



Exploring Service Accessibility and Quality for Differently-Abled Students: A Qualitative Analysis at a South African University of Technology


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ABSTRACT

This qualitative study investigates the service experiences of differently-abled students within the Financial Aid Department of a prominent South African University of Technology. Employing a semi-structured interview schedule aligned with the Service Quality model (SERVQUAL), five dimensions—tangibles, assurance, empathy, reliability, and responsiveness—are explored. The study unveils the significant challenges students face, including issues related to the location and accessibility of the department, staff approachability, and the reliability of communication systems. The discussion section draws on relevant literature to synthesise the findings, providing comprehensive insights into the intricacies of service delivery for differently-abled students. The study concludes with actionable recommendations for enhancing service quality and inclusivity, addressing the unique needs of this student demographic in the evolving landscape of South African higher education.

KEYWORDS

Financial aid; service delivery; service quality and accessibility; SERVQUAL; differently-abled students.

INTRODUCTION

In the rapidly evolving landscape of higher education, the satisfaction and retention of students, who are essentially customers, have become pivotal for the success and sustainability of educational institutions. The competitive nature of the higher education sector, particularly in South Africa, has necessitated a shift towards prioritising customer needs and expectations. The need for a customer focus is underscored by the increasing number of privately funded universities in the country, which has intensified the competition for student enrolment (Bojei et al., 2013). The Department of Higher Education and Training's funding of these institutions further emphasises the need to identify and meet the quality of services expected by students, who are the primary customers of these educational institutions (Sah & Pokharel, 2021).

The decision-making process for students in selecting an institution of study is critical and often life-changing. The restructuring of the higher education system in South Africa, aimed at providing access to tertiary education for all students, has led to increased competition within the industry (Bobong, 2023). However, the lack of a framework for measuring performance has hindered efforts to improve service quality, resulting in challenges related to the quality of customer service delivery, particularly within the Department of Financial Aid at the Durban University of Technology in Kwa-Zulu Natal. These challenges have manifested in student protests and dissatisfaction incidents, highlighting the need to study customer perceptions of quality service delivery within this context (Mitić & Brzaković, 2022).

The National Student Financial Aid Scheme (NSFAS) plays a crucial role in funding disadvantaged students in South Africa, and each university has a Department of Financial Aid responsible for providing quality service to these students. However, documentation, innovation, and technology challenges have led to student protests and dissatisfaction among mainly first-year students. These challenges underscore the need to study customer perceptions of quality service delivery within the Department of Financial Aid at the Durban University of Technology. This study aims to ensure that current customers (students) are retained and new customers (students) are attracted to the Durban University of Technology, thereby improving the institution's economic prospects (Mohaghar et al., 2017).

This qualitative study seeks to identify the expectations and perceptions of customers (students) with the Department of Financial Aid at the Durban University of Technology in Kwa-Zulu Natal using the SERVQUAL/Rater model, a generic model for assessing service quality. By understanding the challenges and opportunities for improvement in service delivery, this research aims to enhance the overall customer experience and the retention of students within this tertiary education system. The findings of this study are expected to provide valuable insights for developing strategies to address the identified challenges and improve the quality-of-service delivery within the Department of Financial Aid, ultimately contributing to the institution's competitiveness and sustainability in the higher education sector.

THEORETICAL FRAMEWORK

The theoretical framework for this study is anchored in the SERVQUAL model, which serves as a comprehensive tool for analysing the gaps between service quality performance and customer service quality desires (Schwartz et al., 2011). Parasuraman et al. (1985) developed the SERVQUAL model to measure and understand customers' perceptions of service quality and their expectations, providing a basis for service improvement and customer satisfaction enhancement (Liamputtong, 2010).

In the context of higher education, applying the SERVQUAL model has been a subject of extensive research and debate. Barros Neto (2014) emphasises the significance of service quality in higher education, particularly in meeting the diverse demands of students and adapting to the evolving economic and political landscape. However, applying the SERVQUAL model in higher education has yielded mixed results. While Zafiroopoulos and Vrana (2007) projected the SERVQUAL model as a suitable instrument for measuring service quality in higher education, challenges and limitations were identified, particularly with respect to student satisfaction and expectations (Khambari, 2019).

