THE INSTITUTE OF CHARTERED ACCOUNTANTS GHANA (ICAG)

A CUSTOMER SERVICE ENQUIRY INTO THE ACTIVITIES OF THE INSTITUTE OF CHARTERED ACCOUNTANTS GHANA (ICAG)

Dr. Godfred Matthew Yaw Owusu

Principal Investigator (PI)

Theodora Aryee

Dorothea Sakyiwa Otoo

Co-investigators

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ABSTRACT

This study examines the concept of customer satisfaction within the context of Higher Institutions of Learning (HIL) with a focus on the Institute of Chartered Accountants, Ghana (ICAG). The study initially explores the perspective of management of ICAG on the concept of students' satisfaction, their views on dominant predictors of satisfaction and further examines the key initiatives to improve students' satisfaction over time. Subsequently, we assessed the level of students' satisfaction with the Institute, the predictors of students' satisfaction and the effect of students' satisfaction on loyalty. Adopting a mixed method approach, key personnel of the Institute were first engaged through face-to-face interviews to appreciate their perspective on the subject matter while the views of students were solicited via a survey using a structured questionnaire. Data from the interviews was analysed using thematic analysis while the Partial Least Squares-Structural Equation Modelling technique was employed to analyze the survey data. A total of 257 valid responses from students were included in our analysis. We observed from our interactions with management that significant effort has been made to position the Institute as student-centred organization backed by policy reforms to enhance students learning experience over time. Analysis of students' views indicate high level of satisfaction with the service quality of the Institute and we find from our structural model results that staff knowledge, the provision of useful learning materials as well as support systems and facilities by the Institute to enhance students learning experience are key predictors of students' satisfaction. Our findings also indicate satisfaction is positively related to loyalty, an indication that higher level of satisfaction among students promotes strong sense of attachment to the Institute.

1.0 INTRODUCTION

Today's business environment has been described by many industry players as complex, dynamic and one characterized by very intense competition across all sectors. The intensity of the competitive pressure faced by business organizations especially those in the service industry in contemporary times has compelled most businesses to continuously explore ways of gaining competitive advantage over others to survive. Potluri & Zeleke (2009) however, argue that an organization's survival in a highly competitive environment depends substantially on its ability to attract and retain customers. While the ability to attract and retain customers remain key to the growth and survival of organizations, several studies have shown that customers would only be attracted and remain loyal with an entity when satisfied with the product or service it offers (Khan, Ahmed, & Nawaz, 2011; Potluri & Zeleke, 2009).

Consequently, many organizations continue to invest a great deal of time and resources into customer satisfaction as a means of maintaining long lasting repeated business relationship (Jaiswal, 2008). Generally, satisfaction has been conceptualized to mean a state where the outcome of a service fulfils a person's expectation (Arif & Ilyas, 2013). Satisfaction is, therefore, obtained when services rendered fits the expectations held by clients. While the relevance of customer satisfaction to service organizations is well acknowledged in the literature, satisfaction as a concept has become very topical in educational institutions in recent times for varied reasons. Educational institutions like other service organizations have become an international market for educational services as a result of globalization resulting in intense competition in the sector (Hanssen & Solvoll, 2015; Hemsley-Brown & Oplatka, 2006).

The increase in competition coupled with the quest to remain relevant in business has necessitated the adoption of various strategies by educational institutions particularly Higher Institutions of Learning (HIL) in their bid to attract and maintain students (Butt & Rehman, 2010; Hanssen & Solvoll, 2015). For most HIL, education is now recognized as a service

business and hence, meeting the expectations of their clients, the students, has become one of the topmost priorities (DeShields et al., 2005). Accordingly, these institutions especially universities, have continuously been exploring, developing and implementing policies aimed at satisfying students (DeShields et al., 2005; Gruber et al, 2010; Hanssen & Solvoll, 2015). Significant research attention has, therefore, been devoted to the concept of student satisfaction and service quality in HIL in recent decades.

Notwithstanding the fact studies into student satisfaction and service quality at HIL have been on the ascendency, most of the existing studies (El Alfy & Abukari 2019; Gruber et al, 2010; Khan, Ahmed, & Nawaz, 2011; Osman & Saputra , 2019; Potluri & Zeleke, 2009; Sutherland, Warwick & Anderson, 2019), have focused primarily on university students, with less attention on students pursuing professional qualifications such as professional accountancy training, law, marketing, engineering and some health care professions. Moreover, studies into student satisfaction and service quality at HIL have been restrictive and particularly skewed towards developed economies with less attention on developing countries particularly Sub-Saharan Africa. While not discounting the relevance of existing empirical works from the developed world, the evidence provided by some studies (Mattah, Kwarteng & Mensah, 2018; Nicholson, 2011) demonstrates that the concept of satisfaction is context dependent and hence, the need for studies in other contexts cannot be overemphasized.

The current study attempts to provide some perspective on the aforementioned gaps by examining the concept of satisfaction from the perspective of students pursuing a professional accountancy qualification with the Institute of Chartered Accountants Ghana (ICAG). We focus on the accountancy profession because unlike the other professions, different professional accountancy bodies exist in most jurisdictions making it one of the few professions in the world where individuals have alternatives in terms of which professional accountancy body to be affiliated with. Customer satisfaction is therefore an important issue to the growth

and survival of professional accountancy bodies due to the competitive nature of their operating environment. We argue that to remain competitive, professional accountancy bodies ought to view their students as customers and strive to provide services that meet and even exceed their expectations to boost their membership. Our objectives are in two folds:

First, we explore from the perspective of personnel of the ICAG, their understanding of student satisfaction as a concept, the factors that drive it, management's philosophy with regards to how students' satisfaction should be perceived and assess key initiatives undertaken over the years to meet the expectations of students. Second, we explore via a self-administered survey the view of students on the quality of service offered by the ICAG, their level of satisfaction with the services, the drivers of satisfaction and ascertain by means of a structural model analysis the relationship between students' satisfaction and loyalty to the Institute.

The evidence provided in this study is relevant to the customer satisfaction discourse in general and students satisfaction literature in particular in several ways. First, unlike most satisfaction studies of HIL that focused on University students, this study is the first to examine the concept from the perspective of students of a major professional accountancy body. Second, our findings provide some perspectives on the customer satisfaction discourse from the African context where empirical evidence on the subject matter is lacking most.

The rest of the paper is structured as follows. The next section begins with some brief background description on ICAG followed by a review existing literature on customer satisfaction, service quality and other variables of interest for the study. The paper continues to spell out how the objectives of the study would be achieved and the methods employed in the methodology section. The subsequent section presents and discusses the findings of the research. The paper ends with some conclusions drawn from the study findings, the implications thereof and makes some recommendations.

1.1 Brief Background of The Institute of Chartered Accountants (Ghana)

The Institute of Chartered Accountants, Ghana (ICAG) was incorporated and received a presidential assent on 19th April, 1963 as an instructional pillar for the training of professional accountants in Ghana. Among a host of other objectives, it was established to produce professional accountants of the highest quality, ready to provide cutting edge services to their clients at all times and upholding the ethical values of the accountancy profession in Ghana (ICAG, 2020). At its formative stage, the ICAG worked in conjunction with the English Institute of Chartered Accountants until it gained autonomy in the year 1978. Historically, the Institute conducted its first batch of local professional examinations in May 1963 for 7 candidates with two of them passing. To date, it remains the local accountancy body responsible for regulating the accounting profession, conducting qualifying examination for professional accountants and issuing licenses to accounting firms for public practice.

The Institute also serves as a regulatory body responsible for overseeing the activities of licensed accounting firms operating in Ghana. This it does by ensuring strict compliance with the required accounting standards by firms and the observance of professional code of conducts by its members (ICAG, 2020). In terms of its governance structure, ICAG operates with an eleven-member council as its highest decision-making body with four of the council members appointed by government. Operationally, the day-to-day activities of the Institute is manned by a management team headed by a chief executive officer, five directors (responsible for member services, technical research, students' services, finance and administration, and college of accountancy), two senior managers and nine-line managers. As part of a wider strategy to better serve its students given the importance the Institute attaches to students related issues, the Students' Service Directorate was established to address students' concerns and maintain good working relationship with the Institute.

1.2 Establishment of the Students' Service Directorate (SSD)

The SSD, one of the important wings of ICAG was established to spearhead the "student as client agenda" of the Institute. The SSD is responsible for responding to enquiries and processing applications for current and prospective students. The directorate also engages employers on behalf of its members. Per the structure of the Institute, the SSD is headed by a Director and supported by a manager and other operational staff and in terms of its mandate it is responsible for:

- Marketing and outreach to seek prospective students

- In charge of student affairs, registration, Exemptions and issues relating to students-

- Advisory role for both current and prospective students

- Issue letters of attestation to students

- MOUs with Universities for exemptions- Reveals effort to make studentship easier through partnerships

- Helping students to "fulfil" their dreams through PILATE Program-

  ❖ Under Partners in Learning (PIL), the SSD helps train the Trainers, monitor background of lecturers, assess places of tuition and periodic visits to tuition centers to interact with students.

