose (i.e. all secondary data have been primary data themselves for other earlier studies). It must be noted that both primary and secondary data sources can yield either qualitative or quantitative data (Babbie, 2004).Whiles primary data may be collected through the use of observation, interviews or questionnaires, secondary data may include both raw and published summaries such as data collected by other researchers, organizations, governments and other statistical institutions. Routine data collected by institutions participating in an activity could be exceptionally good sources of secondary data which could be replicated by primary data collection without unreasonable expense. The use of secondary data could result cost and time savings (Saunders et al, 2011).

In this study, it was relevant to get information directly from the respondents on their views and opinions of their first hand experience in their interactions with their institutions. The available sources of secondary data were existing literature from online journals and databases. However the most relevant data was primary data generated from the questionnaires administered to the sampled car users. A questionnaire, according Hair et al. (2006) is not some sort of official form with casually jotted-down questions, but rather an important instrument of measurement in research. In fact, being a commonly used approach in marketing research (Churchill, Brown and Sutar, 2004), a questionnaire which constitute a formalized set of questions for obtaining information from respondents represents a typical sub-element of the data collection procedure (Malhotra and Birks, 2007).The advantages associated with the use of questionnaires includes the simplicity to tabulate and analyze (Peterson, 2000), and the reliability it churns as a result of the framework of fixed alternatives (Smith &Albaum, 2005). However, the fact that the respondent could be coerced to choose an option which may not exactly represent the true situation, as he does not have the possibility to answer in his own words, strikes a disadvantage (Churchill, Brown and Sutar, 2004).The researcher was however mindful of the disadvantages associated with written questionnaires. There is the possibility that written questionnaires will be misunderstood and interpreted differently by different people. To overcome this problem, the researcher carried out an initial pre-testing of questionnaires to evaluate respondents understanding of the research area. To further minimize the errors associated with written questionnaires, respondents were given the opportunity to request for any further explanations regarding the questionnaire. This was helpful in achieving content validity; a self-evident measure which relies on the assurance that the researcher demonstrates an adequate coverage of the known field, after critically reviewing the literature and constructing questions or instruments to cover the known content represented in the literature (Malhotra and Birks, 2007).

4.10 Questionnaire design and Administration

In this study, Malhotra and Birks (2007) steps for designing questionnaires served as the framework for the development of the questionnaires. These have been detailed subsequently for validity and reliability purposes. It is essential to discuss these procedures to ensure high quality criteria within which it could be demonstrated that the operations of a study can be repeated with the same or slightly modified results. Moreover in order to establish correct operational measures for the concepts being studied, establishing casual relationships whereby certain conditions are shown to lead to other conditions, as distinguished from spurious relationships and establishing the domain to which a study‘s findings can be generalized. The prime step of specifying what information needed is rooted in the thorough review of components of research questions, hypotheses, and other characteristics that influence the research design (Malhotra & Birks, 2007). In the context of this study, which seeks to ascertain the perception of students with regards to higher education in Ghana, information sought by the questionnaire was based on the SERVQUAL model which consisted of a standard 22 questions under the main constructs, Tangibility, Reliability, Responsiveness, Assurance and empathy.

The researcher employed a self-administered approach to distributing the questionnaires because as Gray, (2009) puts it, through this mode, respondents can either seek clarification on points of confusion in the presence of the interviewers. This was purposively done to enable the researcher compare the perceptions of undergraduates as against graduate students to know if these two groups perceive service quality and delivery differently. Additionally, it is worth mentioning that the questionnaires were undisguised and structured, where the purpose of the project was disclosed to respondents, and the questions presented in exactly the same wording across board and ordered with fixed alternatives respectively.

With respect to content the questions used in the questionnaire were based on the SERVQUAL models standard questions which was driven by the research questions and objectives stated in the first chapter in relation to the postulations obtained from the literature review in the subject area. Furthermore the researcher put in measures to overcome respondent‘s inability and unwillingness to answer as suggested by Creswell, (2014) by eliminating questions which might have been very sensitive and seemingly personal. Furthermore the respondents were mainly users who could read and write and understand the ramifications of the study so as to give objective accurate responses.

Structuring questions in a questionnaire can broadly be developed on the basis multi-choice, dichotomous, and on scales (Proctor, 2005; Peterson, 2000; Creswell, 2014). Since the survey performed in this study is not a comparison, the non-comparative scaling techniques were adopted. Non-comparative scales can be continuous rating scales or itemized rating scales (which consist of three other scales; Likert, Semantic differential and Stapel). The types of questions used for this survey is multi-choice in nature and were mainly 5 point likert scales. To obtain a high response level from the respondents and also reinforce easy comprehension, the questionnaire were worded in simple language which could be understood by any lay person who could read and write without necessarily including jargons and terminologies as recommended by scholars (Malhotra and Birks, 2007; Smith and Albaum, 2005; Peterson, 2000).

