

# The Impact of Education Quality on the Financial and Educational Sciences Programs

Alaa Mohamad Malo-Alain<sup>a</sup>, Eman Nayef Al Njadat<sup>b</sup>, <sup>a,b</sup>Al-Balqa Applied University, Aqaba, Jordan, Email: [prof.maloain@bau.edu.jo](mailto:prof.maloain@bau.edu.jo), [emanal-njadat@bau.edu.jo](mailto:emanal-njadat@bau.edu.jo)

This study aimed to evaluate both the financial and educational sciences program from the viewpoint of students at Aqaba university college (AUC) affiliated to Al Balqa Applied University (BAU) during the academic year 2019, the evaluation was based on the third standard " Academic Program " in regards to teaching and learning, study plans, evaluation of educational output. The researchers adopted the descriptive analytical approach using a survey method to achieve the study objectives; the study sample consisted of 218 students, distributed equally between the programs. The results demonstrate that there is a positive impact by the students at Aqaba university college (AUC) towards the quality of education, pertaining to teaching and learning processes, study plans and evaluation of educational outputs.

**Key words:** *Education Quality, Academic Programs, Study Plans, Learning Outcomes.*

## Introduction

Quality assurance is no longer confined to profit-making institutions and organisations, but also it extends to educational institutions in order to obtain a competitive quality of education, as well as obtaining a high quality of students having the ability to develop and fulfil the growing needs and requirements by societies. Higher education institutions are the pillars of society and their outputs are inputs for all industrial, productive and even service institutions, as they provide the elements of creativity and innovation and the development of human skills and develop cadres and capabilities that can deal with the outputs of this era. Notably, quality assurance has gained great attention; this attention derives mainly from the desire of the academic institutions to meet the growing needs for quality in education, Saeed,(2018).

For the past two decades of literature review, describe the education system thoroughly in developing countries, as it has been heavily focusing on quantity in education rather than quality D'Acci, Luca. 2011, increasing unemployment rate, educational gap between knowledge and skills acquired by students and labour market requirements, poor coordination between public and higher education plans, all these challenges will undoubtedly affect the provision of a decent life for individuals (D'Acci, Luca. 2011; Stiglitz, 2002; Murnane, et.al 2001; Hanushek and Wößmann, 2007).

Research evidence recognises the effect of quality on the education system, teaching staff must have to change the traditional approach of teaching and must have to know what students can do (Malo Alain,2015). On the other side, students learning outcomes must be achieved probably according to the international standards, constructive measures and feedback from the students are required to know the areas that need improvements. Furthermore, the implementation of study plans and curriculum must be associated with global and normative learning outcomes for each discipline, as well as student assessment must be based on measurable indicators) Lomas, 2004; Allen and Davis, 1991; Hanushek and Wößmann, 2007; Scheerens, & Van, 2011).

Accordingly, there are various approaches to measure the quality in higher education, for instance; " Simple production model", " value-added Model ", "total quality experience model" (Tam,(2001) .

Undoubtedly, various factors are also related to education quality in universities, for instance, qualification of faculty members, spreading of quality culture in the educational institution, financial support, infrastructure, performance evaluation for academic and administrative staff, student experience (Allen and Davis, 1991), in addition to clarity of instruction, supportive climate and cognitive activation (Decristan et al. 2015). Consequently, there is a growing interest to improve the quality of education by enhancing community participation instead (Mansuri and Rao 2012).

Our research will be very important to universities as providers of educational services, in this context, Nadiri et al. (2009) revealed that understanding students needs and requirements will contribute to attract students and ultimately satisfy their ambitious. Kuh et al. (2011) concluded that highly effective academic institutions will be distinguished by following quality assurance standards, for instance, adopting collaborative learning, faculty and student interaction, campus environment, (McCormick, et.al 2013). DeShields et al. (2005) recommended that universities must have to adopt the same principles of quality assurance and market-oriented strategies used by companies in order to gain competitive advantage (Hemsley-Brown and Oplatka, 2006). Hence, our research is not only benefited to universities, but also to students, employers, community and national economy. Therefore,

education quality must have to take enough care as it is the driving force that is affecting fundamental development for any country (Hanushek and Wößmann, 2007) . Given this background, the following research questions that the researchers seek to find answers are:

- What is the impact of teaching and learning standard on education quality from the viewpoint of students?
- What is the impact of study plans standard on education quality from the viewpoint of students?
- What is the impact of the evaluation of educational output on education quality from the viewpoint of students?

