International Journal of Research on Multidisciplinary Studies
Online ISSN: 3116-4137 | Print ISSN: 3116-4145
Volume 1, Issue 10, pp. 298-307, November 2026
https://ijroms.com
Original Article

Behind the Counters: Narratives of Students' Service Experiences with the University Accounting Office

Saakshi Malhi[1], Rochelle C. Bagain[2]

Author Information:
[1-2]*University of La Salette, Inc., Santiago City, Philippines*

Correspondence:
malhieducator08@gmail.com

Article History:

Date Received: October 20, 2026
Date Revised: October 30, 2026
Date Accepted: November 4, 2026
Date Published: November 10, 2026

DOI: https://doi.org/10.67903/ijroms0614

Document ID: *2026IJROMS0614*

Recommended Citation:
Malhi, S. & Bagain, R. C. (2026). Behind the Counters: Narratives of Students' Service Experiences with the University Accounting Office. International Journal of Research on Multidisciplinary Studies, 1(10), 298-307. https://doi.org/10.67903/ijroms0614

Abstract. This study explored students' service experiences with the University Accounting Office of the University of La Salette, Inc., focusing on accessibility, clarity of instructions, operational efficiency, and reliability of transactions. Using a qualitative narrative inquiry design, the study involved ten purposively selected students who were currently enrolled, had completed at least one transaction with the office, and voluntarily participated. Data were collected through semi-structured interviews, audio-recorded with informed consent, and transcribed verbatim. Systematic documentation and careful examination of participants' narratives supported the trustworthiness of the findings. Four major themes emerged: accessibility of accounting services, clarity of instructions, operational efficiency, and reliability of transactions. Participants reported difficulties in online communication, understanding transaction requirements, prolonged waiting times, and limited cashier windows, particularly during peak periods. Nevertheless, they recognized the accuracy and dependability of payment processing and official receipts. The SERVQUAL Model guided the interpretation of perceived service quality, particularly responsiveness and reliability, while Expectation-Confirmation Theory explained how actual service experiences influenced students' satisfaction relative to their expectations. The study concludes that although accounting services are generally dependable, communication and operational limitations require improvement. Its practical implications highlight the need for clearer instructions, responsive communication channels, and improved queue management to promote efficient and student-centered administrative services.

Keywords: Accounting Office; Higher Education; Narrative Inquiry; Service Quality; Student Experience

Introduction

Higher education institutions (HEIs) are increasingly recognized not merely as centers of academic instruction but also as complex service organizations that provide various administrative and support services to students. Among these services, university accounting offices play an essential role in managing tuition payments, financial transactions, scholarships, and other financial concerns that directly influence students' academic experiences. The quality of these administrative services contributes to student satisfaction and institutional reputation, particularly in an educational environment where institutions continuously seek to attract and retain students (De Ramos & Briones, 2024). Consequently, understanding students' experiences with administrative services is essential to improving institutional service delivery.

University accounting offices serve as important points of interaction between students and institutional administrative systems. Their responsibilities involve sensitive financial matters that carry practical and emotional implications for students and their families. Previous studies indicate that communication, efficiency, trust, and technological capability influence clients' perceptions of accounting service quality (Cahyono & Putri, 2022). Similarly, effective accounting services contribute to stakeholder confidence and organizational performance (Tran et al., 2026). These considerations demonstrate that accounting services extend beyond financial transactions because they also shape students' perceptions of institutional responsiveness, reliability, and support.

Existing research on service quality in higher education has primarily examined student satisfaction through quantitative approaches, particularly surveys and statistical models. For instance, Rahman et al. (2024) demonstrated the relationship between service quality and students' overall institutional experiences. In the Philippine context, De Ramos and Briones (2024) identified areas for improvement in responsiveness, communication, and institutional infrastructure despite generally satisfactory service quality. Although these studies provide valuable insights into administrative service performance, quantitative assessments offer

This article is licensed under a Creative Commons Attribution 4.0 International License.

International Journal of Research on Multidisciplinary Studies
Online ISSN: 3116-4137 | Print ISSN: 3116-4145
Volume 1, Issue 10, pp. 298-307, November 2026
https://ijroms.com
Original Article

limited opportunities to understand the personal experiences, interpretations, and circumstances underlying students' evaluations.

This limitation reveals a research gap concerning how students personally experience and make sense of their interactions with university accounting offices. Students are often treated as respondents who evaluate predetermined service indicators rather than individuals whose narratives can reveal the complexities of administrative encounters. In particular, the emotional, relational, and contextual dimensions of financial transactions remain insufficiently explored. To address this gap, the present study employs qualitative narrative inquiry to examine students' accounts of their experiences. This approach allows the researchers to understand not only what students experience but also how they interpret the accessibility of services, the clarity of instructions, the efficiency of transactions, and the reliability of accounting personnel and processes.