  ❖ Avoiding previous issues of, nonexistence of Good tuition, books/materials and Teachers, resulting in Low pass rates

  ❖ Making student experience smoother, even with transition to membership

- Providing library services to students

- In charge of award schemes for students

Since its establishment, the SSD has been instrumental in improving students experience by playing a liaison role between the students and the Institute.

2.0 LITERATURE REVIEW

2.1 The Concept of Customer Satisfaction

Customer satisfaction as a concept has been described to be the heart of all marketing activities and its relevance to business success is well acknowledged in the literature (Dilham, Sofiyah & Muda, 2018; Jaiswal, 2008). Indeed, most businesses having recognized the importance of this concept continue to invest hugely annually to ensure the attainment of some level of satisfaction for its customers. Striving to deliver top-notch services to facilitate customer satisfaction is now a strategic necessity for any firm bent on surviving in the competitive business environment (Reichheld & Sasser, 1990; Jaiswal, 2008).

According to Oliver (1997) customer satisfaction refers to a customer's "fulfilment response, the degree to which the level of fulfilment is pleasant or unpleasant (p.28)". Zeithaml and Bitner (2000) also describe satisfaction as a customer's assessment of a product or service with regard to how much of their expectations and needs are met. To McDougall and Levesque (2000), satisfaction is basically a customer's reaction, be it affective or cognitive, to an isolated or prolonged set of service experiences. While satisfaction has been conceptualized in diverse ways by researchers, a common theme that runs through most existing definitions is the fact that it has to do with customers' reactions to the consumption of a product or service by an organization. Such reactions may either be favourable or unfavourable usually by reference to a predefined expectation of the customer.

It has been argued that the extent of customers' satisfaction has important implications on businesses. Deshields, Kara & Kaynak (2005) for instance, point out that the finances of an organization can significantly be affected by changes in customers' level of satisfaction. The argument is that the revenue generation capacity of an organization can directly be linked with the customer-organization relationship. Therefore, any alterations in customers' level of satisfaction could significantly affect the finances of the organization.

The issue of satisfaction is even more critical for organizations that offer 'pure' service such as Higher Educational Institutions (HEIs) given that their services require a great deal of interpersonal contact (Ahmad, 2005; Oldfield & Baron, 2000). While Hennig-Thurau et al. (2001) argue that the services provided by HEIs may have some distinct features from other service providers, it is without doubt that like all other service providers, HEIs must work at satisfying the needs of their students in order to survive (Marzo-Navarro, Iglesias & Torres, 2005). The satisfaction of students as highlighted by several studies has become one of the topmost priorities for most educational institutions in their bid to attract and maintain students (Butt & Rehman, 2010; DeShields et al., 2005; Hanssen & Solvoll, 2015).

2.2 Student Satisfaction

Student satisfaction may be considered as a short-term attitude that arises from a student's assessment of their educational service experience (Elliot & Healy, 2001). Alternatively, it may be explained as how favourable a student's assessment of various educational experiences and outcomes (Elliot & Shin, 2002). As a concept, student satisfaction has been described to be complex and multi-dimensional (Marzo-Navarro et al., 2005; Richardson, 2005; Hanssen & Solvoll, 2015) and ought to be properly measured and understood by educational institutions (Alves & Raposo, 2009). This is necessary as it affords such institutions the opportunity to clearly view their current standing with students, make comparisons with other educational institutions to improve and build a distinct identity to remain relevant in the market (Butt & Rehman, 2010; Yusoff, McLeay & Woodruffe-Burton, 2014).

Within the context of higher education, Muhammad, Rizwan and Ali (2010) assert that a higher level of satisfaction translates to an enhanced ability of students to study their course material, develop skills and their mental faculties. From the perspective of the educational institution, several studies (Elliot & Shin, 2002; Rowley, 2003; Tapp, Hicks & Stone, 2004; Khosravi, Poushaneh, Roozegar & Sohrabifard, 2013) have provided evidence that demonstrates that a

focus on student satisfaction equips educational institutions to make institutional reforms that centre on student needs, develop systems purposely for continuous monitoring of how well student needs are met as well as attain and sustain competitive advantage. Moreover, once students are satisfied, the institution stand a greater chance of securing long-term relationships. Developing such relationships according to Alves & Raposo (2007) can earn institutions perks such as positive word-of-mouth (WOM) to potential, present and future students, and possible collaborations with organizations with alumni, contributing to sponsorships and job placements for interns and recent graduates.

On the other hand, students' dissatisfaction could present some ominous outcomes to both the institution and students, including student transfers and quitting, unsuccessful students and negative WOM and complaints which may be detrimental to future applications (Walther, 2000; Deshields et al., 2005; Alves & Raposo, 2007; Gruber, Fuß, Voss & Glaeser-Zikuda, 2010). It is worth noting that the effects of negative WOM is now more destructive than ever due to the high penetration and ubiquity of the internet and social media. This in part explains why Appleton-Knapp & Krentler (2006) recommend that besides attaining learning outcomes, educational institutions should prioritise student satisfaction through the implementation of customer-oriented policies. The next section discusses some dominant factors that have been associated with students' satisfaction in the literature.

2.3 Drivers of Student Satisfaction

Prior studies have identified a plethora of factors that influence students satisfaction (Smith, 2004; Wiers-Jenssen et al., 2002; Duque & Weeks, 2010). Factors such as the institution's reputation (Chandra, Hafni, Chandra, Purwati & Chandri, 2019; Hanssen & Solvoll, 2015); student life, composed of campus climate, student centredness, institutional effectiveness (Elliott & Healy, 2001); campus facilities (Nguyen & LeBlanc, 2001) have all been found to be associated with student satisfaction.

Notwithstanding the fact that different factors have been identified by prior studies to be significantly associated with students' satisfaction, most studies generally concur that service quality plays an important role in the satisfaction of students (Guolla, 1999; Farrell, Souchon & Durden, 2001; Wilkins, Balakrishnan & Huisman, 2012; Wilkins & Balakrishnan, 2013). As Gruber et al. (2010) rightly put it, student satisfaction is a reflection of perceived service quality disparities between educational institutions.

Zeithaml & Bitner (2003) conceptualize service quality as a concentrated assessment that represents the customer's appreciation of specific aspects of a service. According to the authors, the appreciation of 'aspects' of the service is informed by factors such as price, quality of the service and other personal and situational factors. Parasuraman, Zeithaml and Berry (1985) however, provides a more comprehensive list to include: competence, reliability, knowledge, courtesy, responsiveness, credibility, communication, tangibles, access and security as the determinants of service quality. With time, these drivers were later reduced to reliability, tangibles, assurance, responsiveness and empathy to represent the seminal model: SERVQUAL (Parasuraman, Berry & Zeithaml, 1991). The SERVQUAL has been the foundation for several models for measuring service quality including SERVPERF (Cronin & Taylor, 1994), HedPERF for HEIs (Abdullah, 2005), EduQUAL for technical schools (Senthilkumar & Arulraj, 2011) among others.

2.3.1 Service Quality

Service quality is regarded as the effect of an evaluation process, where customers weigh their actual service experiences against their prior expectations of the service (Gronroos, 1984; Parasuraman, Zeithaml & Berry, 1988, 1991). It is considered to be a customer's perception of the all-inclusive excellence of a service (Zeithaml, 1988; Gummesson, 1991, 1992). Assessing the quality of a service according to Rust & Oliver (1994) revolves around three important dimensions of the service encounter, namely, service environment (physical environment),

process quality and technical quality. From the perspective of customers however, service quality perceptions involve the evaluation of multiple factors of relevance that may differ from one customer group to the other (Zeithaml et al., 2009).

Similar to other service forms, the educational sector has accepted the attainment and sustenance of service quality as a necessity for survival (Teeroovengadum, Kamalanabhan & Seebaluck, 2016). However, scholars note that service quality in the educational sector, particularly higher education, varies from other services, in that, a one-time interaction in the educational sector may prove inadequate to properly evaluate the entire service (Latif, Latif, Sahibzada & Ulah, 2019). Additionally, service quality in the educational sector differs greatly from the manufacturing sector where the market offerings are tangible (Latif et al., 2019). Khodayari and Khodayari (2011) thus, assert that since there is no involvement of a real product in an educational service, the consistent creation and delivery of unique service experiences procures competitive differentiation.