## **Background**

### ***An overview of Quality Assurance at Al-Balqa Applied University BAU***

In 2005, the planning, development and information unit at Al-Balqa Applied University BAU was established to take on the responsibility of developing the university performance and its affiliated colleges. Then, due to the importance of quality, which started to take a wide dimension and spread worldwide, the name of the unit was changed to the unit of planning, development and quality. In 2011, it was further decided to change the name of the unit to become the centre of development and quality assurance, which came with the intent to improve the performance of BAU and its colleges, and to enable the university to achieve its vision, mission and goals through the adoption of the principles of total quality in all administrative, academic and financial processes, in addition to, developing key performance indicators to ensure high levels of performance, productivity and self-correction in the educational, administrative, organisational and technical fields.

### ***The Higher Education Accreditation Commission (HEAC)***

The Higher Education Accreditation Commission (HEAC) was established as a legal entity in 2007 to improve the quality of Jordanian Higher Education Institutions' based on a set of standards that are in line with international standards, as well as to stimulate higher education institutions to open up internationally and interact with universities, scientific research institutions and International accreditation committees. HEAC also seeks to improve higher education through benchmarking with developed countries in the field of education. HEAC also provides advice, expertise and technical support in the areas of qualitative assessment of learning outcomes, testing and measurement, assessment tools, programs, techniques and vocational training for faculty and staff through specialised courses, workshops and seminars.

### ***Financial and Educational Sciences Program***

The Quality Assurance Standards for the financial and educational sciences program consist of 8 main criteria: Strategic Planning, Governance, Academic Programs, Scientific Research, Delegation and Innovation, Financial, Material and Human Resources, Student Services, Community Service and External Relations, Quality Assurance. Notably, to highlight that our study aimed the guide, procedures and standards of quality assurance at the program level emanating from the higher education accreditation commission (HEAC) which BAU seeks to apply and to adopt. Therefore, we are evaluating both financial and educational sciences programs at Aqaba university college from the viewpoint of students to highlight the areas that need more improvement and enhancement.

### ***Theoretical Perspectives***

Quality in education aims to ensure the achievement of higher education strategic planning, focusing on students' preparations, meeting the changing needs of society, knowledge and skills needed by the labour market (Markus, 2014). Therefore, education quality contributes to do a positive change in the cognitive skills which is one of the most important criteria for judging the quality of education in universities (Tam, 2010; Goos, & Salomons, 2017).

Quality in education had been discussed by many researchers, accordingly, focusing on various dimensions, education inputs, processes, and outcomes (Campbell 2015). Research evidence recognises the commitment level by the standards and principles of quality assurance (Malo Alain, 2015). In this context, Hatram and Abdullah (2017) aimed to identify the attitudes of faculty members towards the adoption of quality assurance at the College of Business Administration at King Saud University, the study concluded that there is a positive trend by faculty members towards the commitment of quality assurance standards, effective program quality, college management.

As far as technical and vocational education is a concern, Assaf's (2018) concluded that there were an overall agreement and satisfaction by the study sample (students) about the adoption of the Six Sigma.

Elfaki, et al. (2017) came up to conclude that there were statistically significant differences in the level of adoption and knowledge by teaching staff in Sudan pertaining to the quality national standards attributed to the degree of faculty members. In the same context, Kosar, et al., 2015; Brown and Martin, 2018 concluded that practising new teaching techniques, for instance; role play, creative thinking, brainstorming, discussion and cooperative learning has a positive impact on students results. Saeed, (2018) supported that, as the application of the quality assurance process contributes to make a fundamental change and improvement in the running process of teaching and learning, research, and university ranking.

Raqqad (2017), has taken different task, that is to identify the effective factors that played a great role during the implementation the quality assurance system in the Algerian public universities, and that was done from the viewpoint of quality assurance officials. The study came up with certain findings i.e. there was a high level of agreement by the quality assurance officials regarding the following factors made success to a achieve quality assurance effectively; these factors are: Stakeholder awareness relating to quality culture, support of senior management at different levels during the process of implementation of the quality assurance system and, the changes made in strategic planning by the upper management of the university in terms of vision, mission and objectives and attention to establish effective information system.