Specifically, this study aims to explore the narratives of students regarding their service experiences with the University Accounting Office of the University of La Salette, Inc. It seeks to: (1) describe students' experiences concerning the accessibility of accounting services; (2) examine their experiences regarding the clarity of instructions and communication; (3) explore their accounts of operational efficiency, particularly in processing transactions and managing waiting times; and (4) understand their perceptions of the reliability of accounting services and financial transactions. These objectives provide the direction for examining the research questions and organizing the analysis of participants' narratives.

The study is significant because it provides the University Accounting Office with insights into students' actual experiences and identifies areas that may require administrative improvement. Its findings may assist accounting personnel and university administrators in strengthening communication, improving transaction procedures, managing service queues, and developing more responsive administrative practices. Furthermore, the study contributes to the qualitative literature on higher education service quality by emphasizing students' narratives as an important source of understanding institutional support services. Ultimately, it recognizes that the quality of higher education is shaped not only by academic instruction but also by the administrative experiences that influence students' everyday engagement with their institution.

Research Questions

This study aims to explore the lived experiences of students with the University Accounting Office of the University of La Salette, Inc. Specifically, it seeks to understand how students perceive and interpret the accessibility, clarity of instructions, operational efficiency, and reliability of the services provided. The findings are expected to identify areas for service enhancement and contribute to the improvement of student-centered administrative practices;

1. What are the experiences of students with accounting office of the University of La Salette, Inc.?
2. What is the perception of the students on the clarity of instructions given by the accounting office?
3. What do students say about their experiences with regards to accessibility of the accounting office services?
4. What is the efficiency and reliability of the services provided by the students?

Scope and Delimitation of the Study

This study explores the lived experiences of students with the University Accounting Office of the University of La Salette, Inc. using a qualitative narrative inquiry design. It focuses on students' experiences regarding the accessibility of services, clarity of instructions, operational efficiency, and service reliability. Participants are purposively selected students from various academic programs who have personally transacted with the accounting office. The study is limited to the narratives of student participants and excludes the perspectives of accounting personnel, administrators, parents, and other stakeholders. It does not assess the technical accuracy of accounting procedures, institutional policies, or employee performance. Instead, it aims to understand how students perceive and make meaning of their service experiences. Since the study is conducted within a single institution, its findings are intended to provide an in-depth contextual understanding rather than be generalized to other higher education institutions.

Literature Review

Accessibility of Accounting Services

Accessibility refers to the extent to which students can conveniently obtain and use the services provided by university accounting offices. It involves more than the physical availability of an office because it also encompasses operating hours, facilities, personnel availability, transaction procedures, and digital communication platforms. In higher education, accessible administrative services enable students to address financial concerns without unnecessary delays or difficulties.

This article is licensed under a Creative Commons Attribution 4.0 International License.

International Journal of Research on Multidisciplinary Studies
Online ISSN: 3116-4137 | Print ISSN: 3116-4145
Volume 1, Issue 10, pp. 298-307, November 2026
https://ijroms.com
Original Article

Existing literature identifies physical facilities, service environments, and administrative processes as important factors influencing students' perceptions of service accessibility. Alemu (2023) emphasized the importance of adequate facilities and satisfactory service conditions in evaluating educational services. Similarly, Rizos et al. (2022) and Dalban et al. (2025) highlighted the influence of physical environments and administrative facilities on students' experiences of institutional services. Collectively, these studies suggest that accessibility depends not only on the availability of services but also on the conditions under which students obtain them. Within the SERVQUAL framework, these conditions relate particularly to tangibles and responsiveness, which help explain how institutional resources and personnel contribute to accessible service delivery.

Digital platforms further expand the meaning of accessibility in university accounting services. Mfecane et al. (2022) explained that web-based accounting information systems facilitate financial transactions by reducing administrative costs, minimizing errors, and providing timely access to financial information. However, digital availability does not automatically guarantee accessibility. As suggested by Mfecane et al. (2022) and Dalban et al. (2025), the usefulness of these systems depends on their reliability, usability, and capacity to respond to users' needs. Thus, institutions must consider both physical and digital arrangements when evaluating the accessibility of administrative services.

Despite these contributions, existing studies largely emphasize facilities, technological systems, and general service-quality indicators. Less attention has been given to how students personally experience the accessibility of university accounting offices, particularly when they encounter difficulties in obtaining assistance, communicating with personnel, or completing financial transactions. The present study addresses this gap by examining students' narratives of accessing accounting services. It considers how physical arrangements, personnel availability, and communication channels shape their experiences of institutional support.