Ruby (1998) proposed practical ways to apply the SERVQUAL model to study students' satisfaction with various support services in higher education, linking it to enrolment management. However, it was acknowledged that the model may not be universally suited for every higher education sector despite its potential as a vital means for evaluating service quality (Gregersen, 2003). Furthermore, studies by Slade et al. (2000) explored the application of the SERVQUAL model in understanding students' perceptions of service quality, the impact of time on service quality observations, and the measurement of service quality for international students (Ashwin, 2006; Listiwikono, 2022; Purborini & Hastari, 2019; Thomas, 2011).

The flexibility and scientific baseline of the SERVQUAL model have been confirmed by Shahin (2006), who identified the strengths and weaknesses of the model in relation to service quality dimensions (Utama & Prabawanto, 2021). Tan and Kek (2004) further enhanced the approach by using the SERVQUAL model to measure students' service satisfaction, providing valuable insights into the application of the model in the higher education context (Najihah, 2020).

In summary, the theoretical framework for this study is grounded in the SERVQUAL model, which has been widely applied in higher education to measure and understand students' perceptions of service quality. The model's strengths, limitations, and practical applications have been extensively explored in the literature, providing a solid foundation for the current study to assess customer perceptions of quality service delivery in the Department of Financial Aid at the Durban University of Technology.

LITERATURE REVIEW

In the context of higher education, the challenges of evaluating service quality are particularly relevant. Students' perceptions of service quality are formed over time, requiring a

comprehensive study and evaluation of various aspects of the educational institution (Oduaran, 2017). The intangibility of educational services and the difficulty in evaluating their quality compared to tangible products pose unique challenges (Borishade et al., 2021).

Customer expectations and perceptions play a crucial role in assessing service quality. Customer expectations are defined as the desires or needs of a purchaser, and the challenge lies in meeting or exceeding these expectations in reality (Brink & Berndt, 2005). As customers in higher education, students have specific expectations about the quality of the academic, admission, career, and financial services offered (Ruby, 1998).

The concept of students as customers in higher education has gained attention, emphasising the importance of treating students with dignity and respect, providing clear directions for issue resolution, and addressing their needs as primary customers (Guilbault, 2016). However, challenges arise in understanding and meeting the diverse expectations of students, who may come from different cultural and ethnic backgrounds (Dastoor, 2008).

The value of the quality service concept in higher education is crucial for the success and sustainability of educational institutions. The growing interest in service quality research in tertiary institutions reflects a recognition of its impact on students and their educational experiences (Abdullah, 2005). Quality service drives successful institutions, contributing to customer satisfaction, loyalty, and positive word-of-mouth marketing (Kasper et al., 2006).

Service quality models, such as the SERVQUAL model, have been developed to analyse gaps between service quality performance and customer expectations (Parasuraman et al., 1985). The SERVQUAL model, with its five dimensions, provides a systematic approach to measuring and improving service quality in higher education (Manuel, 2008). However, challenges may arise in applying the model universally to different higher education sectors, and adjustments may be needed based on specific contexts (Barros Neto, 2014).

The relationship between quality service and customer satisfaction is well-established, with the SERVQUAL model serving as a basis for understanding this relationship (Athanasopoulos & Iliako-Poulos, 2003). Satisfying customers through higher service quality contributes to customer loyalty, positive word-of-mouth marketing, and cost reduction for the institution.

The significance of customer feedback through surveys cannot be underestimated in the higher education context. Customer satisfaction surveys provide valuable insights into areas of improvement, measure the effectiveness of policies and procedures, and ensure the continuous enhancement of service quality (Nitin et al., 2023). However, challenges exist in obtaining accurate and representative feedback, including survey fatigue among customers.

In conclusion, defining the concepts of quality service delivery in higher education involves addressing the challenges of service intangibility, inseparability, variability, and perishability. Understanding students as customers and meeting their diverse expectations is essential for quality service. The value of the quality service concept in higher education is reflected in its impact on customer (student) satisfaction, loyalty, and the overall success of

educational institutions. Models like SERVQUAL offer a systematic approach to measuring service quality, but their universal application requires careful consideration of contextual factors. The relationship between quality service and customer satisfaction is well-established, emphasising the importance of continuous improvement. Customer feedback through surveys is a valuable tool for institutions committed to delivering high-quality services. Despite challenges, addressing these concepts may enhance service quality in higher education.