Radi (2018) aimed to identify the level of adoption by the administrative and financial program at the Palestine Technical College for quality assurance principles, i.e. (program management, program specifications, student assessment, faculty, students, teaching methods, scientific research, facilities and material equipment) from the students' point of view; the study concluded that the commitment level was medium except for the standards relating to program management, faculty teaching staff, registered high level of commitment. As far as the benefits gained from applying quality assurance to individuals, many research suggest that there is a strong relationship between the cognitive skills of individuals and earnings (Hanushek and Wößmann, 2007; Hanushek and Zhang, 2006 ; Green and Riddell, 2003) some other studies prove the positive relationship between education quality and economic growth (Herman , 1992; Guo, & Zhang, 2019). On the other side, Hanushek, and Hitomi, (2008) found that lower quality of education leads to lower value-added to cognitive skills, lead to higher dropout rates.

Pertaining to curriculum design, (Brown & Martin, 2018; Mwebi, 2015). recommended that designing a curriculum is positively correlated with the learning environment, instructor and teaching techniques, administrative services, course and materials. On the other hand, Vergel, et al. (2018) consisted that dropout variations for students are not only limited to curriculum design, but they are some other factor; like the changes in the relationship between students and teachers.

It is clear from the studies and research that the quality of education has become an essential requirement due to its impact on individuals, universities, society and the growth of economy, hence, it can be summarised that quality assurance contribute to enhance universities ranking, either on the national level of international level. Therefore, Al Balqa Applied University initiated the processes of development by inserting quality culture at the university and its affiliated colleges.

## **Research Hypotheses**

Based on the theoretical background the following research hypotheses have been formulated:

**H1:** There is a positive impact on teaching and learning standard on education quality from the viewpoint of students.

**H2:** There is a positive impact on study plans on education quality from the viewpoint of students.

**H3:** There is a positive impact for the evaluation of educational outputs on education quality from the viewpoint of students.

## **Methodology**

### ***Research Method***

The researchers adopted the descriptive analytical approach using a survey method to answer the study questions. The questionnaire was divided into two sections. Section A consisted of three demographic questions, i.e. gender, major and year. Section B measures satisfaction level by students, this section further divided into three major criteria derived from the third standard " Academic Program " i.e. learning and teaching processes contain 16 statement, study plans contain 11 statement and evaluation of learning output contain 5 statement. The anonymous survey questionnaire was based on a five-item Likert scale (strongly agree = 5, somewhat agree = 4, neither agree nor disagree = 3, somewhat disagree = 2 and strongly disagree = 1). Testing of hypothesis also was based on the results of one sample t test that conducted by the researcher.

### ***Research Framework***

The dependent variable in this study is overall student satisfaction that is measured by the overall satisfaction with the third standard (Academic Program). The independent variable in this study is education quality; the dimensions included in this variable are teaching and learning, study plans, and evaluation of educational output.

### ***Population and study sample***

The population of this study consists of all undergraduate bachelor's degree students in both financial and educational science program during the academic year 2019-2020. These programs are counting a total of 720 students. The study sample was purposive to achieve the

study objectives. We have distributed 250 questionnaires, where 218 respondents completed and returned the questionnaires, which represents about 87.2% of response rate.

### *Data Analysis*

The researchers used the 'Statistical Package for Social Science' SPSS version 16 to analyse data; therefore, reliability coefficients, frequencies, mean, standard deviation, one sample T. test have been used.

### *Reliability Statistics*

Table 1 reveals the measured value of Cronbach's Alpha for the three dimensions, it ranges between 0.791 and 0.844. Moreover, the overall value for all dimensions is 0.898; therefore, it can be concluded that the test is considered valid.

**Table 1:** Showing Reliability Statistics

<b>Dimensions</b>	<b>Cronbach's Alpha</b>	<b>N of Items</b>
Teaching and Learning	.807	16
Study Plans	.844	11
Evaluation of educational outputs	.791	5
<b>Overall Dimensions</b>	<b>.898</b>	<b>32</b>

## **Findings and Discussion**

### *General Data*

The general data includes the following characteristic of participants: gender, major and academic year. The general data is represented in table 2 based on frequency distributions and percentages.