Scholars prescribe that questionnaire for a study need to be pre-tested on a small sample of respondents in order to identify how it will perform under the actual data collection (Malhotra and Birks, 2007; Peterson, 2000). This study was pretested on all 28 Mphil Marketing students of the University of Ghana Business School. Initial problems ascertained were rectified and corrected so as to produce questionnaires on large scale for the general targeted public. This was done premised on the fact that the questions were formulated by the researcher and not adopted from any previous studies. The actual questionnaire used is placed in Appendix 1 – Questionnaire.

4.11 Data Analysis Techniques

With regard to data analysis, quantitative analysis is the numerical representation and manipulation of observations/data for the purpose of describing and explaining the phenomena that those observations/data reflect whilst qualitative analysis refers to the non-numerical examination and interpretation of observations for the purpose of discovering underlying meanings and patterns of relationships (Babbie, 2004).

Gill and Johnson (1997), state the three ways for drawing conclusions. These are Inductive, Deductive, and Adductive. Inductive method is used to draw conclusions based unempirical findings. This method is normally used when established theories in the field of study are limited and the purpose is to form a new theory. Deductive method is used when drawing conclusion perceived as valid when it is logically connected. Usually in deductive studies, theories and literature that have been established already is used as foundation for the new research. Adductive method is similar to Inductive method. Here the researcher starts with the empirical facts, just as in the inductive method. However, theoretical pre-conceptions are not rejected. In adductive method a separate case is interpreted according to the theoretical pattern as if it was true, would explain the case. The result is then confirmed based on the new observations. The new observation from the study is then compared with the theoretical frame of reference. Based on the explanations above, the method of analysis for this thesis is based on the deductive since the research questionnaire was based on a review from extant literature on service quality and higher education. The analytical instrument for this study is the Statistical Package for Social Science (SPSS) version 20.0 using multiple regression model and descriptive statistics. This software has been widely used by researchers as a data analysis technique (Zikmund, 2003).

Unit of Analysis

The unit of analysis for the study is the consumer who in this case is the student who has first hand service experience in his or her institution. Most research works on service quality and higher education have used students as the unit of analysis (Olsen, 2004). The present study agrees with the conceptualization in the literature that studies on brands are best viewed from the viewpoint of the customers and that, it is usually the customers that represent the final consumers of the brands and thus are able to tell whether the purposes served by the brands are positive or negative.

Initial considerations

Data Screening and Cleaning

Checking the data set for errors is an essential prelude to data analysis. This stems from the fact that mistakes are quite easily made when entering data which can eventually muddy the results of the analysis. Pallant (2011) further argues that not only are some analyses very sensitive to “outliers", a commonly used term to describe values that are below or above the other scores, but also the process of data screening process consists of three vital steps:

- ✓ Step l: Checking for errors - First, there is the need to check each of your variables for scores that are out of range (that is, not within the range of possible scores).
- ✓ Step 2: Finding the error in the data file - Second there is the need to find where in the data file this error occurred (which case is involved).
- ✓ Step 3: Correcting the errors in the data file - Finally, there is the need to correct the error in the data file itself. A thorough data screening process was performed on each of the variables for scores that might be out of range, missing or even wrongly inputted and none was detected to be incongruous.

Descriptive Statistics

Scholars such as Pallant (2011) suggest that data should be first subjected to descriptive analysis before any further data validation and analysis. Descriptive statistics are numerical and graphical methods used to summarize data which include:

- Measures of central tendency (mean, median, mode) and normality
- Measures of variability (range and variance)

Exploratory factor analysis

An exploratory factor analysis was performed to check for internal consistencies among the variables used. Reliability refers to the extent to which measurement reproduces consistent results particularly if the process of measurement is to be repeated in further study. Corroborating the essence of reliability, Pallant (2011) postulates that the scales used for analysis should be checked for reliability to ensure that the items that make up the scale "hang together"(i.e. internal consistency). The most commonly used indicator of internal consistency, Cronbach‘s alpha coefficient, was employed to check the reliability of the scales used for this survey. Scholars (such as Pallant, 2013; Costello and Osborn, 2005; Field, 2005 and Hair et al, 2010) admonish that ideally this value should be greater than 0.7.

4.12 Ethical Considerations and Quality Criteria

One very important consideration a researcher must not overlook is the issue of ethics in research (Malhotra and Birks 2007). The researcher in accordance with this took steps to make sure that no respondent or any participant in this research work was harmed in any way. Participants were also not forced but rather encouraged to voluntarily participate and the researcher further made sure that personal or demographic information were kept confidential.

Validity and Reliability

Research quality is generally described by the validity and reliability of the research methodology and data. In this thesis where the research is more of a quantitative assessment the researcher applied the quality criteria for the purpose of generating perceptions of service quality in Ghana’s higher education. Patton (1996), states that reliability is a factor any researcher should be concerned about while designing a study, analyzing results and judging the quality of the study.