Objective of the Study

The objective of this research is to assess the quality-of-service delivery within a Department of Financial Aid at a university of technology, with a focus on the experiences and perceptions of differently-abled students. The study aims to explore the five dimensions of the SERVQUAL model, including tangibles, assurance and empathy, reliability, and responsiveness, to identify areas for improvement and enhance the overall service delivery for all students, particularly those with disabilities.

Research Questions

- How do differently-abled students perceive the location and accessibility of the Financial Aid Department at the Durban University of Technology in terms of tangibles?
- What are the experiences of differently-abled students regarding the assurance and empathy demonstrated by the staff at the Financial Aid Department?
- How do differently-abled students rate the reliability and responsiveness of the Financial Aid Department in terms of providing timely and accurate information?

RESEARCH METHODOLOGY

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

Target population

The target population for this qualitative research was differently-abled first-year students receiving financial aid from government through the South African National Student Financial Aid Scheme (NSFAS). That this group is new to the university context and, therefore, likely only to have vague perceptions of customer service quality within the Department of Financial Aid is acknowledged. In contrast, the second- and third-year students would have had some experience with the service provider, and their service expectations would have dropped. Thus,

it is best to gather the perspectives of the first-year students as they have no history with the Department of Financial Aid. In a research study, population validity is highly relevant. Welman et al. (2005) suggest maintaining extreme caution and attention to attain a descriptive sample to avoid prejudiced results. According to the records from the department, there are currently first semester, second semester and annual students registered at the institution.

Sampling Method

For this qualitative study on customer perceptions of quality service delivery in the Department of Financial Aid at the Durban University of Technology, a purposive sampling method was employed to select participants from the target population of first-year students receiving financial aid. Purposive sampling is a non-probability sampling technique that allows for the deliberate selection of participants based on specific criteria relevant to the research objectives (Akpa-Inyang & Chima 2021). In this case, the selection of first-year students is intentional, as their fresh perspective of customer service quality within the Department of Financial Aid is of particular interest in the study.

The rationale for selecting first-year students is based on the understanding that this group is new to the institution and likely to have a vague perception of customer service quality on the part of the Department of Financial Aid. Their newness ensures that their responses are not influenced by prior experiences with the Department of Financial Aid or biases, thus providing a more objective and unbiased perspective on service quality. Including second- and third-year students, who may have had prior experiences with the service provider, could potentially introduce biases and impact the validity of the findings. Therefore, focusing on first-year students aligns with the research objective of gaining fresh insights into customer perceptions of service quality.

To ensure population validity and obtain a representative sample, extreme caution and attention were maintained in the selection process, as recommended by Welman et al. (2005). With permission from the Durban University of Technology and the Department of Financial Aid, the records were accessed to further ascertain that the participants meet the criteria as differently-abled first-year students registered at the institution. This strategy enabled the research to capture diverse perspectives and experiences within the target population, enhancing the richness and depth of the qualitative data collected.

In summary, a purposive sampling method was employed to select six differently-abled students receiving financial aid in their first year of study as participants for the qualitative study. This approach aligns with the research objectives and ensures that the data collected accurately reflects the perspectives and experiences of the target population, thereby enhancing the validity and reliability of the study findings.

Data Collection

The data collection process for this study involved selecting six differently-abled students for a short interview focusing on the five dimensions of SERVQUAL: Tangibles, Assurance, Empathy, Reliability, and Responsiveness. An advertisement for volunteers was placed outside the

Financial Aid Department of the Durban University of Technology, inviting interested persons to contact the researcher for participation in the study. One-on-one interviews with the selected students to gather their perspectives on the quality of service delivery within the department were conducted.

To accommodate the needs of three student volunteers with hearing disabilities, a translator read and recorded their responses to the questionnaire. This approach ensured that all participants, regardless of their abilities, had the opportunity to share their experiences and contribute to the study. Using a translator enabled the voices of the students with hearing disabilities to be heard, providing valuable insights into their perceptions of service quality.