**Table 2:** Showing the General Information about Respondents

	<b>Dimension</b>	<b>Variable</b>	<b>Number of Respondents</b>	<b>Percentage to Total</b>
<b>1</b>	<b>Gender</b>	Male	94	43.1
		Female	124	56.9
		<b>Total</b>	<b>218</b>	<b>100</b>
<b>2</b>	<b>Major</b>	Accounting	89	40.8
		Business Administration	77	35.3
		MIS	52	23.9
		<b>Total</b>	<b>218</b>	<b>100</b>
<b>3</b>	<b>Year</b>	First Year	53	24.3
		Second Year	82	37.6
		Third Year	39	17.9
		Fourth Year	44	20.2
		<b>Total</b>	<b>218</b>	<b>100</b>

Table 2 reveals that from the 218 respondents in this study, 94 (43.1%) are male and 124 (56.9%) are females. Furthermore, descriptive statistics show that 40.8% of students were from the accounting program, followed by business administration program 35.3%, followed by MIS program 23.9%. Majority of respondents were from the second year (37.6%), followed by first-year (24.3%), fourth-year (20.2%), third-year (17.9%).

### *Testing Hypotheses*

#### *Descriptive Statistics for Teaching and learning policies*

Table 3 shows the attitude of respondents (Students) in regard to Teaching and learning policies adopted by Aqaba University College AUC. It's clear from the results that the highest mean value was relating to the statement No (2) which is shedding light on the "Level of developing academic programs during the past five years", (Mean = 3.78 and SD = 0.99). On the other hand, the lowest mean value was relating to the statement No (9) which is concerning to the "Appropriateness of academic programs to the need of the Jordanian labour market", (Mean = 3.23 and SD = 1.05). In the same context, the overall average for all statements (1-16) registered (Mean= 3.50) and SD =1.00) suggesting a moderate consensus of agreeing towards the efficiencies of learning and teaching policies adopted by AUC, ultimately, indicating that there is no dispersion in responses. Based on table 3, considering T value = 28.87 and Sig = 0.00 (<) 0.01 therefore, the first hypothesis is accepted, and we can conclude that "There is a positive impact for teaching and learning standard on education quality from the viewpoint of students".

**Table 3:** Descriptive Statistics for Teaching and learning policies

S.N.	Statements	Mean	S. D	t	Sig
1	Introducing new academic programs during the past five years	3.77	0.85	13.43	.000
2	Level of developing academic programs during the past five years	3.78	0.99	11.63	.000
3	Suspending any academic programs during the past five years	3.30	0.98	4.52	.000
4	Effectiveness of procedures related to student's admission	3.59	1.07	8.12	.000
5	Effectiveness of procedures related to student's graduation	3.32	1.03	4.65	.000
6	Effectiveness of procedures related to the transfer of students between academic programs	3.50	1.02	7.22	.000
7	Effectiveness of procedures related to courses equivalency	3.30	1.13	4.00	.000
8	Effectiveness of teaching and learning methods	3.49	1.15	6.26	.000
9	Appropriateness of academic programs to the need of the Jordanian labor market	3.23	1.05	3.27	.001
10	Effectiveness of the annual review of academic programs	3.47	0.93	7.42	.000
11	Complying the Academic programs with international standards	3.42	0.94	6.60	.000
12	Integral relationship between faculty and Students	3.66	0.78	12.66	.000
13	Students participation in the department council for reviewing, evaluating and developing the academic program	3.69	1.03	9.95	.000
14	publicizing learning outcomes of the academic program to students	3.64	0.86	11.05	.000
15	Defining courses learning outcomes to students	3.54	1.02	7.89	.000
16	Defining correlation matrix between the learning outcomes of the academic program and all the courses in the study plan	3.25	0.92	4.01	.000
	<b>Overall average</b>	<b>3.50</b>	<b>1.001</b>	<b>28.87</b>	<b>.000</b>

### *Descriptive statistics for Study plans*

Table 4 shows the attitude of respondents (Students) in regard to the standards of Study plans adopted by AUC. It's clear from the results that the highest mean value was relating to the statement No (25) which is evaluating the " Consistency of teaching staff qualifications with the concerning course", (Mean = 3.78 and SD = 0.96). On the other hand, the lowest mean value was relating to the statement No (27) which is concerning to the "Effectiveness of the student exchange program with other universities", (Mean = 3.29 and SD = 1.07). In the same context, the overall average for all statements (17-27) registered (Mean= 3.56) and SD =0.97) suggesting a moderate consensus of agreeing towards the standards of Study plans adopted by AUC, ultimately, indicating that there is no dispersion in responses. Based on table 4, considering T value = 27.5 and Sig = 0.00 (<) 0.01 therefore, the second hypothesis is accepted, and we can conclude that " There is a positive impact for study plans on education quality from the viewpoint of students ".