Reliability means dependability or consistency (Neumann, 2006). It indicates the likelihood that a given measurement technique will repeatedly yield the same description of a given phenomenon. The role of reliability is to minimize the errors and biases in a study (Yin, 2003,).

To ensure reliability in this study the researcher mapped out the detailed procedure for sample selection, selection of research instruments (mainly questionnaire), designing the questionnaire, and administration of questionnaire.

A draft questionnaire was pre-administered to twenty eight students to test the relevance of the questions and revised before the final administration to the respondents. To ensure candid response each respondent was assured of the anonymity of his or her answers. Similarly to have a better understanding of the issue being addressed the questionnaires were distributed to willing and capable respondents.

Limitations of the study and Future Research Directions

As with any research project, this study has been subject to various limitations that may have hindered its accuracy. First, the study focused on a single geographical area, which is higher education institution in the Greater Accra region. Future research could extend the geographic scope of the study by surveying students in universities in other regions in order to provide extra insight and allow for stronger generalizability. Consequently, interpretation of findings should be considered with caution since constraints including time and limited resources accentuate the chance of methodological issues.

The research only considered a small sample of 300 students, 100 from each of the universities used as case studies. In addition, the sample was based on a specific school (Business Schools) of three universities. Accordingly, it is appreciated that the discussion revolves around a limited sample and it would not be appropriate to generalize the findings of the study to all Ghanaian universities. At the same time, it is important to not underestimate the significance of the findings. Instead, the findings present a strong case for service quality, providing invaluable insights that are specific to UG, UPSA and GIMPA which HEI's in Ghana could consider when addressing service quality issues. As a result, this study acts as a foundational basis that stakeholders in the sector can use as a starting point in their quest to understand the complexities associated with service quality from the viewpoint of students

4.13 Chapter Summary

The aim of this chapter was to present the methodology used in this study. It can be summarized as follows: the researcher discussed a methodological review and posit that the current study is exploratory and the approach deductive and quantitative, the strategy a single case study, the sample selection based on non-probability samples, the data collection method is primary in nature, the data analysis technique used is quantitative data analysis and careful attention has been given to create high reliability validity in the study.

CHAPTER FIVE

DATA ANALYSIS AND DISCUSSION OF FINDINGS

5.0 Introduction

This chapter is a presentation and discussion of the findings of the study. The study was conducted using 300 respondents from three (3) tertiary institutions in Ghana. The objective of the study was to use the SERVQUAL model as an operational framework to assess higher education service quality among students in Ghana by measuring the gap between expectation and perception of service quality and to use the data collected to suggest improvements in service quality for the universities in Ghana. The researcher measured perceived service quality according to the formula developed by Parasuraman et al. (1985), and is stated as follows:

Q (Quality) = P (Perceptions) – E (Expectations)

The dimensions of service quality which are tangibles, reliability, responsiveness, assurance, and empathy were coded using a scale of 1-5, where 1 represents strongly agree and 5 represents strongly disagree.

5.1 Demographic Profile of Respondents

This section takes a look at the biographic data of the respondents that participated in the research. Respondents for the study have been profiled according to gender, age grouping, educational qualification, programme of study and name of institution. The table below provides the results of the demographic statistics obtained from the study.

Table 5.1: Demographic Profile of Respondents

		Frequency	Percent
Gender	Male	179	59.67
	Female	121	40.33
Age	18-22	37	12.33
	23-27	109	36.33
	28-32	71	23.67
	33-37	57	19.00
	38 Above	26	8.67
Education	Undergraduate	150	50.00
	Postgraduate	150	50.00
Institution	UG	100	33.33
	UPSA	100	33.34
	GIMPA	100	33.33

Field data, 2015

In terms of gender, the statistics presented in table 5.1 illustrates that most of the respondents, thus 179 representing 59.47 per cent were males whilst 121, representing 40.20 were females. This indicates that males' makes up a higher proportion of the total number of students at the tertiary level in Ghana. This might mean that the number of males pursuing higher education in Ghana is far more than the total number of females pursuing higher education in Ghana and as such efforts should be made to encourage more females to pursue undergraduate and graduate programs in Ghana and this can go a long way to enhance the development of the economy. Regarding age, majority of the respondents, 109 representing 36.21 per cent were between the ages of 23-27. This was followed by respondents between the ages of 28-32, thus 71 representing 23.59 per cent, 33-37(57) representing 18.94 percent, 18-22 (37) representing 12.29 per cent, and finally respondents between the ages of 38 and above who were numbered 26 representing 8.64 per cent. This might be due to the fact that most students in Ghana targets to earn a graduate certificate before the age of thirty (30) since the total number of unemployed undergraduate degree holders in Ghana is alarming.

With respect to education, table 5.1 indicates that all the respondents were well educated as half (150) of the respondents representing 50 percent were students pursuing undergraduate courses whilst the other half (150) representing the other 50 per cent were students pursuing graduate courses. This not only signified their ability to comprehend and provide accurate responses to the questions but also showed that they were eligible to be used as respondents for the study. This further implies that they have been exposed to services and their attitude towards service quality is one that shows that they averagely expect good service quality.