The interview guide was developed based on the service quality dimensions, such as Tangibility, Reliability, Responsiveness, Assurance, Empathy, and Access, as identified in the SERVQUAL model. The questions were designed to elicit participants' perceptions of these service quality dimensions within the Department of Financial Aid, focusing on their experiences and expectations. In addition, the interview guide incorporated open-ended questions to allow participants to express their views freely and provide detailed insights into their interactions with the service provider.

Participants were assured of the confidentiality of their interview data, and informed consent was obtained before the interviews. Active listening and probing techniques were employed to encourage participants to share their experiences and perspectives openly, ensuring that the data collected are comprehensive and reflect the participants' views. Considering the ongoing COVID-19 pandemic, masks and hand sanitisers were provided to all participants interviewed. The interviews were conducted in a safe and controlled environment, with the Disability Unit being used as a suitable location while maintaining safe social distancing practices. Due to the unavailability of library resource rooms, the Disability Unit provided a conducive and accessible interview space.

The inclusive and accommodating approach to data collection ensured that the voices of differently-abled students were heard and valued in the study. Using translators and providing necessary safety measures demonstrated a commitment to creating a supportive and accessible environment for all participants.

Data saturation is achieved when interviewing additional participants yields repeated information and provides no new ideas or data for coding (Richards & Morse, 2007). The transcribed interviews yielded a rich quantity of repeated data and themes denoting saturation, as Fusch and Ness (2015) and Saunders et al. (2018) described.

Data Analysis

The data collected from the one-on-one interviews with first-year students using financial aid was analysed using thematic content analysis. Thematic content analysis is a qualitative research method that involves identifying, analysing, and reporting patterns or themes within the data, providing a comprehensive understanding of participants' experiences and perspectives (Vaismoradi et al., 2013).

The analysis process began with transcribing the interview data, ensuring that the rich and detailed responses from the participants were accurately captured. The transcripts were then systematically reviewed and coded to identify recurring themes, patterns, and meaningful units within the data. This initial coding process involved segmenting the data into meaningful units and assigning descriptive codes to capture the essence of a participant's responses.

Following the initial coding, the coded data were organised and grouped into broader themes and sub-themes, reflecting the key dimensions of service quality, such as Tangibility, Reliability, Responsiveness, Assurance, Empathy, and Access, as outlined in the SERVQUAL model. The themes were developed iteratively, allowing for the refinement and consolidation of related codes into coherent and meaningful themes that encapsulated participants' perceptions of service quality within the Department of Financial Aid.

A reflexive and iterative approach was maintained throughout the analysis process, and the data were critically examined to ensure that the identified themes accurately represented participants' experiences and perspectives. Discrepancies or uncertainties in the coding and theme development were revisited and resolved through careful consideration and discussion.

The final stage of the analysis involved the interpretation and presentation of the identified themes, providing a rich and nuanced portrayal of participants' perceptions of service quality within the Department of Financial Aid. The findings are presented comprehensively and coherently and supported by illustrative quotes and excerpts from the interview data to substantiate the identified themes.

In summary, the thematic content analysis enabled systematic identification, analysis, and interpretation of the patterns and themes within the interview data, thus providing a comprehensive understanding of participants' perceptions of service quality within the Department of Financial Aid at the Durban University of Technology.

RESULTS

Analysis of Semi-Structured Interview Schedule Data

The research interview schedule was designed without demographic information to ensure the confidentiality of the differently-abled students. The instrument consisted of five open-ended questions covering the five dimensions of the SERVQUAL/Rater model. Fitzsimmons and Fitzsimmons (2014) looked at the tangibility of services, namely the physical environmental conditions, organisational materials and equipment used to communicate during quality service delivery. Similarly, Davis (2003) suggests that the quality of service has a monumental impact on higher education service providers.

Theme One: Location and Accessibility of the Financial Aid Department (Tangibles)

For the first theme (Tangibles), the location and accessibility of the Financial Aid Department were used to address this theme. Thus, participants were asked what they think of the Department of Financial Aid's location at the university and how accessible the office is. In response to the above question, five of the six customers (students) felt that the building was

hidden and that they experienced great difficulty in accessing it. One student stated, "Since I use a wheelchair, it is a real struggle, and because of this, I have to depend on another student for assistance as I have to go around the building to get to the access point." Another student stated, "The financial aid office that is on another campus other than mine is a little easier to access. However, none of the provided modes of transport is wheelchair-friendly, making it a challenge to get to the location."