O'Neill and Palmer (2004) define service quality in the educational sector as the disparities between students' expectations of the service and how they perceive the service they actually experience. An essential feature of the conceptualization of service quality within the educational sector is the fact that it is marked by what Yeo (2008) term as the supremacy in providing unique learning experiences. These unique experiences can be created through the adoption of a customer-centric approach to service delivery (Latif et al., 2019). Extant literature reveals that just like in other services, students consider the reliability, assurance, tangibility, empathy and responsiveness in their assessment of service quality (Kuo & Ye, 2009; Kant & Jaiswal, 2017). Additionally, Teerooverigadum et al. (2016) also propose factors such as support facilities, administrative quality, core educational quality, physical quality and transformative quality to be important predictors of service quality. Lagrosen, Seyyed-Hashemi & Leitner (2004) also suggest forward courses offered, teaching practices, computer facilities,

corporate collaboration, information and responsibilities, collaboration and comparisons, campus facilities, library resources, external evaluations, post-study factors and internal evaluations as considerations of service quality in HEIs. As posited by Nikel and Lowe (2010), the process of service quality evaluation is continuous and evolves over time, presenting institutions with opportunities for continual refinement of services to the same group of customers, propelling satisfaction. While the provision of quality service is expected to result in a favourable students' assessment of their educational experiences and outcomes, it has been argued that the creation of a favourable image of an institution in the mind of the student will also affect the extent of attachment to the institution (Alves & Raposo, 2010). Thus, students' satisfaction may have important implications on their loyalty to an educational institution.

2.4 Student Satisfaction and Loyalty

Extant studies have established a connection between service quality, student satisfaction and loyalty (Helgesen & Nesset, 2007; Duarte, Raposo & Alves, 2012). Kim, Lee & Yoo (2006) mention that in whatever way satisfaction is measured, it results in loyalty and positive world of mouth (WOM). Xu and Du (2018) also identify satisfaction as one of the most critical determinants of customer loyalty. Per the assertions of Woodall, Hiller & Resnick (2014), there are many conceptualizations of loyalty. The more seminal typology as proposed by Dick & Basu (1994) breaks the construct into attitude and behaviour. According to the authors, the attitude gives the motivation, whereas the behaviour manifests either positively as retention and/or inclination to recommend (positive WOM) or negatively as a tendency to complain and/or defect. Thus, in the educational setting, student loyalty may evince as spreading positive WOM, enhance participation in the educational process, continuance of study program with institution and return to pursue further studies (Helgesen & Nesset, 2007; Brown & Mazzarol, 2009; Finney & Finney, 2010).

<center>**3.0 METHODOLOGY**</center>

3.1 Research method, Data and Data Collection

We adopted a mixed method of research in achieving the objectives of this study. The mixed method according Leech & Onwuegbuzie (2009) is the most appropriate if the research involves the collection, analysis and interpretation of both quantitative and qualitative data in a single study. The first part of the study which explores among others the understanding of key personnel of ICAG *on the concept of student satisfaction and the factors that drive it* employed the qualitative strategy. The qualitative method was deemed appropriate as it affords the researchers the opportunity to understand the events, actions, processes and attempt to make sense of, or interpret, issues on service quality and student satisfaction from the perspective of the human actors within the context of ICAG.

Data for the qualitative analysis was gathered using face- to- face semi structured interviews. This medium do not only help in having an in depth knowledge into the how, why, and the various implications behind the behaviour of individuals in a social settings but also afford the researcher the opportunity to ask follow-up questions to clarify responses that were obtained from interviewees (Myers, 2013). The interviews were audio recorded with the permission of respondents, and transcribed. The interviewees were the management team of the Students Service Directorate of ICAG, consisting of the Director and Manager, with interviewing time being 1 hour, 7 minutes and 33 minutes, respectively. The two officials were key in understanding the issues relating to student affairs, as they were in charge of the day-to-day handling of students affairs for the institute. The Director was first interviewed to give that institutional understanding, and then the Manager to corroborate or otherwise the institutional perspective as well.

Data for the second part of this study which explores the view students on the quality of service offered by ICAG, their level of satisfaction and loyalty was gathered by means of self-

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administered questionnaire. The questionnaire was developed by adapting the student satisfaction scale by Yusoff et al. (2015) and the loyalty scale by Sapri, Kaka & Finch (2009). The specific questions used to measure the various dimensions of satisfaction and that of loyalty are shown in Table 2. For each of these questions, respondents were made to rate their level of agreement (for satisfaction construct) and how probable they will engage in specific acts (for loyalty construct) on a scale of one to seven. The completed questionnaire was administered to students of the ICAG college and other approved tuition providers for the ICAG professional examinations electronically using google forms by sharing the link with the various means of communicating with registered students at the Institute.

3.2 Data analysis technique

Data from the interviews was analyzed by developing themes, bearing in mind repetitive patterns, subjects/issues, perspectives, emotions and concepts as suggested by Veal (2011). These themes were drawn using both the bottom-up and top-bottom approaches (Myers, 2013). Thus, while some of the themes emerged from our detailed analysis of the data collected, other themes emerged from interacting with the literature. Data from the survey on the other hand was analyzed using the Partial Least Squares-Structural Equation Modelling- (PLS-SEM) technique.

4.0 DISCUSSION OF RESULTS (QUALITATIVE ANALYSIS)

This section discusses the findings emerging from the qualitative analysis of the study. The findings are discussed under themes as influenced by engagement with literature and interviews with respondents. In summary, the themes that emerged from the qualitative analysis include:

- The institutional mindset change

- The drivers of the change

- The effect of the institutional mindset change

- Stakeholders and stakeholder engagements since institutional mindset change.

- Underlying dimensions that drive student satisfaction

- Tensions faced by the student services directorate that may hinder ensuring student services quality and satisfaction.

4.1 A Student-Centric Mind-set Change

Our interactions with management revealed that as an Institution, the ICAG has over years re-oriented itself to respond to the changing business environment which is driven largely by meeting customers expectation. As alluded to by the interviewees, there has been a 'mind-set change' from just providing professional education to students to a more student-centred orientation at the Institute. It is in the light of this change that the Student Services Directorate (SSD) was established to spearhead the "student as a client agenda". A respondent reiterates this as follows:

> *"as a realization that we were a service rendering institution instead of merely providing education, the Institute thought it wise that we narrow down the focus of this directorate to the service we render to our students and to help them get some quality education".*

Thus, just like most universities that have adopted a customer centric approach to remain relevant (Petruzzellis et al., 2006), the ICAG in line with this changing trend has also positioned itself with time as a student focused institute that aims to deliver quality service to its students. Given the level of competition that the Institute faces from other professional accountancy training bodies, the change in mind-set can be described as strategic and relevant to the progress of ICAG. However, the change in the organizational mind-set is driven by a number of factors and the next section discusses some of these drivers of change that emerged from our interactions with the personnel of the Institute.

4.2 Drivers of Change

The word 'change' has been widely acknowledged to be the only permanent thing in life. However, it is also without doubt that real changes do not occur in a vacuum and that a number of factors may account for the change in mind-set of the Institute. The drivers of change in mind-set based on the responses received from the interviews are from both internal and external sources. The internal drivers of change include: Leadership of ICAG, Commitment of ICAG members and the constant re-training of staff, while competition from other professional accountancy bodies according to our respondents constituted the external driving force behind the mind-set change.

4.2.1 Leadership

Leadership is very key in effecting any change in an organization or enforcing a mind-set or philosophy of change. Without the support of key management members, it will be extremely difficult to even initiate the change process in an organizational setting and most importantly to sustain the change. As alluded to by the interviewees, the change to student centred mindset at ICAG, in part can be attributed to the leadership style of successive management with the support of the Council. An interviewee gives evidence of leadership as a source of this change below:

> *"we have realised without the students the Institute is nothing and so CEOs that have come, are always committing resources to meet students needs and getting their support".*

From the responses, successive CEO's support for the student-centred orientation and the commitment of resources to achieve same has been very instrumental in driving this mind-set change at ICAG. As pointed out by Kennedy (2000) effective leadership is an important factor that drive changes in institutions. Empirically, the evidence provided by existing studies (Kennedy, 2000; Shvindina, 2017) generally suggests that leadership (transformational leaders) is key in effecting any meaningful change in an organization.

4.2.2 Commitment of members

We also observe from the interactions that the members of the profession themselves have also contributed to this change in mind-set by being agents of change. As pointed out by the interviewees, some members have over the years aided in demystifying the old mentality and promoting a mentality that reflects the 'new' ICAG that strives to meet the expectations of its students. This has also contributed to the Institute striving to be the change members want. This is evidenced from the response below:

> *"We also see commitment by some of the members. In the past, some members in an attempt to…sell themselves make it look like no one can get it except them… Now you have younger people who have qualified and encouraging those behind them"* with their experiences.

4.2.3 Competition

Different professional accountancy bodies that offer similar accountancy qualification exist in Ghana although the ICAG remain the sole regulator of the accounting profession. The existence of multiple professional accountancy bodies has generated intense competition over the years in the quest to attract students who obviously are critical to the survival of these bodies. The

re-orientation of the Institute in part may be attributed to the competitive pressure from other professional accountancy bodies in Ghana. The response below gives evidence to this:

"Competition is a major factor".

