



## Service Quality and Students' Satisfaction Levels within Tertiary Institutions Located in Ogun State

<sup>1</sup>Evelyn Ilamosi Ezekiel, <sup>2</sup>Oluwaseun John Olopade & <sup>3</sup>Latifat Iyabo Akindele

Department of Business Administration and Management, Federal Polytechnic Ilaro, Ogun State  
Email: evelyn.ezekiel @federalpolyilaro.edu.ng & John.olopade@federalpolyilaro.edu.ng

### Abstract

Higher education institutions have considerable challenges in sustaining a competitive edge since student satisfaction has a tremendous influence on student enrollment, continuing, and favorable word-of-mouth promotion. As a result, the study examined how service quality affected Ogun State postsecondary students' satisfaction. The study used a cross-sectional survey approach and a standardized questionnaire. This study focused on final-year students from Federal Polytechnic Ilaro (5,308 students), Federal College of Education Abeokuta (6,000 students), and Federal University of Agriculture Abeokuta (8,000 students), three federally owned higher education institutions in Ogun State. In all, 19,308 people were the target population. 392 was the sample size that was determined by applying Taro Yamane's statistical approach. A linear regression model was utilized in the study to assess the suggested hypotheses. The findings indicated that service quality dimensions, notably responsiveness, exhibited a regression coefficient of 0.434 and a p-value of 0.000. Additionally, the dimensions of tangibility and assurance exhibited p-values of 0.704 and 0.000, respectively, while empathy demonstrated a p-value of 0.359 and a significance level of 0.000. This showed that there is a strong, moderate, and weak positive link between the characteristics of service quality and the degree to which students are satisfied with the chosen postsecondary institutions in Ogun State. The study discovered that the caliber of the services offered has a significant impact on student happiness. The study recommended that the management of the selected postsecondary institutions ensure that all of its staff members are always sympathetic and sensitive to the needs of their students in order to maximize student satisfaction and support the ongoing development of their individual institutions.

### ARTICLE HISTORY

Received: May 22, 2024  
Revised: May 4, 2024  
Accepted: June 11, 2024

**Keywords:** Assurance Responsiveness, Tangibility, Empathy and Students' satisfaction

### Citation

Ezekiel, E. I., Olopade, O. J. & Akindele, L. I. (2024). Service Quality and Students' Satisfaction Levels within Tertiary Institutions Located in Ogun State. *International Journal of Women in Technical Education and Employment*, 5(1), 1 – 11.

### Introduction

The quality of services plays a pivotal role in the competitive landscape of modern higher education institutions (Sandhu & Bala, 2022). Evaluating the excellence of services becomes imperative for these institutions to maintain a competitive advantage (Onditi & Onditi, 2019). Service quality in higher education is

gauged by its alignment with or surpassing of students' expectations, which determines whether it is rated as high, low, or poor (Zammuto et al., 2022). A crucial aspect influencing students' future aspirations is their satisfaction level (Lai, Yusof & Chew, 2022), with satisfied students likely to spread positive word of mouth, a practice particularly prevalent in Middle Eastern countries, where social interactions enrich the



institution's environment (Jamal & Naser, 2022). Among the various stakeholders of educational institutions, students are considered one of the most significant (Ahmed & Nawaz, 2022). Scholars and practitioners in management have exhibited keen interest in service quality as a model for management quality instruments (Onditi & Onditi, 2019), exploring it across diverse organizational sizes and complexities to identify research gaps (Al-otaibi et al., 2018). Recognized as a crucial factor for educational success, service quality is particularly vital in postsecondary institutions (Mlik et al., 2022), which strive to differentiate themselves through exemplary customer service (Ahmed & Nawaz, 2022). Understanding the factors that impact student satisfaction is deemed highly valuable for service organizations in competitive markets (Gronroos, 2022), with various perspectives considering quality across input, process, and output dimensions as well as through stakeholder lenses.

The five dimensions of the well-known SERVQUAL model—assurance, empathy, responsiveness, dependability, and tangibility—are frequently combined with the dimensions when differences are found during analysis (Parasuraman & Berry, 2006). Furthermore, a modified SERVQUAL technique that takes into account all client perceptions is usually used to measure community satisfaction with the caliber of postsecondary institutions (Parasuraman & Berry, 2016). However, even though Nigerian universities have implemented quality improvement programs in response to pressure from different stakeholder groups both internally and externally, it is still unusual for academic staff satisfaction levels with regard to service delivery quality to be evaluated in tertiary institutions all over the nation.