Clarity of Instructions and Communication in Financial Transactions

Clarity of instructions is essential in administrative service delivery because students must understand the procedures, documentary requirements, and institutional policies governing financial transactions. University accounting offices handle processes that frequently require students to comply with specific instructions and deadlines. When these requirements are communicated inadequately, students may experience confusion, submit incomplete documents, or make repeated visits to the office.

Previous studies establish communication as an important component of professional service quality. Ricci et al. (2025) emphasized that effective communication and responsiveness strengthen relationships between service providers and their clients. Similarly, Sarapaivanich et al. (2023) explained that clients evaluate professional services not only through technical competence but also through the clarity of explanations, quality of advice, and manner of interaction. These findings demonstrate that effective service delivery requires professionals to communicate information in ways that clients can understand and apply.

In university accounting offices, communication becomes particularly important because financial procedures directly affect students' enrollment, scholarship applications, payments, and other academic requirements. Clear instructions help students understand what documents to prepare, where to submit them, and how to complete specific transactions. Conversely, inconsistent or incomplete information may create uncertainty and unnecessary administrative burdens. From the perspective of SERVQUAL, these concerns are associated with responsiveness and assurance, particularly the ability of personnel to provide understandable information and guide students through institutional procedures.

Although previous studies recognize communication as an important determinant of service quality, they provide limited understanding of how students interpret and respond to the actual instructions they receive during accounting transactions. The present study addresses this limitation by exploring students' narratives concerning the clarity, consistency, and usefulness of accounting instructions. Rather than treating communication merely as a service-quality indicator, the study examines how it influences students' ability to navigate financial procedures and their confidence in institutional assistance.

Operational Efficiency of Accounting Services

Operational efficiency concerns the ability of university accounting offices to process transactions promptly and systematically while minimizing unnecessary delays and administrative burdens. It involves the management of personnel, transaction procedures, service queues, and available resources. In higher education, efficient administrative processes are particularly important because students often need to complete financial transactions within specific enrollment periods and institutional deadlines.

The literature on administrative service quality emphasizes that service efficiency is closely associated with responsiveness and the effective organization of institutional processes. Elnafabi (2025), Rizos et al. (2022), and Dalban et al. (2025) identify service delivery conditions and personnel responsiveness as important considerations in evaluating institutional services. These studies collectively

This article is licensed under a Creative Commons Attribution 4.0 International License.

International Journal of Research on Multidisciplinary Studies
Online ISSN: 3116-4137 | Print ISSN: 3116-4145
Volume 1, Issue 10, pp. 298-307, November 2026
https://ijroms.com
Original Article

suggest that students' experiences depend not only on whether services are available but also on how promptly and effectively institutions deliver them. An office may provide the necessary financial services, but inefficient procedures and inadequate personnel can make these services difficult to obtain.

Operational efficiency also has implications for students' expectations and satisfaction. Under Expectation-Confirmation Theory, students evaluate their experiences by comparing the services they actually receive with what they initially expect. Consequently, prolonged waiting times, delayed transactions, and inefficient procedures may result in negative evaluations when actual service delivery falls below expectations. In contrast, timely assistance and organized processes can reinforce positive perceptions of administrative support.

However, existing literature commonly evaluates efficiency through general service-quality indicators or measurable performance outcomes. Such assessments provide limited insight into how students experience waiting periods, transaction delays, and administrative procedures in their everyday interactions with accounting offices. This study addresses this gap by examining the narratives of students concerning transaction processing, waiting times, personnel availability, and the challenges they encounter during peak periods. Through these accounts, operational efficiency can be understood not merely as an institutional performance measure but also as an experience that affects students' academic and financial responsibilities.

Reliability of Accounting Services and Financial Transactions

Reliability refers to the ability of an accounting office to provide services consistently and accurately according to established procedures. In financial transactions, reliability involves maintaining dependable records, processing payments correctly, providing appropriate documentation, and ensuring consistency in the delivery of services. These responsibilities are particularly important because errors or inconsistencies in financial transactions may affect students' financial records, enrollment, and confidence in institutional administration.

Islam and Bag (2020) emphasized the importance of reliability in shaping students' satisfaction with institutional services, particularly when accurate information and dependable administrative processes are involved. Their findings reinforce the importance of consistency and correctness in maintaining confidence in service delivery. Within the SERVQUAL framework, reliability represents the institution's capacity to perform promised services accurately and dependably. It therefore provides an important perspective for examining students' confidence in the accounting office's financial procedures.