As argued by Petruzzellis et al. (2006), competitive threat remains one of the dominant factors that push educational institution to reform its approach to a customer-centric approach.

4.3 Effects of Mind-set Change

In discussing the effect of this institutional mind set change, respondents alluded to the enormous benefits it has brought to both students and the Institute. From the students' perspective, respondents assert that the mind-set change has resulted in an improvement in students' experiences with ICAG through provision of better services, such as, easing the registration process for prospective students through provision of online services, better learning environment and facilitating better policies to favour students. These positive developments have resulted in improved pass rate for the students and inculcate the "can do" spirit in them.

From the perspective of the Institute, the mind-set change has also impacted positively on student numbers. A few responses illustrate the effect of this change on the Institute:

"In fact, in 2006 we were getting about 500 students a year. Then it moved to 1600 students around 2010… now we are making on the average 3000 plus a year in the last five years. So, it has improved and the reason is that we are showing commitment to getting students to come and write the exams because we have realized that without students, there is nothing. Everything is stuck with the students"

"Younger people are passing the exam and so they are encouraged. I see a lot of encouragement. With the older ones, it wasn't about risk averse but the prevailing situation at the time, the environment, the learning environment made it difficult for them".

From the responses, it is without that mind-set change has impacted positively on students' enrolment with the Institute.

4.4 Stakeholders and Stakeholder Engagements since Re-Orientation of Institutional Mindset

Stakeholders are vital to the success of institutional change. According to the respondents their key stakeholders as a directorate include, current and prospective students, employers, council members and members of the Institute. Respondents from the Directorate responsible for engaging these stakeholders assert that they engage them through forums, visits to PILs for student interactions, Walk-ins and phone calls by stakeholders to the directorate offices, sponsorship of student events, especially in universities, use of suggestion boxes, emails and social network sites (WhatsApp & Telegram). In relation to inculcating stakeholder views and expectations in the provision of the services rendered by the Directorate, respondents explained that staff members and tuition providers whose behaviour leads to a complaint by stakeholders are investigated and sanctioned appropriately. In addition, there is regular staff reshuffles to prevent complacency of staff in service delivery, visits to PILs for feedback, open door policy of the Director and the team, and access to communication by regional students.

4.5 Drivers of Students Satisfaction: The Perspective of Staff of ICAG

Having understood the mind-set of management and the pursuit to become a student-centred driven Institute, we followed up with an assessment of management's view on what drives students' satisfaction. Relying on the framework of Yusoff et al. (2015), we explored their perspective on some of the identified factors that influence students' satisfaction and examine the key initiatives undertaken over the years to meet students' expectations. This framework was preferred to the many existing ones as it captures most of the dimensions of students' satisfaction within the context of HIL. The next section discusses responses from the interviewees on the drivers of student satisfaction.

4.5.1 Professional Comfortable Environment

This factor as a driver for student satisfaction considers the professionalism and competency exhibited by employees in an organizational setting. From an educational perspective, an institution with a professional comfortable environment is one that respect the feelings, concerns and opinions of their students and handles complaints in a professional way. In such an environment, students must feel that grades are consistent with the efforts made in the form of assessment employed. Responses from our interviewees suggest this professional comfortable environment exists for ICAG students. As pointed out by an interviewee the Institute attaches a greater sense of importance to students concerns and opinions and strive to always address them when brought to their attention. The responses below illustrate this:

"The SSD at ICAG plays a liaison role between the students and the Institute. The Directorate analyse students petitions and present to the Board for redress"

"Our role as a directorate include, improving student experience with ICAG through provision of better services. Better services include: a, better learning environment, facilitate better policies to favour students"

Thus, in terms of structures, the Institute has in place a well functioning Directorate that students can direct their concerns to and expect to have them addressed. The account by the interviewees suggest the creation of this unit is part of the effort of the Institute to create a good working environment for its students.

4.5.2 Student Assessments and Learning Experiences

Assessment of students conceptualized to mean the appropriate level of difficulty of course content, the quantity and quality of assessment of examination and coursework has important implications on student satisfaction. For most prospective students, one key issue that usually arise at the point of entry into the professional accountancy programme had to do with the appropriate level to start the journey. An individual's prior academic qualification is considered

during the registration process and exemptions granted to deserving students to determine entry level. While this exercise has in the past been done on case-by-case basis, the Institute in an attempt to make studentship easier has been granting institutional exemptions through its MOUs with some universities in the country. This according to the respondents is a demonstration of effort by the Institute to enhance the learning experience for students through partnerships. This is illustrated by a respondent's response in this regard:

> *"Student services…we do the registration, review their certificate to grant them their exemptions that they qualify for, if there are issues, we discuss all those issues. Relating to exemptions we also do MOUs with the universities. So, we want to see what they do and match with the program we have to determine the what the exemptions we can give to them so that also comes under the student services".*

4.5.3 Textbooks, Lecture and Tutorial Facilities

The availability and accessibility of relevant textbooks and other study materials is key if students are to achieve their long-term goal of becoming qualified accountants. Given that, access to good study materials help improve the learning process and may eventually affect performance in their professional exams, the development of quality textbooks by the Institute could positively impact student satisfaction. Indeed, this is a shared belief among management and staff of the Institute. An account of how the lack of study manuals affected students in the past and the improvements made over the years has been shared on the ICAG website:

> *"Since the mid-sixties, the Institute of Chartered Accountants (Ghana) has been providing accountancy training at both technician and professional levels. However, in those early days, pass rates at various levels were impeded by the non-availability of reading materials for students. This trend experienced a turn around, in the 80s and*

has seen a major boost since accounting manuals for the four (levels) were introduced in November 2008. The establishment of the ICAG College in June 2009 augmented the Institute's effort to provide readily available tuition to prospective and regular students on part-time and regular streams" (https://icagh.com/newsite/about-us/overview)

Our interactions with the staff revealed that the intervention has positively impacted on satisfaction of successive students based on feedback received over the years. Apart from textbooks, the availability of supplementary lecture and tutorial materials are equally important for students' satisfaction. Through the PILATE Program, specifically under the Partners in Learning (PIL) initiative, the Directorate has been involved in the training of lecturers for approved tuition providers, monitoring and evaluating their activities to ensure students get value for their investment.

4.5.5 Student Support Facilities

This factor denotes a dimension of student satisfaction that hinges on the availability of support facilities such as IT facilities, learning resource centres among others that enhance student comfort within the learning environment. From our interactions, respondents pointed out that the Institute recognizes the relevance of these facilities and largely agree with the assertion that their availability matters for students' satisfaction. In terms of support systems, the respondents argue that apart from the SSD office at the head office, the Institute has established students' affairs office in every city with a university to support its students. Again, as indicated by respondents, the Institute has a functional library that is accessible to students:

"we also have a library that we are operating under the student services and it is functioning well".

In terms of IT infrastructure, though not so much advanced, some interventions have been made to enhance students' experience. For example, we gathered from the interview that an online registration procedure is in place to assist students register with ease.

4.5.6 Knowledgeable and Responsive Faculty

This dimension considers the teaching ability of staff, the consistency of teaching quality, the responsiveness of teaching staff to requests and the subject expertise of the staff. While the Institute is not directly responsible for providing tuition to students who sit for the exams, significant attention has been given to the activities of tuition providers to ensure that students get value for their investment. The ICAG introduced the Partners in Learning Program (under the PILATE Program) to assist in getting the best of tuition for its registered students. Under the PILATE Program, the Institute through the SSD registers tuition providers as approved institutions, offer training to the tutors, monitor their background, assess places of tuition and make periodic visits to tuition centres to interact with students. Also, tuition providers are called to order if students make any complaints against them. An example of evidence is illustrated below:

> *"So, all those providing tuition we consider them to be partners in learning…So, what we do is that we ensure that they complete forms. We look at who and who would be lecturing at that institution. We have situations where people took monies from students and could not give them the best lecturers to write the exams. They failed and they never came back to us. So, we thought that we could have a certain interest to look at the backgrounds of those who are lecturing".*

4.5.7 Staff Helpfulness

The satisfaction of students may also be driven by the kind of support they receive from staff (administrative and technical staff) of an educational institution. We observed from the interview that respondents indeed considered this factor to be relevant for students' satisfaction

and enumerated the different ways in which the staff of the Institute has been assisting students. As the respondents pointed out, commitment of staff to assist students has been high and the staff has been helpful to both current and prospective students in several respects including:

- Liaising with relevant departments to analyze student petitions and present to the Board

- Assessing new policies to ensure there are no contradictions

- Disseminating new policies to students through bulk emails

- Playing an advisory role for both current and prospective students

- Publicizing syllabus changes before they take effect and sensitizing students in this regard

- Visiting PILs for student interactions and dealing with issues that arise

- Calling staff members to order if there is a complain on behaviour

- Operating an Open-door policy by the SSD Director

- Calling tuition providers to order after complaint

- Assessing students' issues concerning syllabus changes and presenting them to council for resolution

- Helping students with any registration difficulties

A situation in which staff helpfulness was portrayed was given:

> "*For example, a student paid his tuition fee, but the tuition didn't come on because they were unable to reach an appropriate number. However, they were not willing to refund his money to him, so he spoke to us and we told him sorry. We also told them that we gave them the certificate to operate and required of them to refund the money to the person as quickly as possible. Quickly they gave the money back to gentleman. So we act on information we get from outside.*"

4.5.8 Class sizes/ Relationship with teaching staff/ Classroom Environment

While the literature recognises this factor to be an important driver of students' satisfaction, it is not applicable within the context of ICAG as an institution. The reason is that ICAG as a professional body does not directly provide tuition for its students but only provides some supervisory role over its accredited tuition providers. Thus, the Institute cannot be assessed on this metric as it does not play any direct role in teaching of its students.