**Table 4:** Descriptive statistics for Study plans standard

S.N.	Statements	Mean	Std. Deviation	t	sig
17	Clarity of study plans description	3.58	1.05	8.20	.000
18	Modernity of references	3.49	0.92	7.89	.000
19	Effectiveness of study plans development	3.60	0.96	9.19	.000
20	Continuity and periodic development of study plans.	3.50	0.86	8.60	.000
21	Students are surveyed about their study plans	3.32	1.17	4.09	.000
22	Clarity of test instructions, procedures and distribution of marks	3.66	0.85	11.39	.000
23	Effectiveness of academic guidance	3.64	1.11	8.46	.000
24	Effectiveness of the Development and Quality Committee in the academic program	3.69	0.94	10.81	.000
25	Consistency of teaching staff qualifications with the concerning course	3.78	0.96	12.03	.000
26	Availability of educational resources for the academic program	3.59	0.75	11.72	.000
27	Effectiveness of the student exchange program with other universities	3.29	1.07	4.08	.000
	<b>Overall average</b>	<b>3.56</b>	<b>.978</b>	<b>27.5</b>	<b>.000</b>

### *Descriptive statistics for Evaluation of educational outputs*

Table 5 shows the attitude of respondents (Students) the standards of evaluation of educational outputs adopted by AUC. It is clear from the results that the highest mean value was relating to the statement No (32) which is evaluating the " Availability of continuous improvement plans for academic programs", (Mean = 3.74 and SD = 1.11). On the other hand, the lowest mean value was relating to the statement No (31) which is evaluating the " Compatibility of educational outcomes with Jordanian labour market needs", (Mean = 3.43 and SD = 1.05). In the same context, the overall average for all statements (28-32) registered (Mean= 3.58) and SD =1.06) suggesting a moderate consensus of agreeing towards the standards of evaluation of educational outputs adopted by AUC, ultimately, indicating that there is no dispersion in responses. Based on table 5, considering T value = 16.79 and Sig = 0.00 (<) 0.01 therefore, the third hypothesis is accepted, and we can conclude that "There is a positive impact for evaluation of educational outputs on education quality from the view point of students ".

**Table 5:** Descriptive statistics for Evaluation of educational outputs.

S.N.	Statements	Mean	Std. Deviation	t	sig
28	Effectiveness of surveying students' opinions regarding educational outcomes	3.55	1.12	7.33	.000
29	Ratio of teaching staff to students	3.65	1.06	9.00	.000
30	Suitability of student training sites with targeted learning outcomes	3.54	1.00	8.04	.000
31	Compatibility of educational outcomes with Jordanian labor market needs	3.43	1.05	6.06	.000
32	Availability of continuous improvement plans for academic programs	3.74	1.11	9.88	.000
	<b>Overall average</b>	<b>3.58</b>	<b>1.06</b>	<b>16.79</b>	<b>.000</b>

### **Conclusion**

Enhancing education quality has become a very important requirement, as it contributes to meet the requirements of numerous stakeholders (students, community, faculty, university administration, in addition to increasing university rank in the worldwide. Notably, our study aimed the third standard concerning to " Academic Program " which is imposed by the higher education accreditation commission (HEAC) where BAU seeks to apply and adopt. Therefore, we are evaluating both financial and educational sciences programs at Aqaba



university college from the viewpoint of students to highlight the areas that need more improvement and enhancement.

Analysis of the data reveals a positive impact by the students towards the quality of education, pertaining to teaching and learning, study plans and evaluation of educational outputs, as the mean score for all the statements was higher than the norm (3.00), ultimately, all the study hypothesis was accepted. Generally, the obtained results of our study are consistent with several research that targeted the relationship between quality of education and quality standards, (Hatram and Abdullah,2017; Assaf's,2018; Elfaki et al.,2017; Kosar, et al., 2015; Brown and Martin, 2018 ; Saeed, 2018 and Hanushek, and Hitomi, 2008) .

In terms of contribution, our study provides empirical evidence to the quality assurance official at both AUC and BAU, as it sheds light on the level of commitment by quality standards imposed by BAU, which is considered as a road map to achieve competitive excellence to various stakeholders. Therefore, the obtained results will be used as an indicator to know the strengths areas to enhance and weakness areas to improve and develop. Furthermore, it is expected for this study to be monitoring as a key factor by providing feedback to decision-makers, as students contribute greatly to this process. Razinkina.,et .al. (2018).

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