These responses point to a relevant challenge that will affect the student's ability to use the resources available at the Financial Aid offices effectively. Howell and Lazarus (2003) also noted that a central requirement of respect for diversity includes physical barriers that limit students with physical disabilities, making this a significant challenge.

Theme Two: Assurance and Empathy

This theme measured the characteristics of the staff employed at the Financial Aid Department. Participants were asked if the staff at the Financial Aid Department were approachable. In response to this question, five out of the six students (customers) felt that the staff were not easy to approach. One participant further stated, "For me to get assistance, I have to approach the Disability Unit for their intervention to resolve my financial issues." Another participant with a hearing impairment requested the translator to mention on record that "Staff are not helpful in most cases, and communication emails are sent late, and this will lead to students missing out on opportunities or not receiving their allowance on time." A third participant stated, "The financial aid department staff are not helpful; they often forget to include lists for differently-abled students to receive allowances."

Thus, the interviews revealed that the Financial Aid Department staff are not helpful to differently-abled students. They do not demonstrate the characteristics of assurance and empathy. According to Allman (2013), belonging is an essential need for students, and Hoyt and Brown (2002) further state that student choice is an increasingly critical component in the student marketplace.

Theme Three: Reliability and Responsiveness

This theme explored the potential systemic improvements needed in the Financial Aid Department. Participants were asked how the notice and information systems could be improved. For this question, all participants in the interview suggested that the service provider should use more modern and technological ways to inform students of notifications. One student (customer) stated:

There are many modern and inclusive ways of communicating with students instead of sticking to only one approach. For instance, WhatsApp groups can be created since most of the classes are virtual due to the COVID-19 pandemic. Hence, it should not be mandatory to go to campus to receive information and feedback.

Three students (customers) suggested that emails be sent to them using their Durban University of Technology email addresses instead of short message services via mobiles (due to SIM card numbers often getting lost). To quote one of the participants:

I will prefer to receive emails through my student email account; also, instead of a short message to my cell phone only, as I might lose my SIM, but if the message was also sent to my email, I can also access it.

The participants added that there is much needed improvement concerning the current card system service that has been in operation. According to Hoyt and Brown (2003), websites were valuable sources of information as a marketing strategy. The (partially) visually impaired students requested that the notices and communication information be displayed in larger, bold fonts.

Improved service delivery

This last part of the qualitative analysis presents recommendations on how the Financial Aid Department can improve service delivery. Participants were asked what they think needs to be done for service delivery to improve at the Financial Aid Department. This approach is consistent with Zeithaml et al.'s (1990) recommendations, which proposed measuring service quality and finding inconsistencies between customers' expectations and desired perceptions of performed service quality. The first interviewed student (customer) stated, "I will suggest that a well-trained staff member be allocated specifically for the differently-abled students. This will make sure that they are accommodated and taken care of properly. The second participant stated, "I will request, if possible, the turnaround response period for application feedback be introduced so that students can acknowledge where they stand with regard to their financial aid." Participant 3 requested their books and food allowances to be dispatched once rather than the funds being erratically dispatched like they are currently.

Other participants suggested that because they study in virtual groups and online classes due to the impact of COVID-19, MS Team groups should display notifications and essential information. The participants added that receiving assistance devices needs to be resolved and not given after students have written their tests, which is unhelpful. In addition, staff who are working remotely must reply to student enquiries during working hours.

Participant 1 stated, "I will request, if possible, [that] front office staff can pressurise high authorities that are responsible for funding to communicate timeously." According to her knowledge, many students still do not have updates regarding their funding information.

Participant 2 stated, "I believed someone would be there to speak directly to the students and handle all enquiries raised by differently-abled students." Participants 3 and 6 stated, "We expected the Department of Financial Aid to improve in terms of its quality of service, especially in terms of the service quality they deliver to us as students." They also suggested extra helpers during registration and first approvals, stating that it becomes frustrating and leads to student protests, creating a challenge for both the consumer and the service provider.