In the next section we summarize some of the pressures (tensions) that the Institute is confronted with in its dealings with the student body as gathered from the respondents during the interview.

4.5.9 Tensions Faced by the Institute

When asked about common tensions between the institute and students, respondents identified issues with exams, changes in syllabus and exemption policies to be the most frequently encountered issues. A few illustrations are below:

> *"the first one is about passing the exams. It is always a challenge for students so somebody who writes four papers he doesn't get any one of them,* in resolving them, *...we let them know that this is a professional program, so the first time you might not make it, so we do a lot of talking to students".*

> On the syllabus change, *"some people had some issues and I think like I said they overlooked some issues which students petitioned and as we were working on it we realized that they have a case and we also petitioned council and the whole thing was resolved so as we speak now the whole issue is resolved and everyone is fine"*

This finding is in line with Lavin (1965) as well as Centra and Rock (1983) who find a significant relationship between grades and student satisfaction. Aitken (1982) concludes that academic performance is one of the factors that can determine student satisfaction. Thus, it is

not unusual that most issues students have that causes tensions bother on or have a likely impact on academic performance. Therefore, these students' academic issues ought to be handled well not to compromise service quality and invariably student satisfaction.

Quantitative Analysis

Having understood the perspective of key personnel of the Institute on the issue of students' satisfaction and the key policy initiatives to enhance the educational service experiences of students through the interview section, we subsequently, examined the views of the students on the quality of service offered by the Institute in the light of the change agenda. The next section discusses results based on the survey data beginning with descriptive characteristics of the respondents, their views on the satisfaction scale and finally the perceived relationship between satisfaction and loyalty.

4.7 Demographic characteristics of the respondents

Table 1 presents details on the descriptive statistics of the respondents. The results show an uneven distribution in gender with majority of the respondents (approximately 72%) being males. The study sample was largely youthful as about 77.5% of the respondents were 35 years or below. A good number of the respondents (approximately 57%) have been with the Institute for more than two years, an indication that a significant number of the respondents have considerable years of experience with the Institute. With regards to the entry qualification into the ICAG program, more than half of the respondents started their professional qualification journey with a first degree with about 10% of them holding master's certificate upon entry. Interestingly, most of the respondents (close to 40%) prefer to physically visit the office of ICAG in their dealings with various Directorates. While this appears surprising given that majority of the respondents are youthful who are classified to be dominant demographic users of social media platforms (Owusu et al., 2019), it also shows that the traditional means of engagement has not lost its relevance to technological advancement in our context.

Table 1: Descriptive of Respondents

Variables		Frequency (257)	Percent (100)
Gender	Male	184	71.6
	Female	73	28.4
Level	1	14	5.4
	2	136	52.9
	3	107	41.6
Age	25 and Below	76	29.6
	26 – 30	78	30.4
	31 - 35	45	17.5
	36 – 40	33	12.8
	Above 40	25	9.7
How long have you registered with ICAG	Less than 1 year	25	9.7
	1 - 2 years	85	33.1
	3 - 4 years	65	25.3
	Above 4 years	82	31.9
Entry qualification into the ICAG program	SSCE / WASSCE	64	24.9
	Diploma	23	8.9
	First Degree	145	56.4
	Masters	25	9.7

Most preferred means if engaging the various directorates of ICAG	Phone Calls	66	25.7
	Visit to the office	102	39.7
	Emails	68	26.5
	Live online chat	11	4.3
	Social Media	10	3.9

4.8 Descriptive Statistics of Constructs

Table 2 presents the views of the respondents on the various indicators used in measuring the key constructs of the study. The mean scores and standard deviations of the indicators and the overall mean score for each construct are reported in Table 2. The average scores for the indicators under each construct measure the degree of importance respondents attach to that indicator. The *knowledgeability of Staff* construct had an overall mean of 5.05. A mean score of 5.05 for a seven-point Likert scale is an indication of a high knowledgeability of Staff of ICAG based on the respondents' views. Thus, to a large extent, respondents perceive the staff to have a good grasp on the structure of the different programmes, exemption policies and other information requests they present. Most of the respondents indicated that, the staff of ICAG have extensive information on student exemption policies as that indicator had the highest mean score of 5.39. The results thus, demonstrate that the sampled respondents generally presume that the ICAG staff are thoroughly acquainted with and skilled in their service delivery.

The construct *Responsiveness of Staff* had an overall mean of 4.40 which suggests that the respondents agree to a large extent with the statement that describes the ability of the staff of ICAG to readily attend to their requests. This result presupposes that most students are generally satisfied with the speed with which staff of the Institute respond to their information

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needs upon request. Out of the 6 indicators that were used to measure the construct **Student Support Facilities and Systems**, the indicator "The forms of payment for ICAG examinations are convenient" had the highest rating with a mean score of 5.66 an indication that most respondents find the available means of making payment to the Institute very convenient. The indicator "The library services provided by ICAG are adequate and beneficial" had the lowest rating with a mean score of 3.96 which suggests that compared to the other student support facilities, the students do not consider the library services in its present form to be adequate and beneficial to their training.

In terms of the students views on the availability, usefulness and quality of **Learning Materials** provided by the Institute, the results show an overall mean score of 3.82 which is slightly above the median score of 3.5. While a considerable number of students believe that "The learning materials provided by ICAG are of good quality" (mean= 4.43), most respondent, however, are of the view these materials are not readily available in local bookstores as this indicator recorded the lowest mean (mean=2.79).

The overall average for **Staff helpfulness** was 4.77 (SD = 1.69). The highest-rated staff helpfulness indicator was "*The staff of the directorate are competent in addressing the needs of students of ICAG*" with a mean of 5.08. The least-rated indicator for staff helpfulness was "*The staff of the ICAG show respect for the feelings, concerns and opinions of the students of ICAG*" with a mean of 4.40. These ratings show that the students of ICAG acknowledge the fact that the staff of ICAG readily provide them with assistance whenever needed with regards to their enquiries, technical support, amongst many other things which make students feel their interests are being served.

Our measure of the **Overall Satisfaction** of students with the quality of services provided by Institute yielded an overall mean score of 4.28. This result suggests high satisfaction levels

among the students with the activities of the ICAG. In particular, most students have high confidence in the Institute as one of the best professional accreditation bodies in the country (mean=5.20). Notwithstanding this, respondents generally agree that improvement in some aspect of the Institute work is needed as the indicator 'the Institute does not need improvement' was rated very low by the respondents (mean=2.46).

Lastly, the construct ***Students' Loyalty***, recorded a mean score of 5.41 (the highest rating among all the constructs). This result clearly demonstrates that there is a strong sense of attachment of the current crop of students to the Institute which in part may be attributed to the high rate of satisfaction among the student body with the activities of the Institute. As shown in Table 2, all the indicators of this construct recorded mean score above 5.0 an indication that the loyalty of the students to the Institute is not in doubt. Refreshingly, not only are the students interested in becoming active members of ICAG upon qualification (mean=5.94) but most importantly they also have greater intention to recommend ICAG to others, encourage their friends to get their professional qualification from the Institute, say positive things about the Institute.