Furthermore, the information presented in table 5.1 indicates that the respondents were selected from three main institutions namely, University of Ghana (UG), University for Professional Studies (UPSA) and Graduate institute for Management and Public Administration (GIMPA). 100 respondents each were selected from these three universities representing 33.33 per cent each for the three institutions respectively. In addition to these demographic factors, it is worthy to note that all the respondents were (tabulate the courses). This is due to the fact that these institutions are among the highly ranked universities in Ghana and as such the finding could easily be generalized in other tertiary institutions in Ghana and West Africa.

5.2 Descriptive Statistics

Mean statistics help us to examine the central tendency of the various constructs used to conduct the study. Table 5.2 indicates that the highest mean with regards to the expectation of respondents is 1.72. This is in relation to whether hours of operation are convenient to students. This is closer to 2 on a likert scale of 1 to 5 which represents agree per the questionnaire used. This means that students agree with the statement that the hours of operation adopted by the various institutions was convenient, hence students are very comfortable and there is no need for the institutions involved to consider making changes to the time of operation under the current circumstances. The lowest mean score with regards to the expectation of students as indicated in table 5.2 is 1.31. This is in relation to promptness of the institutions in solving student's problems. This mean score is closer to 1 on the likert scale of 1 to 5 which represents strongly agree per the questionnaire used in collecting the data. This means that students strongly agree that the various institutions deal promptly with their problems during their course of studies in the various institutions and this enhances the satisfaction of the student population.

The highest mean score with regards to the perception of respondents as indicated in table 5.2 is 2.89. This is in relation to whether students perceive to get individual attention in the various institutions of study. This score is closer to 3 on the likert scale of 1 to 5 which represents uncertain. This indicates that students are uncertain about whether they get personal attention from the various institutions. This might possibly be as a result of the fact that the institutions do not provide students with personalize services and have not adopted any measures to ensure that students get personal attention during the period of their study. This indicates that student's think that the institutions do not give them personal attention with regards to issues they encounter in the various institutions.

The lowest mean score with regards to the perception of respondents as indicated in table 5.2 is 1.98. This is in relation to whether the institutions materials are visually appealing. The score is closer to 2 on a likert scale of 1 to 5 which represents agree. This reveals that students perceive that the various institutions of study have visually appealing materials and this might possibly be one of the factors which motivated them in their decision to study at those institutions.

In assessing the central tendency, it is also important to examine the standard deviation. Vanderstoep and Johnston (2009) defined standard deviation as the average amount any one observation will differ from the mean. When the value is closer to zero, it indicates that the responses are fairly uniform and when it is closer to one (1), the greater the variability.

From table 5.2, the lowest deviation with respect to the expectation of the respondents is 0.462. This corresponds to solving student's problems by the various institutions. This value is closer to zero (0) and it indicates that the responses of the respondents are fairly uniform. The highest deviation with respect to the expectation of the respondents as indicated from table 5.2 is 1.778. This corresponds to the convenience of operating hours of the various institutions. The value is closer to one (1) and this indicates that respondents have divergent views on the fact that the operating hours of the various institutions is convenient to the students.

With regards to the perception of students the lowest deviation is 0.60. This corresponds to whether the institutions facilities are visually appealing. The value is closer to 1 which suggests that the respondents have different views on the attractiveness of the facilities of the institutions. The highest deviation on the perception of the respondents is 1.15 and it corresponds to whether students get individual attention from the institutions. This also suggests the respondents have divergent views on whether they get individual attention from the institutions of study.

Table 5.2Descriptive Statistics

	Expectation			Perception	
	N	Mean	Std. Deviation	Mean	Std. Deviation
Modern looking equipment	300	1.34	0.501	2.02	0.715
Visually appealing facilities	300	1.48	0.514	2.04	0.605
Neat appearing Employees	300	1.48	0.5	1.99	0.659
Visually appealing materials	300	1.46	0.512	1.98	0.703
Promises on time	300	1.33	0.471	2.59	0.919
Solving student problems	300	1.31	0.462	2.55	0.822
Perform services right	300	1.44	0.497	2.84	0.917
Provide services on time	300	1.43	0.496	2.84	0.922
Error free records	300	1.36	0.481	2.52	0.844
Exact service performance	300	1.47	0.5	2.55	0.822
Prompt service to students	300	1.48	0.501	2.82	0.794
Willingness to help	300	1.48	0.5	2.66	0.91
Response to students requests	300	1.41	0.493	2.78	1.047
Instilling confidence in students	300	1.41	0.492	2.74	0.91
Safety in transactions	300	1.36	0.48	2.5	0.816
Consistently courteous to students	300	1.39	0.516	2.62	0.898
Knowledge for students questions	300	1.5	0.52	2.75	0.929
Students individual attention	300	1.61	0.6	2.89	1.155
Convenient operating hours	300	1.72	1.778	2.77	1.106
Students personal attention	300	1.6	0.601	2.72	1.045
Students best interest	300	1.53	0.545	2.43	0.963
Students specific needs	300	1.53	0.513	2.73	0.994