Since students are regarded as the primary clients in higher education, tertiary institutions bear a responsibility to address their needs. The significance of service quality in higher education cannot be overstated, as it directly impacts both customer and student satisfaction (Gunawan & Wahyuni, 2019). Service quality stands out as the primary strategic factor for

postsecondary institutions aiming to leave a lasting impression on their clientele and is a vital metric for assessing educational excellence (Hartman et al., 2021). In recent years, there has been an increased emphasis on the significance of service quality and customer satisfaction (Walker Bruce et al., 2019).

Student satisfaction in postsecondary institutions not only contributes to maintaining a positive institutional reputation but also informs management efforts to deliver quality services (Jamal & Naser, 2022). Moreover, customer loyalty is significantly influenced by satisfaction levels, with students more likely to remain loyal to their universities if they are satisfied with the services provided (Ada et al., 2020). Thus, measuring student satisfaction becomes a crucial component of assessing student performance and institutional growth. Top of Form

Service quality represents the intangible act of meeting customers' needs and delivering a superior standard of output that aligns with and enhances their expectations (Hassan & Shamsudin, 2019). Assessing student satisfaction through surveys is crucial for evaluating an institution's effectiveness and continuously enhancing its services. Cultural influence plays a significant role in shaping students' happiness, as each student's unique cultural background shapes their expectations (Cheng, 2020). Understanding the context before experiencing it is essential for achieving satisfaction.

However, there is a lack of consensus on how to assess and examine student happiness academically (Cheng, 2020). Student surveys serve as a means to measure satisfaction, consolidating students' educational experiences into a single satisfaction score. It is essential for service organizations like educational institutions to understand how students perceive their services. Student happiness is closely linked to endeavors that aim to fulfill customers' needs and desires through goods and services. In an educational context, student happiness serves as a key indicator of teaching quality (Agbor, 2019). Various aspects of education, including the environment, curriculum, faculty experience, and classroom facilities, are scrutinized concerning student



happiness (Agbor, 2019). Higher education institutions enhance student happiness by improving academic aspects such as teaching quality, curriculum diversity, extracurricular engagement, and assessment methods.

The competitive advantage of higher education institutions is under threat due to the growing influence of student satisfaction on recruitment, retention, and good word-of-mouth marketing (Carey et al., 2018). Apart from their primary duties of instruction and research, educational establishments need to make student satisfaction a top priority in terms of administration (Azan, 2019). Students are so frequently seen as clients or consumers of higher education as opposed to merely participants in it. To improve the general caliber of instruction these schools offer, an evaluation of the services they provide is necessary. Despite management's efforts to improve services, issues persist with service quality due to inconsistencies, unresponsiveness, lack of assurance, empathy, and tangible resources, such as curriculum delivery, project supervision, and practicals. Given these challenges, this study aims to investigate the impact of service quality on student satisfaction in tertiary institutions in Ogun State, Nigeria. The primary objective of this study is to determine how service quality affects students' happiness in particular Ogun State postsecondary institutions. Additional particular goals are to: to ascertain how responsiveness affects students' satisfaction with particular Ogun State postsecondary institutions, to ascertain how students' happiness with a chosen group of postsecondary institutions in Ogun State is impacted by tangibility, to investigate how students' happiness with particular postsecondary institutions in Ogun State is impacted by empathy and also to investigate how assurance affects students' satisfaction with particular educational institutions in the state of Ogun.

The core concept of quality is fundamentally based on how the service is assessed by the user or consumer. In the context of service literature, perceived quality is seen as the foundation of the quality concept. According to Zeithaml (2020), perceived quality is the customer's

total assessment of an entity's excellence or experience. Parallel to this, Parasuraman et al., (2019) contend that the discrepancy between consumers' expectations and real experiences affects how well they perceive the quality of the services they receive. Perceived quality is considered an attitude related to satisfaction but distinct from it due to differences in expectations and performance perceptions (Rowley, 2020). Consequently, perceived service quality can be evaluated through various service interactions, including those with administrative staff, instructors, department heads, and others, particularly in the context of students (Hill, 2019). Therefore, a company's services are considered of high quality if they consistently meet or exceed client expectations, while failing to meet these expectations results in the perception of subpar service (Zammuto, 2019). According to Oldfield & Baron (2020), there are three basic service criteria that students often have to meet: compulsory contacts that are necessary to complete their study duties; acceptable encounters that are acknowledged as desirable but not obligatory; and functional encounters that serve practical or utilitarian goals. Two well-known viewpoints on service quality are the SERVQUAL model and the technical/functional quality framework (Gronroos, 2019).

The SERVQUAL model, originally devised by Parasuraman et al., (2022), served as the cornerstone of this study, with its foundation rooted in the expectation-perception gap (Bond, 2020). The difference between consumers' expectations and perceptions is how Parasuraman (2006) states that the quality of service is determined. The SERVQUAL approach is widely utilized in a variety of contexts, including higher education institutions, to assess and compare students' expectations prior to getting a service and their impressions thereafter (Parasuraman, 2006). The SERVQUAL model was once developed with 10 dimensions, but it was eventually condensed to focus on four essential elements: Assurance, Empathy, Responsiveness, and Reliability.