Table 2: Descriptive of Constructs

Code	Indicators	Mean	Std. Deviation
Relationship with Staff			
RS1	The staff of the ICAG are approachable to students of ICAG	4.67	1.687
RS2	The staff of ICAG are friendly towards students of ICAG	4.54	1.716
RS3	The staff of ICAG show concern when students of ICAG have a problem	4.50	1.788
	Overall Average	**4.57**	**1.73**
Staff helpfulness			
SH1	The administrative staff of the institute are helpful towards students who make enquiries about ICAG	4.86	1.716
SH2	The technical staff of the institute are helpful to students during registration period	4.94	1.659
SH3	I feel that my best interests are being served after interacting with the staff of the students directorate of ICAG	4.72	1.688
SH4	The staff of the directorate are competent in addressing the needs of students of ICAG	5.08	1.630
SH5	The staff of the directorate are always available to attend to the needs of the students of ICAG	4.61	1.758
SH6	The staff of the ICAG show respect for the feelings, concerns and opinions of the students of ICAG	4.40	1.714
	Overall Average	**4.77**	**1.69**
Knowledgeability of Staff			
KOS1	The staff of ICAG have good knowledge on the different programmes and their requirements	5.35	1.431
KOS2	The staff of ICAG have good knowledge on student exemption policies	5.39	1.537
KOS3	There is consistency in the quality of service rendered by the institute irrespective of staff encountered by students	4.55	1.743
KOS4	The staff of the institute are experts in their duties: responding to enquiries, helping students to register with ICAG etc.	4.93	1.614
	Overall Average	**5.05**	**1.58**

Responsiveness of Staff

ROS1	The staff of the ICAG respond to requests made by students of ICAG in time	**4.40**	**1.877**

Student Support Facilities and Systems

SS1	ICAG has IT facilities available to help students with registration	4.68	1.833
SS2	ICAG has learning resource centres (library services) available to students	4.50	1.842
SS3	The library services provided by ICAG are adequate and beneficial	3.96	1.797
SS4	The period given for registration for ICAG examinations is sufficient	4.89	1.930
SS5	The registration process for taking ICAG examination is easy	5.49	1.632
SS6	The forms of payment for ICAG examinations are convenient	5.66	1.576
	Overall Average	**4.86**	**1.77**

Learning Materials

LM1	The learning materials provided by ICAG are of good quality	4.43	1.664
LM2	The learning materials for ICAG courses are available in local bookstores	2.79	1.699
LM3	The learning materials provided by ICAG are useful in enhancing understanding of the course materials for the examination	4.24	1.804
	Overall Average	**3.82**	**1.72**

Overall Satisfaction

OS1	Overall, I am satisfied with the work of ICAG	4.46	1.593
OS2	Overall, I will recommend ICAG to others who need information about qualifications	5.05	1.747
OS3	Overall, the institute is one of the best professional accreditation bodies	5.20	1.804
OS4	Overall, institute does not need improvement	2.46	1.741
OS5	Overall, I enjoy visiting the institute	4.21	1.812
	Overall Average	**4.28**	**1.74**

Students'' Loyalty

SL1	I will register for new courses introduced by ICAG	5.02	1.787
SL2	If I were now applying for a professional accounting qualification, I will still choose ICAG	5.01	2.030

SL3	I will maintain contact with the staff of ICAG and the institute even after attaining professional qualification	5.08	1.913
SL4	I will be an active member of ICAG when I am done with the qualification	5.94	1.521
SL5	I will recommend ICAG to others who seek my advice about professional qualifications	5.65	1.691
SL6	I will encourage friends and family to get their professional qualifications with ICAG	5.58	1.712
SL7	I will say positive things about ICAG to others	5.49	1.661
SL8	I will post positive things about ICAG on social media platforms	5.47	1.686
	Overall Average	**5.41**	**1.75**

4.9 Construct Reliability and Validity

The reliability and validity of the constructs were tested using internal consistency, convergent validity and discriminant validity measures. Internal consistency was assessed using the Cronbach Alpha and Composite Reliability. The Cronbach Alpha (CA) measures reliability of the constructs by assuming the equal weight for all its indicators while the Composite Reliability (CR) weights the indicators using loadings derived from the model itself (Joe F Hair, Sarstedt, Ringle, & Mena, 2012). From the results as shown in Table 3 all the constructs for the study demonstrate adequate reliability as values for both the CA and CR exceed the 0.7 recommended minimum threshold (Hair, Black, Babin & Anderson, 2009).

Test for convergent validity which measures the degree to which the various indicators of a construct correlate with each other was assessed using the Average Variance Extracted (AVE). The AVE test yielded satisfactory results as values for all the constructs were above the 0.5 minimum benchmark. Lastly, discriminant validity test was performed to assess the uniqueness of the indicators of each construct using the Fornell Lacker criterion. As shown in Table 4, discriminant validity is assured as all the AVE values for each construct is greater than the squared cross-correlation between the constructs (Hair, Sarstedt, Ringle, & Gugergan, 2017).

Table 3: Cronbach's Alpha, Composite Reliability and Average Variance Extracted (AVE)

Variables	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Knowledge of Staff	0.865	0.908	0.711
Learning Material	0.70	0.834	0.639
Students' Loyalty	0.940	0.951	0.710
Overall Satisfaction	0.871	0.910	0.676
Relationship with Staff	0.908	0.942	0.845
Responsiveness of Staff	1.000	1.000	1.000
Staff Helpfulness	0.936	0.949	0.757
Student Support facilities and Systems	0.761	0.839	0.513

Table 4: Discriminant validity

Variables	1	2	3	4	5	6	7	8
1 Knowledge of Staff	0.843							
2 Learning Material	0.483	0.799						
3 Students' Loyalty	0.600	0.518	0.842					
4 Overall Satisfaction	0.653	0.675	0.807	0.822				
5 Relationship with Staff	0.704	0.463	0.557	0.616	0.919			
6 Responsiveness of Staff	0.725	0.450	0.509	0.580	0.693	1.000		
7 Staff Helpfulness	0.792	0.536	0.605	0.682	0.857	0.788	0.870	
8 Student Support facilities and Systems	0.539	0.526	0.512	0.628	0.491	0.517	0.577	0.716

4.10 Structural Model Analysis

Having satisfied the reliability and validity tests we proceeded to analyse the predicted relationship among the study constructs structurally, using the bootstrapping procedure. The model for analysis is as shown in figure 1. The model predicts that overall satisfaction of students is positively influenced by the relationship, responsiveness, knowledgeability and helpfulness of staff of the Institute, availability of learning materials and other student support systems. The model finally predicts that the overall satisfaction directly impacts on students' loyalty.

Figure 1: Model for Data Analysis
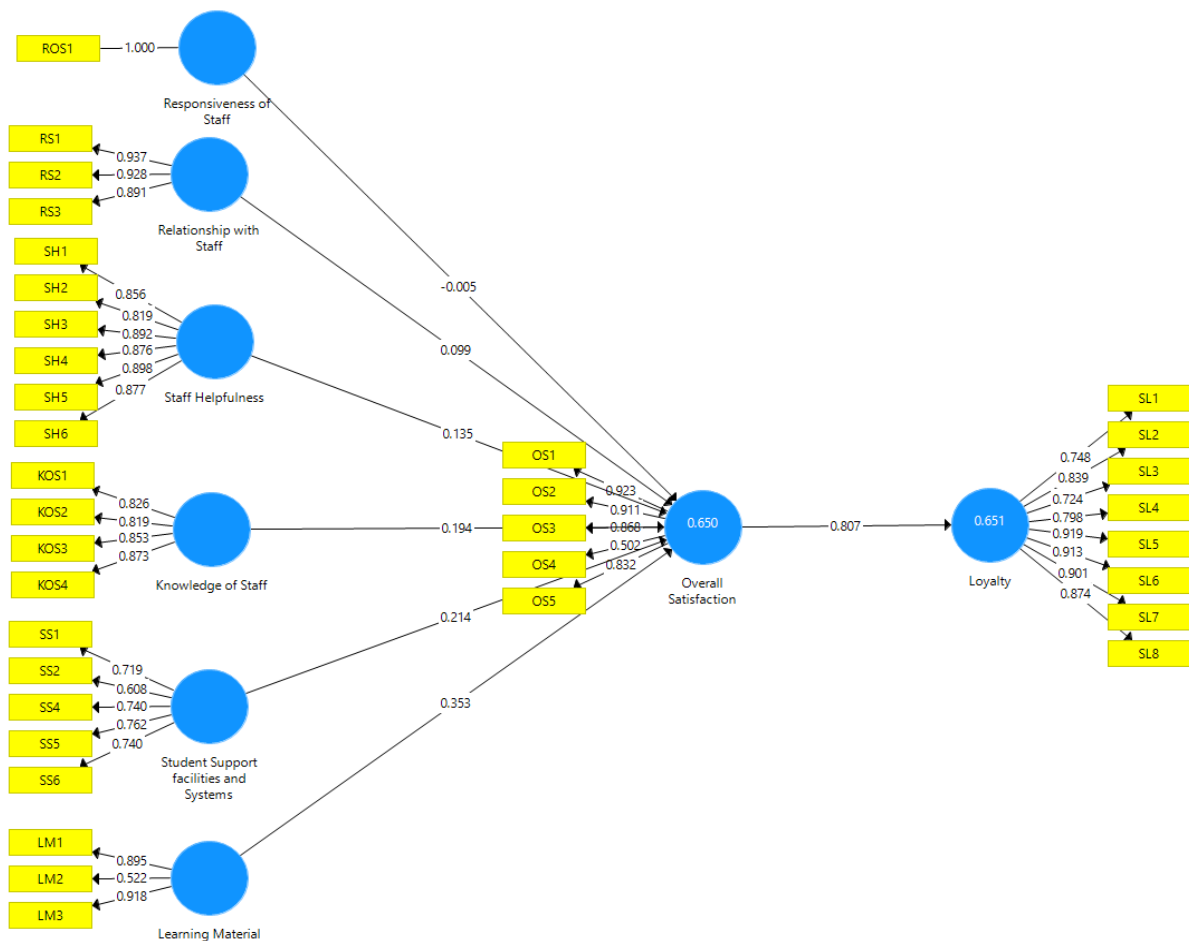
4.11 Tests for Model Quality