Participant 4 stated:

I perceived no issues with receiving assistive devices for differently-abled students because it is meant to help us cope when we attend classes on or off campus. However, the device was approved late, after I had already written my exams.

This oversight created a challenge and the possibility of failing and losing funding due to not having the necessary device earlier. Participant 5 stated, "I expected staff that are working remotely to communicate better with us students."

The theme of "Improved Service Delivery" is central to the recommendations provided by participants regarding the Financial Aid Department. Drawing on Zeithaml et al.'s framework, participants highlight various areas where service quality can be enhanced to better meet the needs and expectations of students. Suggestions include allocating well-trained staff specifically for differently-abled students, implementing a turnaround response period for application feedback, and streamlining the dispatch of allowances like books and food. Participants also emphasize the importance of effective communication, particularly in the context of virtual learning environments due to COVID-19, where they advocate for clearer notifications and timely provision of assistance devices. Furthermore, participants stress the need for improved coordination between front office staff and higher authorities responsible for funding updates, as well as direct support for differently-abled students' inquiries. The overarching goal is to address existing challenges, such as delays in receiving assistive devices and insufficient communication from remote staff, in order to enhance the overall quality of service delivery and better support students' academic endeavors.

DISCUSSION

The qualitative study conducted in this research aimed to gather empirical evidence from differently-abled students to understand their experiences with the Financial Aid Department at the Durban University of Technology. The study employed a semi-structured interview schedule with open-ended questions covering the five dimensions of the SERVQUAL/Rater model. The data analysis revealed several themes related to the location and accessibility of the Financial Aid Department and the staff's assurance, empathy, reliability, and responsiveness. Participants also made recommendations for improved service delivery.

The first theme, Tangibles, focused on the location and accessibility of the Financial Aid Department. The findings indicated that the physical environment and accessibility of the Department posed significant challenges for differently-abled students. The participants expressed difficulties in accessing the building, particularly for those using wheelchairs, and highlighted the lack of wheelchair-friendly transportation options. This finding aligns with previous research by Howell and Lazarus (2003), which emphasised the importance of addressing physical barriers that limit students with disabilities.

The second theme, assurance and empathy, examined the approachability of the staff at the financial aid department. Most participants felt that the staff was not easily approachable, and some even required intervention from the Disability Unit to resolve their financial issues. In

addition, communication challenges were reported by a student with a hearing impairment, indicating a lack of empathy and support from the staff. This finding resonates with Allman's (2013) work, which emphasises the significance of belonging and student choice in the service provision.

The third theme, reliability and responsiveness, delved into the potential systemic improvements required at the Financial Aid Department. Participants highlighted the need for modern and technological communication methods, such as WhatsApp groups and emails using university addresses, to ensure timely and accessible information dissemination. Furthermore, visually impaired students emphasised the importance of displaying notices and communication information in larger, bolder fonts. These recommendations align with the research of Hoyt and Brown (2003), emphasising the value of websites as a marketing strategy and the need for improved communication channels.

The final part of the qualitative analysis presented recommendations for improved service delivery at the Financial Aid Department. Participants suggested allocating well-trained staff specifically for differently-abled students, reducing waiting periods, and improving the dispatch of allowance services. In addition, the need for improved communication and support for virtual learning environments, timely provision of assistive devices, and responsive remote staff were highlighted. These recommendations are consistent with Zeithaml et al.'s (1990) proposal to measure service quality and address inconsistencies between customer expectations and perceived service quality.

Finally, the qualitative findings from the study shed light on the challenges faced by differently-abled students in accessing and receiving support from the Financial Aid Department. The themes of Tangibles, Assurance and Empathy, Reliability and Responsiveness, and recommendations for improved service delivery provide valuable insights for enhancing the quality of services provided to differently-abled students. The study underscores the importance of addressing physical, communication, and systemic barriers to ensure equitable access and support for all students, regardless of their abilities.

The qualitative research conducted in this study has also provided valuable insights into the perceptions of differently-abled students regarding the quality of service delivery within the Department of Financial Aid at the Durban University of Technology. The study focused on the five dimensions of the SERVQUAL/Rater model, including Tangibles, Assurance and Empathy, Reliability, and Responsiveness, to comprehensively assess students' experiences and perspectives.