5.3 Varimax Rotated Principal Component Loadings

The measures used for each of the independent variables were rotated using Varimax rotation with Kaiser Normalization. This was done to delete measures which loaded below 0.50 (Hair et al., 1998). As table 5.3 indicates, all the measures with the exception of two measures loaded above 0.50 and they were loaded onto six factors and there was no cross loading on any factor. Four factors loaded onto tangibles, four loaded onto reliability, four loaded onto responsiveness, three (3) loaded onto Assurance, and five (5) loaded onto Empathy. This indicates that the scale items are generally reliable in measuring their respective factors.

Cronbach's alpha is a measure of reliability. More specifically, alpha is a lower bound for the true reliability of a survey. This measurement of coefficient assesses the consistency of the entire scale (Cronbach, 1951). The generally agreed upon lower limit for the alpha value is 0.70, although a lower limit of 0.60 is accepted (Nunnally, 1978). The lowest value obtained for this variables tested is 0.686 and the highest value obtained is 0.840. This indicates that all the variables used in the study are reliable. It is indicated in table 5.3.

5.4 Scale Reliability

The Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy is a statistic that indicates the proportion of variance in the variables that might be caused by underlying factors and also examines whether there were significant correlations among the variables to warrant for factor analysis and to ascertain the suitability of factor analysis.

High values (close to 1.0) generally indicate that a factor analysis may be useful with the data used for the study. If the value is less than 0.50, the results of the factor analysis probably would not be very useful.

Table 5.3Varimax Rotated Principal Component Loadings

	Factor	No. of Variables	Loadings	Cronbach Alpha
Tangibles	My institutions' equipment are modern looking	4	0.542	0.748
	My institutions' facilities are visually appealing		0.702	
	My institutions' employees are neat appearing		0.593	
	My institutions' materials are visually appealing		0.783	
Reliability	My institution carries out its promises on time	4	0.701	0.780
	My institution performs its services right the first time		0.876	
	My institution performs its services at its promised time		0.641	
	My institution insists on error free records		0.762	
Responsiveness	My institution tells me exactly when services will be performed	4	0.705	0.816
	My institution gives me prompt service		0.696	
	My institution is always willing to help		0.717	
	My institution is never too busy to respond to my requests		0.741	
Assurance	My institution instills confidence in me	3	0.754	0.686
	I feel safe in my transactions with my institution		0.764	
	My institution is consistently courteous to me		0.513	
	My institution has the knowledge to answer my questions			
Empathy	My institution gives me individual attention	5	0.692	0.840
	My institution has convenient operating hours		0.748	
	My institution gives me personal attention		0.823	
	My institution has my best interest at heart		0.716	
	My institution understand my specific needs		0.586	

The minimum value obtained as indicated in table 5.4 are greater than 0.628. This indicates that all the KMO values obtained are greater than 0.50. This shows that the results of the factor analysis obtained using the data gathered will be very useful.

Bartlett's test of sphericity (BTS) also measures the usefulness of factor analysis for the data used to conduct the study and also examines whether there were significant correlations among the variables to warrant for factor analysis and to ascertain the suitability of factor analysis.

Small values (less than 0.05) of the significance level indicate that a factor analysis may be useful with the data used for the study. A significant value of 0.000 was obtained for all the variables tested. This also indicates that factor analysis will be useful for the data used, as indicated in table 5.4.

Table 5.4 Scale Reliability

	Factors	Total	% of Variance	KMO	Bartlett's Test
Tangibles	1	2.310	57.761	0.724	301.827 ***
Reliability	1	2.691	53.815	0.678	526.200 ***
Responsiveness	1	2.613	65.317	0.754	495.402 ***
Assurance	1	2.071	51.780	0.628	232.630 ***
Empathy	1	3.057	61.133	0.854	566.426 ***

5.5 Service Quality Expectation, Perception Gap

Table 5.5 indicates that the overall average expected service quality is 1.45 and the average overall perceived service quality is 2.55. This denotes that there is a service quality gap of 1.1. It implies that the quality of service that students in the Ghanaian tertiary institutions perceive to have experienced is more than what they expect to experience from the various institutions. This reveals that the quality of service provided by tertiary institutions in Ghana is satisfactory and may enhance the enrolment of students in the various tertiary institutions in Ghana. This may also account for the high number of foreign students who desire to pursue higher education in Ghana rather than in their respective countries.