Reliability, however, should be distinguished from operational efficiency. Although both contribute to service quality, they address different aspects of administrative performance. Efficiency concerns how promptly and effectively transactions are completed, whereas reliability concerns whether those transactions are processed consistently and correctly. An accounting office may complete transactions quickly but still fail to provide dependable services if errors or inconsistencies occur. Conversely, accurate transactions may still result in unsatisfactory experiences when processing takes an unreasonable amount of time. This distinction demonstrates why both dimensions require separate examination.

Despite the recognition of reliability as an important service-quality dimension, existing studies provide limited attention to how students develop confidence or uncertainty through their actual encounters with university accounting offices. In particular, less is known about how students interpret the consistency of financial records, payment confirmation, and transaction documentation. The present study addresses this concern by examining students' accounts of their experiences with the dependability and accuracy of accounting services. It seeks to understand how these experiences influence their confidence in the office and their overall perceptions of institutional support.

Methodology

Research Design

This study employed a qualitative narrative inquiry design to explore students' experiences with the University Accounting Office of the University of La Salette, Inc. Narrative inquiry focuses on understanding how individuals interpret and communicate their experiences through stories. This design was appropriate because the study sought to examine students' actual encounters with accounting services, particularly regarding accessibility, clarity of instructions, operational efficiency, and reliability of transactions. Through narrative inquiry, participants were encouraged to describe their experiences in their own words. The approach allowed the researcher to examine not only the events surrounding their transactions but also the meanings, challenges, and perceptions associated with these encounters. The collected narratives provided an in-depth understanding of how students experienced and interpreted the administrative services of the university.

This article is licensed under a Creative Commons Attribution 4.0 International License.

International Journal of Research on Multidisciplinary Studies
Online ISSN: 3116-4137 | Print ISSN: 3116-4145
Volume 1, Issue 10, pp. 298-307, November 2026
https://ijroms.com
Original Article

Research Locale

The study was conducted at the University of La Salette, Inc., a private higher education institution in Santiago City, Isabela, Philippines. The institution was selected because its Accounting Office serves as a primary administrative unit responsible for managing students' financial transactions, tuition payments, and other accounting-related services. This setting provided an appropriate context for exploring students' experiences with university accounting services.

Research Participants

The participants consisted of thirty (30) currently enrolled students from different academic programs of the University of La Salette, Inc. They were purposively selected based on their firsthand experience of completing at least one transaction with the University Accounting Office. Their participation provided the narratives necessary to examine students' experiences concerning accessibility, clarity of instructions, operational efficiency, and reliability of accounting services.

Research Instrument

The study utilized a semi-structured interview guide to gather participants' narratives. The instrument consisted of open-ended questions designed to encourage students to describe their experiences, perceptions, and challenges when transacting with the University Accounting Office. Follow-up questions were also used to clarify responses and obtain more detailed accounts. The interview guide underwent content validation and received a validation score of 17.67, interpreted as Very Satisfactory. This result indicated that the instrument met the established content validation criteria and was appropriate for gathering information relevant to the research objectives.

Data Gathering Procedure

Before conducting the interviews, the researcher obtained permission from the university administration and secured informed consent from all participants. The researcher explained the study's purpose, the participants' rights, and the measures taken to protect their identities and responses. Participation was voluntary, and participants were informed of their right to withdraw without penalty. The researcher conducted face-to-face semi-structured interviews with the thirty (30) participants. Open-ended questions focused on their experiences with the Accounting Office, particularly accessibility, clarity of instructions, operational efficiency, and reliability of transactions. Follow-up questions were asked when necessary to clarify responses and encourage more comprehensive narratives. With participants' consent, the interviews were audio-recorded to ensure accurate documentation of their accounts. The recordings were subsequently transcribed verbatim to preserve the participants' original expressions and meanings. The transcripts served as the primary data for the narrative analysis.

Results and Discussions

Research Question 1: What are the experiences of students with accounting office of the University of La Salette, Inc.?