The quality of the model was first evaluated by ascertaining whether our estimated results could be affected negatively by multicollinearity issues. Results of the multicollinearity test using the Variance Inflation Factor (VIF) shown in Table 5 suggest our model is free from multicollinearity related problems as the VIF values for all the constructs were within the tolerable threshold of not more than 10 (Hair, Ringle, & Sarstedt, 2011). Second, the extent to which the variation in the endogenous variables is explained by the exogenous variables are also evaluated using the using the Coefficient of determination, (R^2). The R^2 values as shown in Table 6 suggests taken together, the exogenous variables explain approximately 65% of the variations in overall satisfaction while level of satisfaction also accounts for 65% of the

variation in loyalty. Finally, the predictive relevance of the model was assessed using the
blindfolding procedure proposed by Hair, Hult, Ringle, & Sarstedt (2014) which suggests the
predictive relevance of a model is deemed appropriate when the Q^2 value is greater than zero.
As shown in Table 6 the Q^2 values of 0.427 and 0.407 for the endogenous constructs are greater
than the zero an indication our model has high predictive relevance

Table 5: VIF

Construct	VIF
Knowledge of Staff	2.976
Learning Material	1.563
Relationship with Staff	3.801
Responsiveness of Staff	2.865
Staff Helpfulness	6.303
Student Support Facilities and Systems	1.706
Overall Satisfaction	1.000

Table 6: Bootstrapping Results

Direct Path	Coefficient	P Values
Knowledge of Staff -> Overall Satisfaction	0.194	0.001
Learning Material -> Overall Satisfaction	0.353	0.000
Relationship with Staff -> Overall Satisfaction	0.099	0.177
Responsiveness of Staff -> Overall Satisfaction	0.005	0.937
Staff Helpfulness -> Overall Satisfaction	0.135	0.138
Student Support facilities and Systems -> Overall Satisfaction	0.214	0.000
Overall Satisfaction -> Students' Loyalty	0.807	0.000
R^2 Satisfaction	0.651	
Students Loyalty	0.650	
Q^2 Satisfaction	0.427	
Students Loyalty	0.407	

4.12 DISCUSSION OF RESULTS

Table 6 presents results from the structural model analysis of the relationships amongst the study constructs. As shown in Table 6, all the six exogenous variables had a positive relationship with the construct 'Overall Satisfaction' in line with our prediction. Our results also indicate satisfaction has a positive and highly significant association with students' loyalty.

4.12.1 The Relationship between Knowledge of Staff and Students Satisfaction

The results indicate a positive and highly significant relationship (at 1% significance level) between knowledge of staff and overall satisfaction of students. This is an indication that the extent of fulfilment (satisfaction) derived by students in their dealings with the Institute in part rests on the calibre of staff they engage with at the Institute. Specifically, the skills and knowledgeability of staff of ICAG particularly on diverse programmes and their requirements by the Institute, exemption policies and other students related matters have important implications on how happy these students can be and their overall experience with the Institute. This finding thus, emphasize the important role of the human personnel of the Institute in shaping the experiences of students positively and hence, underscores the need for the Institute to also focus on the work of its staff as it strives to improve the quality of its service to satisfy students. Empirically, the positive relationship between knowledge of staff and overall satisfaction is consistent with the evidence provided by several existing studies on student satisfaction (Farrell, Souchon & Durden, 2001; Wilkins, Balakrishnan & Huisman, 2012; Wilkins & Balakrishnan, 2013).

4.12.2 Learning Material and Overall Satisfaction

Our results also demonstrate that an important way of achieving higher level of satisfaction among the students is for the Institute to make available relevant learning materials that can be accessed by students with minimal difficulties. The finding of a positive and statistically significant relationship between the availability of learning materials in local bookstores and

student satisfaction clearly demonstrate that the provision of good learning materials such as text books is an important predictor of satisfaction level of students with the Institute. Ultimately, the goal of every registered student with the Institute is to pass the exams of all the requisite courses to become a qualified accountant one day. Given that access to relevant study materials facilitates the learning processes and hence, critical to the attainment of students' desire to become qualified accountant, the development of appropriate textbooks/manuals by the Institute and making them easily accessible to students will undoubtedly influence their satisfaction level. Empirically, existing studies (Douglas et al., 2006; Yusoff et al., 2015) have shown that within the context of educational institutions, learning materials play an important role in shaping students experiences with their institution positively.

4.12.3 Relationship with Staff and Overall Satisfaction of Students

Our results also show that the nature of relationship between staff of the Institute and the student body has a direct impact on students' satisfaction. We find staff relationship with students to be positively associated with overall satisfaction of students. Even though this relationship was statistically insignificant, the positive coefficient suggests that overall satisfaction is high among students when there exists good working relationship between them and staff of the Institute. In particular, students are most likely to be happy with the service quality of the Institute where staff of the Institute are perceived to be approachable, friendly in their engagement with students and most importantly demonstrate the willingness to assist students in dealing with their peculiar challenges in the pursuit of their professional qualification. It is therefore imperative that frontline staff are constantly reminded to be mindful of the effect that their actions and inactions could have on students and their experiences with the professional body in their line of duty. Accordingly, Yussof et al. (2015) recommends that educational institutions should strive to ensure students are satisfied with

their interactions with personnel as this affect their impression of the institution. This finding is consistent with several empirical works (Karami & Olfati, 2012; Saif, 2014) that conclude that a healthy relationship between staff and students is relevant in achieving a sense of satisfaction among students.

4.12.4 Responsiveness of Staff and Overall Satisfaction

In line with the expectation of this study, we also find staff responsiveness measured by the willingness and the speed with which staff of the Institute attend to students' request to positively impacts on students' satisfaction. By implication, the extent of fulfilment among the student body is likely to be high when staff of the Institute attach a greater level of importance to their requests and are also prompt in assisting students with their requests. Thus, while a good working relationship between staff of the Institute and students matters for their satisfaction, this result also suggests students' satisfaction level is also influenced by the seriousness that is attached to their requests by staff of the Institute. As pointed out by Yussof et al. (2015), students do not only want educators to be approachable and accessible but also sensitive and show concern by addressing their needs promptly. This finding supports the evidence provided by other related studies (Farrell, Souchon & Durden, 2001; Wilkins, Balakrishnan & Huisman, 2012; Wilkins & Balakrishnan, 2013) that associate responsiveness of staff of educational institutions with student satisfaction.

4.12.5 Staff Helpfulness and Overall Satisfaction

It has been argued that how favourable students evaluate the outcomes and experiences associated with education is also dependent on the assistance they receive from staff of educational institutions. In line with this believe, this study sought to examine the effect of staff helpfulness on students' satisfaction. We find a positive but an insignificant relationship between staff helpfulness and overall satisfaction from our empirical analysis an indication

that, student satisfaction increases when there is a high level of assistance by ICAG staff. The commitment of staff of the Institute to assist students with their applications, registration and guiding them through the enrolment process till they graduate are important activities that enhance the image of an Institution in the minds of the students (DeShields et al., 2005). The evidence provided by many existing studies (Yussof et al., 2015) clearly demonstrate that staff helpfulness is an important factor that influences positively students experiences with educational institutions and their satisfaction.

4.12.6 Student Support facilities and Systems and Overall Satisfaction

An important way of enhancing the learning experiences of students in any learning environment is to provide support for student learning which is a critical determinant of students' success and their satisfaction with the learning environment (Lee et al., 2011). The provision of learning support by educational institutions in a form of a well-resourced library facilities, computer laboratories, hostel facilities and student cafeterias have often been associated with students satisfaction (Weerasinghe & Fernando, 2018; Yussof et al., 2015). Accordingly, this study also ascertained whether the availability of such facilities and support systems affect the satisfaction of professional accountancy students. Our structural model results again show a positive and highly significant relationship between the provision of support facilities and systems with students' satisfaction. Thus, the overall satisfaction of ICAG students can also be explained by reference to key facilities that the Institute provides to support students learning.