Table 5.5 Service Quality Expectation, Perception and Gap

	Expectation		Perception		
	Mean	**Std. Deviation**	**Mean**	**Std. Deviation**	**Gap**
Modern looking equipment	1.34	0.501	2.02	0.715	-0.68
Visually appealing facilities	1.48	0.514	2.04	0.605	-0.56
Neat appearing Employees	1.48	0.5	1.99	0.659	-0.51
Visually appealing materials	1.46	0.512	1.98	0.703	-0.52
Promises on time	1.33	0.471	2.59	0.919	-1.26
Solving student problems	1.31	0.462	2.55	0.822	-1.24
Perform services right	1.44	0.497	2.84	0.917	-1.4
Provide services on time	1.43	0.496	2.84	0.922	-1.41
Error free records	1.36	0.481	2.52	0.844	-1.16
Exact service performance	1.47	0.5	2.55	0.822	-1.08
Prompt service to students	1.48	0.501	2.82	0.794	-1.34
Willingness to help	1.48	0.5	2.66	0.91	-1.18
Response to students requests	1.41	0.493	2.78	1.047	-1.37
Instilling confidence in students	1.41	0.492	2.74	0.91	-1.33
Safety in transactions	1.36	0.48	2.5	0.816	-1.14
Consistently courteous to students	1.39	0.516	2.62	0.898	-1.23
Knowledge for students questions	1.5	0.52	2.75	0.929	-1.25
Students individual attention	1.61	0.6	2.89	1.155	-1.28
Convenient operating hours	1.72	1.778	2.77	1.106	-1.05
Students personal attention	1.6	0.601	2.72	1.045	-1.12
Students best interest	1.53	0.545	2.43	0.963	-0.9
Students specific needs	1.53	0.513	2.73	0.994	-1.2
Average Tangible Score	1.44	0.51	2.01	0.67	-0.57
Average Reliability Score	1.39	0.48	2.67	0.88	-1.28
Average Responsiveness Score	1.46	0.49	2.7	0.89	-1.24
Average Assurance Score	1.39	0.50	2.65	0.89	-1.26
Average Empathy Score	1.57	0.81	2.71	1.05	-1.14
Overall Average Service Quality Score	1.45	0.56	2.55	0.88	-1.10

In Table 5.3 it is observed that all the five (5) dimensions recorded negative service quality gap between expectations and perceptions. However no rational conclusions or inferences can be made until it is established whether the gaps are significantly different from zero. A one sample test was carried out to see whether the gaps are significantly different from zero. Table 5.4 shows the results of the significant test.

Table 5.6 One Sample Test of the Gap Scores

Test Value = 0				
	Mean Gap	**t**	**df**	**Sig. (2-tailed)**
Tangibles	**-0.57**	71.076	299	0.000
Reliability	**-1.28**	67.38	299	0.000
Responsiveness	**-1.24**	72.65	299	0.000
Assurance	**-1.26**	61.211	299	0.000
Empathy	**-1.14**	63.194	299	0.000

The results in table 5.6 indicate that all the negative gaps were significant at 0.05 significant levels. This implies that the quality of service the students perceive to have experienced at the tertiary institutions in Ghana exceeds the quality of service they expect to experience. This reveals that tertiary institutions in Ghana have adopted and implemented effective measures of the service quality dimensions of the SERVQUAL model to ensure that students are always satisfied with the quality of service they render in the various institutions.

CHAPTER SIX

SUMMARY, CONCLUSION AND RECOMMENDATION

6.0 Introduction

This chapter brings the research to an end by summarizing, concluding and suggesting recommendations that will in the long run, help to improve upon the quality of service that students experience in Ghana's higher education sector. The purpose of the study was to examine consumers' perception of service quality in Ghana's higher education sector and measure the gap scores that exist as a result of differences between perceptions and expectations of service quality among students in University of Ghana, GIMPA and UPSA.

6.1 Summary of Major Findings

The results have shown that students' perceptions of service quality fairly exceed their expectations. This bit of information implies that Ghana's universities have just began an era of putting students first and this should serve as a source of motivation for institutions of higher learning to emulate. The results have shown that students' expectations about the service they receive from universities exceed their perceptions indicating that there are gaps within expectation and perception. These results present challenges to the staff, management and key industry players in the HE sector as the institutions are expected to offer their students excellent service at all times. Excellent service can happen if management and staff employ teamwork, communicate well and share ideas on improving service quality, which will result in improving students' satisfaction. The service quality dimensions that showed the largest gaps proved to be responsiveness and reliability. Management and staff need to focus their attention on these dimensions so that they can increase the service quality that they offer their students, thereby meeting or exceeding student expectations.

6.2 Implications for Management and Practice

The gaps mean that higher education institutions should be willing to affect changes that would meet or exceed the expectations of students. According to Mudie& Cottam (1999), expectations are formed before purchasing the service and Mc Coll et al. (1996) highlight the importance of expectations, by stating that expectations form an important element in service quality. The gap between management's understanding of customers' expectations and the translation of these expectations in to service quality depends on a number of factors, such as management commitment to service quality, the extent to which the service role in the organization is standard and routine, goal setting and the existence of a formal system for setting the quality of service goals (Parasuraman et al., 1988).