Theme 1: Accessibility of Accounting Office Services

Accessibility emerged as a significant dimension of students' experiences with the University Accounting Office. The findings revealed that students understood accessibility through the availability of personnel, responsiveness to inquiries, and convenience of communication channels. Although most participants preferred face-to-face transactions because of immediate interaction, others valued online communication because it reduced travel and provided greater convenience. These differences indicate that accessibility is not a uniform experience but depends on students' individual circumstances, communication preferences, and service needs. Pasted markdown. Participant 5 emphasized the importance of face-to-face communication*: "I like to do it in person so I can say, 'I'm concerned with this because of this' and 'this is why I'm concerned about this' and 'this is why I think this is a concern' and 'if I have more questions, I can ask them at the moment, and they'll answer them, so I can follow up on them.*'" Similarly, Participant 7 explained: "*I do the same, because I can discuss my concern on the spot and get immediate feedback, which is helpful to avoid misunderstandings when responding online.*"

These narratives demonstrate that direct interaction provides students with opportunities to explain their concerns, clarify information, and receive immediate responses. Face-to-face accessibility therefore involves more than physically reaching the office; it also concerns the opportunity to establish meaningful communication with accounting personnel. Students value this interaction because it reduces uncertainty and allows them to address concerns before completing their transactions.

This article is licensed under a Creative Commons Attribution 4.0 International License.

International Journal of Research on Multidisciplinary Studies
Online ISSN: 3116-4137 | Print ISSN: 3116-4145
Volume 1, Issue 10, pp. 298-307, November 2026
https://ijroms.com
Original Article

However, other participants described accessibility differently. Participant 1 reported inconsistencies in online communication, including unanswered inquiries. In contrast, Participant 8 preferred online transactions because they eliminated the need to travel to Santiago City. Participant 25 also appreciated online communication because it reduced anxiety and allowed sufficient time to formulate questions. These contrasting experiences reveal that accessibility involves balancing immediate personal assistance with the convenience of digital communication.

This finding complements Naidoo et al. (2024), Alemu (2023), and Trisnantya et al. (2025), who emphasized the importance of accessible facilities, responsive services, and convenient communication channels in shaping service experiences. Through the SERVQUAL framework, these experiences can be understood through responsiveness and empathy. Responsiveness concerns the willingness and ability of personnel to provide timely assistance, while empathy emphasizes attention to students' individual circumstances.

The findings suggest that improving accessibility does not require prioritizing either face-to-face or online transactions. Instead, the Accounting Office needs to maintain both channels while ensuring consistent responses and reliable communication. The central concern is not simply the availability of communication platforms but whether students can obtain meaningful assistance through their preferred channels.

Research Question 2: What is the perception of the students on the clarity of instructions given by the accounting office?

Theme 2: Clarity of Instructions

Clarity of instructions emerged as an important aspect of students' experiences because financial transactions require an understanding of institutional procedures, documentary requirements, and payment processes. Although participants generally described accounting personnel as approachable and accommodating, some experienced difficulties understanding explanations that were delivered too quickly or lacked sufficient detail. These accounts suggest that personnel availability does not automatically guarantee effective communication. Pasted markdown. Participant 21 observed: "*There were instances when the instructions were given too fast and were not easy to understand and needed to be explained more.*" Similarly, Participant 23 stated: "*The information provided was not always clearly understood, which could lead to misunderstandings and delays in the process of transactions.*"

These statements indicate that communication becomes effective only when students can understand and appropriately apply the information provided. The participants' experiences reveal a distinction between giving instructions and ensuring comprehension. Although accounting personnel may communicate the necessary procedures, the information may remain insufficient when explanations are too rapid, incomplete, or difficult to understand. Participant 24 further explained: "*Instructions were mostly sufficient but they did not give information in sufficient detail for some of the students with diverse situations.*"

This account introduces an important dimension of administrative communication: the need to recognize differences in students' circumstances. Standard instructions may adequately address routine transactions but may not accommodate students with particular financial concerns or documentary requirements. Consequently, effective communication requires personnel to provide explanations that respond to specific situations rather than relying exclusively on general procedural information.

These findings support the discussions of Ricci et al. (2025) and Sarapaivanich et al. (2023), who emphasized that service quality depends not only on technical competence but also on the clarity of explanations and professional interaction. Similarly, Dalban et al. (2025) and Mfecane et al. (2022) provide relevant perspectives on the importance of accessible information and effective administrative communication.

Within the SERVQUAL framework, these experiences relate particularly to responsiveness and assurance. Responsiveness concerns the willingness of personnel to clarify procedures, while assurance involves providing information that develops students' confidence in completing their transactions. The findings therefore suggest that communication quality should be evaluated not simply through the availability of information but through students' ability to understand and use it.

The Accounting Office may strengthen this dimension by providing standardized written guidelines, step-by-step instructions, and updated information about documentary requirements. Personnel may also confirm students' understanding before completing transactions. These improvements would address the communication difficulties reflected in the narratives and reduce unnecessary inquiries and procedural misunderstandings.

This article is licensed under a Creative Commons Attribution 4.0 International License.