The findings from the qualitative data analysis revealed significant challenges faced by differently-abled students in accessing the Financial Aid Department, particularly in terms of physical barriers and inadequate accessibility. The participants expressed difficulties navigating the physical environment, emphasising the need for improved accessibility and accommodation for differently-abled students. In addition, the study highlighted the lack of empathy and

support from the staff and the need for improved communication channels and information systems to enhance the overall service delivery.

The study's findings are consistent with existing literature on service quality and delivery and the impact of physical barriers on differently-abled individuals' access to services (Adjei et al., 2019; Mshelia & Analo, 2020; Walsh & Gordon, 2010). The participants' experiences and perspectives underscore the importance of creating a supportive and inclusive environment for all students, as emphasised by previous research on the significance of belonging and empathy for students (Obicci, 2019; Zeithaml et al., 2002).

The qualitative data also provided valuable recommendations for improving service delivery within the Financial Aid Department, including allocating well-trained staff members for differently-abled students, reducing waiting periods for application feedback, and enhancing communication and information systems. These recommendations align with the existing literature on the factors influencing service delivery and the importance of addressing the needs and expectations of service users (Curry et al., 2009; Khatiwada, 2020; McKevitt et al., 2004).

In conclusion, this qualitative research has shed light on the challenges and opportunities for improving service delivery within the Department of Financial Aid at the Durban University of Technology. The findings provide valuable insights for enhancing the accessibility, empathy, and responsiveness of financial aid services at a university, ultimately contributing to a more inclusive and supportive environment for all students. The study's recommendations offer a pathway for addressing the identified challenges and improving the overall quality of service delivery within the Department, aligning with the broader literature on service quality and delivery in various contexts (Entwistle et al., 2012; Hartanti et al., 2022; Restall et al., 2017).

This qualitative research has contributed to a deeper understanding of the experiences and perspectives of differently-abled students, highlighting the importance of creating an inclusive and supportive environment within the Financial Aid Department. The study's findings and recommendations provide a foundation for further research and initiatives to enhance service delivery and accessibility for all students, ultimately contributing to a more equitable and inclusive higher education environment.

CONCLUSION

This research shed light on critical aspects of service provision for differently-abled students within the Financial Aid Department of a South African university of technology, namely, the Durban University of Technology. The study underscores the challenges associated with the physical accessibility of facilities, staff approachability, and the need for more efficient communication systems. By aligning these findings with existing literature, it becomes evident that addressing these challenges is essential for fostering an inclusive and supportive environment for differently-abled students.

The recommendations put forth by the participants, such as dedicated staff for differently-abled students, improved communication channels, and expedited processing times,

provide actionable insights for enhancing service quality. These proposed interventions, aligned with the SERVQUAL/Rater model, aim to bridge the gap between student expectations and the actual service experience.

Ultimately, the outcomes of this research may contribute to the ongoing dialogue on inclusivity in higher education institutions, emphasising the necessity for tailored services to accommodate the diverse needs of differently-abled students. As universities evolve, proactive measures must be taken to ensure that Financial Aid Departments, as integral support structures, effectively serve the entire student population, irrespective of physical abilities. The study's implications extend beyond the specific university context, offering valuable lessons for institutions aiming to create genuinely inclusive educational environments.

Limitations of the study

One limitation of the study was the restriction to differently-abled students in their first year at the Durban University of Technology in South Africa. This sample limited the findings' generalisability to a broader population of differently-abled students in different educational settings. In addition, the impact of the COVID-19 pandemic constrained the research to participants available on campus, potentially excluding those who were studying remotely or unable to access campus facilities during the pandemic.

Due to the vulnerable nature of the participant group, data on participants' characteristics were not collected to avoid potential feelings of discrimination or discomfort among the participants. This lack of demographic information may have limited the depth of understanding of the participants' backgrounds and experiences.

Despite these limitations, the absence of particular characteristics and the specific focus on a selected group of students did not detract from the study's primary aim and objective of assessing the quality of service delivery within the Financial Aid Department for differently-abled students at the Durban University of Technology.

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