Ghana's higher education should ensure that enough resources are allocated to tangibles at the institution. Tangibles are defined as the appearance of physical facilities, equipment, personnel and communication materials such as brochures and handouts. Tangibles provide physical representations or images of the service that customers will use to evaluate quality (Ziethaml et al., 2003).

Although tangibles was the best performing dimension in the sector, the highest gap scores for the tangible dimension related to neat appearing employees, and visually appealing materials. Since these tangible dimensions are quite satisfactory, it is recommended that management focus attention and resources on the purchase of new equipment and ensure that the facilities that students utilize are well maintained and visually-appealing.

Assurance proved the second best performing dimension in this study with the highest score for this dimension relating to student feeling safe in their transactions with staff in the various institutions. Assurance is defined as employees' knowledge and courtesy and the ability of the organization to inspire trust and confidence (Ziethaml and Bitner, 2003). The role attached to any position in an organization represents a set of behaviors and activities to be performed by the person occupying that position (Parasuraman et al., 1988).

It is recommended that management investigate the possibility of a gap between service quality specifications and service delivery at the various institutions. Key contributing factors to this gap include role ambiguity which requires that the correct information and training be provided to all staff enabling them to handle students' requests and problems, employee-job fit which relates to the match between the skill of employees and the jobs they are required to perform, Technology-job fit could include all the institutions' staff being trained in computer literacy, thereby boosting efficiency and performance standards. Parasuraman et al. (1988) highlight the issue of perceived control and the assurance dimension. If university staff do not have the authority to solve student problems and are forced to deal with multiple layers of management before student issues are resolved, perceived assurance as a quality dimension for students may prove to be negative. Parasuraman et al. (1988) recommend teamwork as a solution. Management and staff at the various institutions need to view servicing students as a team effort and a good support service for all student-contact personnel needs to be in place.

The empathy dimension rated third best with the highest score relating to institutions having students' best interest at heart as well as having convenient operating hours to suit all students. Empathy is defined as the caring, individualized attention the organization provides its customers (Ziethaml and Bitners, 2003). Empathy is a difficult dimension to fulfill, especially in a service institutions' that has a large student enrolment, proving very difficult to offer students individual attention.

It is recommended that staff of higher education institutions' be trained in service quality programs and that management focus on deploying a service culture amongst all employees, enabling all staff to improve on satisfying students' expectation and thereby improving perception of service quality. Research highlighting the different profiles of students at the institution may offer management and staff insight into their different backgrounds, cultural diversity and expectations of this student base.

The second worst performing service quality dimension proved to be responsiveness. Responsiveness is the willingness to help customers and to provide prompt service (Ziethaml and Bitner, 2003). The time it takes for staff to respond to students should be studied so efficiency and competency can be evaluated and any suggested improvements be investigated. Responsiveness also captures the notion of flexibility and the ability to customize the service to customer needs. If student-contact personnel in Ghana's higher educational institutions have to conform to specific systems in responding to students' requests, and there is no flexibility in such a system, then responsiveness by employees is dependent on the service system and channels that need to be followed. Industry players and management should ensure that the fastest possible response systems or channels are being utilized to reduce response times to student requests or issues.

Students also need to consider the number of students that employees have to deal with and how this number impacts on responsiveness. Ghanaian higher educations' have a large and growing student base and this impacts on the response time as university staff can only handle a certain number of student issues at once. Individual attention for students at a university of this size is almost impossible and very difficult to accommodate.

The worst performing service quality dimension in this study proved to be reliability. Customers want to do business with organizations that keep their promises, particularly their promises about service outcomes and core service attributes (Ziethaml and Bitner, 2003). The highest gap scores in this dimension related to higher education institutions insisting on error free records and carrying out promises on time. It is suggested that management and staff ensure mechanisms are in place to check deadlines promised to students are strictly adhered to at all times, and that feedback systems and good communication channels between staff and students are always utilized.

6.4 Conclusion

The study investigated consumers' perception of service quality in Ghana's higher education institutions with University of Ghana, GIMPA and UPSA as case studies. Students are becoming more discerning consumers of their educational programs (Powney& Hall, 1998). In the context of an expanding fee-paying student community, those responsible for the provision of higher education are beginning to recognize that students increasingly deserve and will demand a voice that is listened to (Williams, 2002). Three hundred consumers who are students of University of Ghana, GIMPA and UPSA were given close ended questionnaires consisting of the standard 22 questions of the Servqual Model developed by Parasuraman et al. (1985). The data collected from the respondents were presented in the form of tables with the help of Statistical Package for Social Sciences (SPSS) and Microsoft Excel.

The first objective was to determine students' expectations in service quality from higher educational institutions in Ghana. According to the findings, majority of respondents expect a university to deliver services that will exceed their expectations therefore Students' expectations in service quality is very high. The second objective was to determine the perception of students towards the quality of services in Ghana's higher education sector. Results are that perceptions of students towards Ghana's higher education services are very low as their expectations of quality services exceed their perceptions.