International Journal of Research on Multidisciplinary Studies
Online ISSN: 3116-4137 | Print ISSN: 3116-4145
Volume 1, Issue 10, pp. 298-307, November 2026
https://ijroms.com
Original Article

Research Question 3: What do students say about their experiences with regards to accessibility of the accounting office services?

Theme 3: Operational Efficiency

Operational efficiency emerged as a significant theme in the participants' experiences, particularly concerning transaction processing, waiting periods, and personnel availability. The narratives indicated that accounting transactions were generally manageable under normal conditions, although delays became more noticeable during periods of increased student activity. Participants also recognized that processing time depended on transaction complexity, documentary requirements, approval procedures, and the number of students seeking assistance. Pasted markdown. Participant 1 acknowledged the efforts of accounting personnel: "*They try to entertain all the students and at lunch times, late times, they would work in shifts so as to entertain the whole student population.*" This statement demonstrates that students recognized the efforts of personnel to accommodate transactions despite demanding working conditions. Rather than attributing every delay to employee inefficiency, the participant acknowledged the adjustments made by accounting personnel to maintain service availability.

Similarly, Participant 2 explained that certain transactions required additional time because of approval procedures, extensive documentation, and the large number of students. Participant 3 also observed that service speed varied depending on demand and circumstances beyond the control of individual employees. These accounts reveal that operational efficiency is influenced by both personnel performance and organizational arrangements.

The participants' experiences suggest that transaction speed alone cannot adequately determine administrative efficiency. A more comprehensive understanding must consider how institutions manage service queues, distribute personnel, organize procedures, and communicate delays. In this regard, Rizos et al. (2022) and Dalban et al. (2025) emphasized the importance of effective service processes and institutional support in shaping students' administrative experiences.

The SERVQUAL dimension of responsiveness provides a useful perspective for interpreting these findings because it emphasizes the capacity of service personnel to assist clients promptly. Expectation-Confirmation Theory also offers a complementary explanation when students' accounts indicate differences between expected and actual processing times. Delays may negatively influence their evaluations when the service experience does not meet their expectations. However, participants' recognition of organizational constraints also suggests that their evaluations are shaped by how they understand the circumstances surrounding service delivery.

Based on these findings, the university may consider piloting a temporary satellite accounting service point during enrollment periods, tuition payment deadlines, and examination periods. This facility could accommodate routine inquiries, document checking, and procedural guidance while allowing the main office to concentrate on more complex transactions. Its effectiveness could subsequently be evaluated through waiting times, transaction completion, and student feedback.

Overall, the narratives demonstrate that operational efficiency requires more than encouraging personnel to process transactions quickly. It also involves developing organizational arrangements that respond to fluctuations in student demand while maintaining the accuracy and consistency of administrative procedures.

Research Question 4: What is the efficiency and reliability of the services provided by the students?

Theme 4: Reliability of Accounting Transactions

Reliability emerged as an important dimension of students' experiences because participants generally expressed confidence in the accuracy and dependability of accounting transactions. Their confidence was associated with the proper recording of payments, the issuance of official receipts, and the availability of the Student Information and Accounting System (SIAS) for verifying financial information. These institutional mechanisms provided students with evidence that their financial transactions had been documented and reflected in their accounts. Pasted markdown.md

Participant 1 expressed a confidence rating of 10 out of 10 and explained that payment accuracy could be verified through official receipts and SIAS. Similarly, Participant 4 stated: "*Very confident, the amount that I pay will always be reflected in the account, there is receipt that must be checked.*" Participant 8 also expressed strong confidence and reported not encountering irrelevant or erroneous information. Meanwhile, Participant 16 emphasized the convenience of SIAS, while Participant 17 highlighted the importance of receipts and careful recordkeeping.

These accounts suggest that students' confidence in accounting services is supported by mechanisms that allow them to verify their financial transactions. Official receipts provide documentary

This article is licensed under a Creative Commons Attribution 4.0 International License.

International Journal of Research on Multidisciplinary Studies
Online ISSN: 3116-4137 | Print ISSN: 3116-4145
Volume 1, Issue 10, pp. 298-307, November 2026
https://ijroms.com
Original Article

evidence of payment, while SIAS enables students to check whether their payments have been properly reflected in their accounts. Thus, reliability is experienced not merely as the expectation that accounting personnel will perform their responsibilities correctly but also as the availability of institutional mechanisms that establish financial accountability.

This finding is consistent with Islam and Bag (2020), who emphasized the importance of reliability in shaping satisfaction with institutional services. Similarly, Alemu (2023) and Magasi et al. (2022) provide relevant perspectives on the relationship between dependable administrative services and students' perceptions of service quality.