4.12.7 The relationship between Overall Satisfaction and Students' Loyalty

An important objective of this study was to ascertain whether students' loyalty could be explained by reference to their overall satisfaction with the activities of the Institute. Based on our bootstrapping results, we find in line with our expectations that satisfaction has a positive and highly significant association with loyalty. This finding suggests that when there is higher level of satisfaction among students in terms of their dealings with the Institute, they tend to have a higher level of attachment to the Institute. Reference to the specific indicators of loyalty in this study, students who are satisfied with the services of ICAG are more likely among others, to maintain close contact with the Institute even after qualification, share positive experiences with others and most importantly recommend the ICAG programme to others. Given the level of competition among professional accountancy bodies in Ghana, such word-of-mouth recommendation by existing students could impact positively on the fortunes of ICAG. Thus, an important way for ICAG to maintain its position as a market leader in training professional accountants in Ghana is to strive to satisfy its students to be good ambassadors of the Institute in future. Our results support the argument of existing empirical studies (Ali et al., 2016; Deshields et al., 2005; Helgesen & Nesset, 2007; Brown & Mazzarol, 2009; Finney & Finney, 2010) that posit that students' satisfaction has a strong positive correlation with students' loyalty.

5.0 CONCLUSIONS AND RECOMMENDATIONS

Customer satisfaction has become a topical issue for Higher Institutions of Learning (HIL) due to the recognition of education as a service and the increasing attempt to meet the expectations of students. The concept has even become more germane for professional accountancy bodies because of the competitive nature of their operating environment. This study evaluates the effort by the ICAG to achieve its strategic goal of becoming a more student-centred institution that focuses on meeting the expectations of its students. The first objective of this study was to

explore from the perspective of staff of ICAG their understanding of student satisfaction as a concept and the factors that drive it. Employing the framework of Yusoff et al. (2015), we examined the views of some personnel of ICAG on key satisfaction metrics while highlighting the initiatives undertaken over the years to meet the expectations of students. Subsequently, we assessed the level of students' satisfaction with the Institute, the predictors of students' satisfaction and the effect of students' satisfaction on loyalty.

Results from our descriptive statistics suggest the level of satisfaction of students with the Institute is generally good and from our structural model results we find the knowledge of staff, the provision of useful learning materials and the existence of support systems and facilities that enhance students learning experience to be the significant predictors of students' satisfaction. Our findings also indicate satisfaction is positively related to students' loyalty which implies higher level of satisfaction among students promotes strong sense of attachment to the Institute. We also observed from our interviews that the Institute has gone through structural changes to position itself as a student-centred organization driven by the earnest desire to meet the expectation of its students. This change in mind-set has been driven by leadership, members commitment and competition.

The findings of this study have important implications for the management of the ICAG. While the results of the satisfaction survey are encouraging, given that the sampled students generally have positive perceptions of the quality of the services provided by the Institute, the need to maintain the quality of service and most importantly improve upon the service delivery cannot be overemphasized if the Institute is to remain relevant in this competitive environment. Accordingly, a formal periodic independent student satisfaction survey as part of operational strategy of the Institute will be helpful in obtaining regular feedback from students in a bid to consolidate the gains and improve where necessary to meet the varied and changing

expectations of students. Additionally, mystery shopping assessment should be done occasionally by the Institute and reports generated from this exercise should be treated with the level of seriousness it deserves by management. Staff with positive reviews from this exercise should be commended and rewarded and appropriate sanctions prescribed to personnel found to have misconducted themselves.

As the results demonstrate, satisfaction is an important influencer of the extent of attachment of students with the Institute (loyalty). Given that loyal students are more likely to maintain close contact with the Institute and also recommend the Institute to others which ultimately can impact on the students' numbers, the key drivers of students' satisfaction from this study should be of prime interest to management of the ICAG. In particular, staff of the Institute should continuously be re-oriented on the need to maintain very good relationship with students at all times, be responsive to their needs and ready to offer support when necessary. To the extent that relational skills is relevant in meeting students' expectations and satisfaction thereof, it will be important for management to invest in training of its staff periodically to be abreast with modern ways of engagement with students in order to positively shape their experience with the Institute.

Again, an investment into student learning support facilities for instance, the provision of a model student reference library with relevant study materials and e-learning facilities will be helpful in improving the perception of students. While most respondents largely find the learning materials provided by ICAG to be of good quality and useful, accessibility of these materials in local bookshops has been rather poor from the perspective of students. Given that the Institute boast of students across the length and breadth of the country, the institute needs to consider its distribution channels and make their learning materials more accessible, especially to students outside the locations where Institute has no offices.

6.0 FUNDING

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Appendix

QUESTIONNAIRE ON STUDENTS' SATISFACTION WITH SERVICES PROVIDED BY THE INSTITUTE OF CHARTERED ACCOUNTANTS Ghana (ICAG)

This questionnaire is designed to solicit information on how satisfied the students of the Institute of Chartered Accountants-Ghana are with the activities of the ICAG. We seek your maximum cooperation and assure you that any information provided will remain confidential. Please respond by ticking the appropriate option in the spaces provided. Thank you.

SECTION A

Demographics

1. Gender: Male [ ]   Female [ ]

2. Level: 1 [ ]   2 [ ]   3 [ ]

3. Age: 25 and Below [ ]   26-30 [ ]   31-35 [ ]   36-40 [ ]   Above 40 [ ]

4. How long have you been registered with ICAG as a student?

   Less than 1 year [ ]   1- 2 years [ ]   3- 4 years [ ] Above 4 years [ ]

5. What was your entry qualification into the ICAG program?

   SSCE [ ]   Diploma [ ]   First Degree [ ]   Masters [ ]   PhD   [ ]

6. Kindly indicate your most preferred means of engaging the various directorates of ICAG.

   Phone calls[ ]   visit to the office[ ]   emails[ ]   live online chat [ ]   social media [ ]

SECTION B

Students' Satisfaction

The following statements seek to explore your views on student-centred activities of ICAG. Indicate your level of agreement with each statement which measures how satisfied you are with the activities of the Institute. An answer of **1** is an indication of a **"strong disagreement"** and **7** a "**strong agreement**" to each statement.

	Relationship with Staff	1	2	3	4	5	6	7
1	The staff of the ICAG are approachable to students of ICAG							
2	The staff of ICAG are friendly towards students of ICAG							
3	The staff of ICAG show concern when students of ICAG have a problem							
	Staff helpfulness							
4	The administrative staff of the institute are helpful towards students who make enquiries about ICAG							
5	The technical staff of the institute are helpful to students during registration period							
6	I feel that my best interests are being served after interacting with the staff of the students directorate of ICAG							
7	The staff of the directorate are competent in addressing the needs of students of ICAG							
8	The staff of the directorate are always available to attend to the needs of the students of ICAG							
9	The staff of the ICAG show respect for the feelings, concerns and opinions of the students of ICAG							
	Knowledgeability of Staff							
	The staff of ICAG have good knowledge on the different programmes and their requirements							
	The staff of ICAG have good knowledge on student exemption policies							
10	There is consistency in the quality of service rendered by the institute irrespective of staff encountered by students							
	The staff of the institute are experts in their duties: responding to enquiries, helping students to register with ICAG etc.							
	Responsiveness of Staff							
12	The staff of the ICAG respond to requests made by students of ICAG in time							
	Student Support Facilities and Systems							
13	ICAG has IT facilities available to help students with registration							
14	ICAG has learning resource centres (library services) available to students							
	The library services provided by ICAG are adequate and beneficial							
15	The period given for registration for ICAG examinations is sufficient							
16	The registration process for taking ICAG examination is easy							
17	The forms of payment for ICAG examinations are convenient							
	Learning Materials							
18	The learning materials provided by ICAG are of good quality							
19	The learning materials for ICAG courses are available in local bookstores							
20	The learning materials provided by ICAG are useful in enhancing understanding of the course materials for the examination							
	Overall Satisfaction							

21	Overall, I am satisfied with the work of ICAG							
22	Overall, I will recommend ICAG to others who need information about qualifications							
23	Overall, the institute is one of the best professional accreditation bodies							
24	Overall, institute does not need improvement							
25	Overall, I enjoy visiting the institute							

Students' Loyalty

The statements below measure the extent of your attachment to ICAG based on your experiences with the institute as a student. Please indicate how likely you would engage in these acts with **1** being **"not probable"** and **7** being **"highly probable"**

		1	2	3	4	5	6	7
1	I will register for new courses introduced by ICAG							
2	If I were now applying for a professional accounting qualification, I will still choose ICAG							
3	I will maintain contact with the staff of ICAG and the institute even after attaining professional qualification							
4	I will be an active member of ICAG when I am done with the qualification							
5	I will recommend ICAG to others who seek my advice about professional qualifications							
6	I will encourage friends and family to get their professional qualifications with ICAG							
8	I will say positive things about ICAG to others							
9	I will post positive things about ICAG on social media platforms							