6.5 Directions for future research

Despite the limitations of this study, there is a range of interesting potential future avenues for research. Although it is evident that this study has provided fresh insights into what is a very topical issue, additional research could build on this, enhancing the universities or HEI'sunderstanding of service quality. Finally, this study has only focused on the perceptions of the student, considering them as the primary consumers' in a higher education context. It did not measure the perceptions of other stakeholders in higher education (e.g. academic staff and administrative staff).

As Appleton-Knapp and Krentler (2006) pointed out, different stakeholders have different opinions and it is natural for perceptions to vary between these stakeholder groups. Gruber *et al.* (2010) also suggest that every stakeholder in higher education has their own view of service quality due to particular needs. As a result, opportunities exist to investigate the service quality perceptions of academic or administrative staff. Due to the unique nature of higher education as a service, the provision of good service quality is largely dependent on employees. Therefore, conducting similar studies with different stakeholders in higher education could identify useful insights for university service management, as well as offering an opportunity to compare how employees perceive service quality with students' perceptions from this study.

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APPENDIX 1

QUESTIONNAIRE

UG | BS
University of Ghana Business School

Survey for measuring service quality among students in the Ghanaian higher education industry.

Dear Sir/Madam,

I am an Mphil student at the University of Ghana Business School and I have designed this questionnaire as part of an academic exercise to collect data on the thesis topic: **Measuring higher education service quality in Ghana.** Please note that information provided will be treated with strict confidence and will be used solely for academic purposes. Thanks in anticipation for your cooperation.

Section 1: Background information (Please tick where Appropriate)

1. **Gender:** a) Male [ ] Female [ ]
2. **Age:** a) 18-22 [ ] b) 23-27 [ ] c) 28-32 [ ] d) 33-37 [ ] e) 38 and above [ ]
3. **Educational level:** a) Under-graduate [ ] b) Post-Graduate [ ]
4. **Programme: ……………………………………………………………………………**
5. **Name of Institution: ……………………………………………………………………**

Section 2: Please indicate the extent to which you agree or disagree with the following statements concerning expectations of students with regards to the following dimensions of service quality.

Tick where appropriate on the Likert scale:

1 = Strongly Agree (SA), 2 = Agree (A), 3 = Uncertain (UC), 4 = Disagree (D), 5 = Strongly Disagree (SD)

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
6. Expectations of service quality					
6a. Tangibles					
I expect universities to have modern looking equipment.					
I expect the physical facilities at universities to be visually appealing.					
I expect employees at universities to be neat in appearance.					
I expect materials associated with the service (such as brochures and handouts) to be visually appealing.					
6b. Reliability					
I expect universities to carry out their promises on time.					
I expect universities to show sincere interest in solving students' problems.					
I expect universities to perform their services right the first time.					
I expect universities to provide their services at the time they promise to do so.					
I expect universities to insist on error free records.					
6c. Responsiveness					
I expect employees of universities to tell customers exactly when services will be performed.					
I expect universities to give prompt service to students.					
I expect employees of universities to be always willing to help students.					
I expect employees of universities to be never too busy to respond to students' requests.					
6d. Assurance					
I expect the behavior of employees at universities to instill confidence in students.					

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
I expect students of universities to feel safe in their transactions.					
I expect employees of universities to be consistently courteous with students.					
I expect employees of universities to have the knowledge to answer students' questions.					
6e. Empathy					
I expect universities to give students individual attention.					
I expect universities to have operating hours convenient to all students.					
I expect universities to have employees who give students personal attention.					
I expect universities to have students' best interest at heart.					
I expect the employees of universities to understand the specific needs of students.					
7. Perceptions of service quality					
7a. Tangibles					
My institution has modern looking equipment.					
The physical facilities at my institution are visually appealing.					
My institutions employees are neat in appearance.					
My institution has visually appealing materials associated with the service such as brochures and handouts.					
7b. Reliability					
My institution carries out its promises on time.					
When I have a problem, staff of my institution show sincere interest in solving it.					

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
My institution performs it service right the first time.					
My institution performs it services at the time it promises to do so.					
My institution insists on error – free records.					
7c. Responsiveness					
Employees at my institution tell me exactly when services will be performed.					
Employees at my institution give me prompt service.					
Employees at my institution are always willing to help me.					
Employees at my institution are never too busy to respond to my requests.					
7d. Assurance					
The behavior of my institutions' employees instills confidence in me.					
I feel safe in my transactions with my institution.					
Employees at my institution are consistently courteous to me.					
Employees at my institution have the knowledge to answer my questions.					
7e. Empathy					
My institution gives me individual attention.					
My institution has operating hours convenient to me and all students.					
My institution has employees who give me personal attention.					
My institution has my best interests at heart.					
Employees at my institution understand my specific needs.					