The SERVQUAL dimension of reliability offers a direct explanation of these experiences because it concerns the institution's ability to perform services accurately and consistently. Expectation-Confirmation Theory further helps explain how students' confidence develops when actual transactions correspond to their expectations of accurate payment processing and dependable financial records.

Nevertheless, the participants' positive experiences should not be interpreted as evidence that accounting errors never occur. Rather, the findings demonstrate that participants generally perceived the Accounting Office as dependable based on their reported experiences. Maintaining accurate records, issuing official receipts, regularly updating SIAS, and establishing clear procedures for addressing discrepancies remain important institutional responsibilities.

Overall, reliability was reflected in students' confidence that their financial transactions were properly recorded and could be verified through established institutional mechanisms. Unlike operational efficiency, which concerns the time and organization required to complete transactions, reliability emphasizes the correctness and consistency of the resulting financial records. This distinction demonstrates that dependable accounting services require both efficient processes and accurate financial administration.

Ethical Considerations

The study was conducted in accordance with applicable ethical principles for research involving human participants. Before data collection, the researchers secured approval from the Research Office of University of La Salette, Inc. Administrative permission was also obtained from the University of La Salette, Inc. The researchers explained the study's purpose and procedures to the participants, obtained their informed consent, and secured permission to audio-record the interviews. Participation was voluntary, and participants were informed of their right to withdraw at any stage. Confidentiality and anonymity were maintained throughout data collection, analysis, and reporting. The study observed applicable ethical principles for research involving human participants and the provisions of the Data Privacy Act of 2012 (Republic Act No. 10173).

Conclusion

The study explored students' experiences with the University Accounting Office through four research questions concerning accessibility, clarity of instructions, operational efficiency, and reliability of transactions. The findings revealed that these dimensions were interconnected in shaping students' perceptions and experiences of accounting services. In response to the first research question on accessibility, students described both face-to-face and online communication as important means of obtaining assistance. Face-to-face interactions allowed immediate clarification, while online communication provided convenience and reduced the need for physical visits. Regarding the second research question on clarity of instructions, students generally found personnel accommodating, although some experienced explanations that lacked sufficient detail or were difficult to understand. For the third research question on operational efficiency, students reported that transactions were generally manageable but became slower during peak periods and when additional documentation or approval was required. Finally, in response to the fourth research question on reliability, students expressed confidence in the accuracy of their financial transactions, particularly through the use of official receipts and the Student Information and Accounting System (SIAS). Collectively, these findings demonstrate that effective accounting services require accessible communication, understandable instructions, efficient procedures, and reliable transaction records. These dimensions complement one another in shaping students' experiences and confidence in the institution. The study contributes to the literature on higher education service quality by providing a qualitative, student-centered understanding of university accounting services. While existing discussions often emphasize academic instruction and student support, this study highlights the significance of administrative and financial services in students' institutional experiences. Through narrative inquiry, it provides contextual insights into students' interactions, concerns, and evaluations of accounting services. The findings also illustrate the relevance of the SERVQUAL Model in understanding responsiveness, assurance, and reliability, while Expectation-Confirmation Theory offers a complementary perspective on the relationship between

This article is licensed under a Creative Commons Attribution 4.0 International License.

International Journal of Research on Multidisciplinary Studies
Online ISSN: 3116-4137 | Print ISSN: 3116-4145
Volume 1, Issue 10, pp. 298-307, November 2026
https://ijroms.com
Original Article

service expectations and actual experiences. Based on these findings, the university should improve communication channels, provide clearer transaction guidelines, strengthen queue management during peak periods, and maintain reliable transaction-verification mechanisms. Ultimately, accessible, understandable, efficient, and reliable accounting services contribute to students' confidence and overall university experience.

Recommendations

Based on the findings, the University Accounting Office should improve the clarity and consistency of its communication by developing standardized transaction guidelines, providing detailed procedural instructions, and making frequently asked questions available through physical bulletin boards and official online platforms. Since students expressed different preferences for face-to-face and online transactions, the office should also strengthen the responsiveness of its service channels by establishing reasonable response-time targets and monitoring the number of inquiries addressed. These improvements may be evaluated through student feedback on the clarity of instructions and the responsiveness of personnel. To address delays during peak periods, particularly enrollment and tuition-payment deadlines, the university administration should consider piloting a temporary satellite accounting service point. Subject to institutional policies and available personnel, this service point may accommodate routine transactions, document checking, payment inquiries, and procedural guidance. The effectiveness of this initiative should be assessed through average waiting times, the number of students served, and transaction completion rates. Furthermore, the Accounting Office should maintain reliable transaction-verification mechanisms by ensuring accurate and timely payment recording and providing students with accessible proof of payment through official receipts and the Student Information and Accounting System (SIAS). The office should monitor transaction discrepancies, correction requests, and the timeliness of payment reflection in student accounts. Finally, the university should conduct periodic evaluations of accounting services to determine whether these improvements address students' concerns and enhance service quality. Evaluation should consider waiting times, transaction completion rates, online inquiry response times, transaction-record discrepancies, and student feedback. The results may guide administrative decisions concerning personnel allocation, service procedures, and resource management. Through these measures, the university can develop more accessible, responsive, efficient, and reliable accounting services that address students' needs and strengthen their overall institutional experience.

References

Alemu, A. (2023). Assessing service quality in tertiary education using adapted SERVQUAL scale. Cogent Education, 10(2), Article 2259733. https://doi.org/10.1080/2331186X.2023.2259733

Cahyono, A. S., & Putri, M. A. (2022). Optimizing e-loyalty on the Bukalapak e-commerce platform: Exploring the role of e-service quality mediated by e-satisfaction and e-trust. International Journal of Business, Economics and Social Development, 3(2). PDF link

Dalban, C. M., Bularca, C.-M., Bucs, A., Anton, M., & Coman, C. (2025). Analyzing the perception of students regarding administrative support, educational process quality, and institutional management within universities in Romania. Frontiers in Education, 10, Article 1632837. https://doi.org/10.3389/feduc.2025.1632837

De Ramos, J. R., & Briones, J. P. (2024). Level of functioning of service quality of a private higher education institution in the Philippines: Personnel and student perspectives. Education Policy and Development, 2(2), 28–45. https://doi.org/10.31098/epd.v2i2.2365

Islam, A., & Bag, S. (2020). Benchmarking quality characteristics for road-mapping sustainability of higher educational institutes. Benchmarking: An International Journal. https://doi.org/10.1108/BIJ-09-2022-0589

Magasi, C., Mashenene, R. G., & Ndengenesa, D. M. (2022). Service quality and students' satisfaction in Tanzania's higher education: A re-examination of SERVQUAL model. International Review of Management and Marketing, 12(3), 18–25. https://doi.org/10.32479/irmm.13040

Mfecane, N., Iwu, C. G., & Mohsam, F. (2022). Quality of administrative services in a South African higher education institution: Stakeholder perceptions. Journal of Research in Higher Education, 6(1), 83–108. https://doi.org/10.24193/JRHE.2022.1.4

Naidoo, A., Adam, J. K., & Akpa-Inyang, F. (2024). Exploring service accessibility and quality for differently-abled students: A qualitative analysis at a South African university of technology. Research in Social Sciences and Technology, 9(2), 72–89. https://doi.org/10.46303/ressat.2024.26

Rahman, M., et al. (2024). Student perceptions of service quality provided by their university. Coastal Business Journal, 21(1).

This article is licensed under a Creative Commons Attribution 4.0 International License.

International Journal of Research on Multidisciplinary Studies
Online ISSN: 3116-4137 | Print ISSN: 3116-4145
Volume 1, Issue 10, pp. 298-307, November 2026
https://ijroms.com
Original Article

Ricci, M. A., Hatfield, R. C., Hoang, K., & Thomas, E. (2025). Talking to new auditors about client service. Accounting Horizons. https://doi.org/10.2308/horizons-2024-096

Rizos, S., Sfakianaki, E., & Kakouris, A. (2022). Quality of administrative services in higher education. European Journal of Educational Management, 5(2), 115–128. https://doi.org/10.12973/eujem.5.2.115

Sarapaivanich, N., Ekasingh, E., Sampet, J., & Patterson, P. (2024). SME clients' evaluation of audit quality: The roles of auditors' communication effectiveness, rapport and social capital. Journal of Accounting in Emerging Economies, 14(2), 373–395. https://doi.org/10.1108/JAEE-10-2022-0300

Tran, N. P. N., Nguyen, P. P. T., & Tran, N. K. T. (2025). Influence of university service quality on student experiences, academic performance and institutional loyalty: A case study in Vietnam. Acta Psychologica, 260, Article 105599. https://doi.org/10.1016/j.actpsy.2025.105599

Trisnantya, Z. A., Wolor, C. W., & Swaramarinda, D. R. (2025). The influence of responsiveness and ease of access to online administrative services on student satisfaction at the Faculty of Economics, Jakarta State University. International Student Conference on Business, Education, Economics, Accounting, and Management (ISC-BEAM). https://doi.org/10.21009/ISC-BEAM.013.124

This article is licensed under a Creative Commons Attribution 4.0 International License.