Tangibility encompasses the physical aspects of service delivery, including equipment, facilities, communication materials, and staff, which are essential for fostering robust development, ensuring a positive customer experience, and building strong customer relationships (Reichheld, 2020). Examples include classrooms, curricula, physical spaces, staff appearances, and library resources.

Responsiveness pertains to the readiness to aid clients and deliver timely service, encompassing aspects such as staff assistance, channels for addressing complaints, support from instructors, prompt customer service, and problem-solving capabilities (Parasuraman, 2006).

Assurance is associated with the demeanor of staff members, their expertise, and their ability to inspire confidence and trust. This includes factors such as the credentials of instructors, their communication skills, adherence to security protocols, professional etiquette, and proficiency in the subject matter (Parasuraman, 2006).

Empathy involves understanding and empathizing with the emotions of others. Within the context of tertiary educational institutions, students are regarded as the primary clientele. Their satisfaction serves as a crucial metric for assessing how effectively educational institutions cater to their students as clients, impacting aspects like trust, loyalty, and positive word-of-mouth referrals (Mwiya et al., 2020; Azan, 2018). While numerous studies have explored customer satisfaction, there is no universal definition that merges satisfaction with service excellence, with satisfaction often viewed as a component of service quality (Osman et al., 2019). Customer expectations, encompassing overall expectations, expectations for modifications, and expectations for reliability, are quantified using three indicators (Fornell, 2020). The empathetic care provided by businesses is depicted as the attention given to clients (Parasuraman et al., 1986), with examples including addressing student queries, impartial treatment, attentive instructors, student-centric teaching approaches, and flexible operational hours.

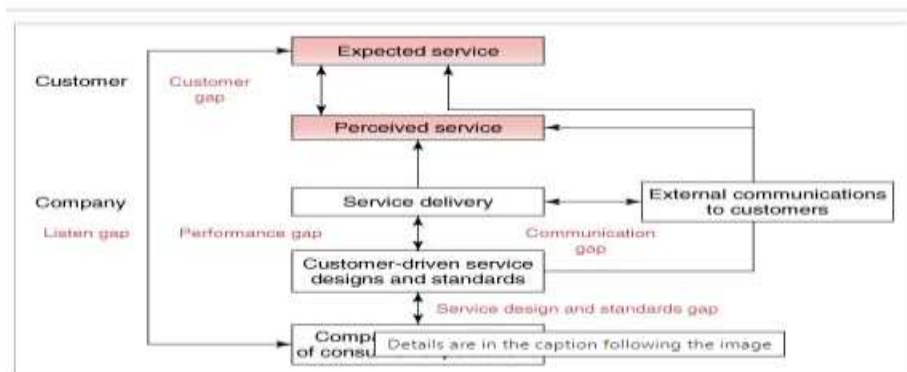
The main customers of postsecondary educational institutions are their students, and their happiness with these institutions is a common indicator of how well they have met their demands (Mwiya et al., 2020). Student satisfaction is critical because it affects decisions about re-enrollment as well as trust, loyalty, and favorable word-of-mouth recommendations (Azan, 2018). Nevertheless, there is a noticeable lack of a generally acknowledged definition that combines customer satisfaction with service quality in the literature on customer satisfaction. According to Osman et al. (2019), contentment is typically seen as a component of service quality. Six characteristics, including customer complaints, perceived value, quality, and expectations, are included in theoretical frameworks' definitions of customer satisfaction (Osman et al., 2019). Three metrics—total expectations, expectations for adjustments, and expectations for reliability—are used to measure client expectations, according to Fornell (2020).

When making judgments about what goods or services to buy, consumers place a high value on the caliber of the educational programs offered by postsecondary institutions (Archambault, 2020). The quality of these services significantly affects the overall performance of postsecondary institutions, encompassing both product and service quality. Researchers play a critical role in identifying the essential elements of service quality, a focus evident in numerous studies, particularly those examining the service quality offered by educational institutions, particularly tertiary ones. Students who pay for their own tuition tend to have higher expectations for service quality and are less satisfied than those whose tuition costs are covered by others, according to research using a modified service quality assessment tool to evaluate the service quality provided by four business schools based on student perceptions (Kundi, 2022).

The foundation of this study is the gaps model of service quality put forth by Zeithaml et al., (1985). This model contends that customer perceptions are subjective assessments of real service encounters, whereas customer expectations act as benchmarks or criteria

brought to the service experience. The Gap model contrasts the consumers' anticipated qualities with the perceived degree of service delivery. The differences between the Gap model and the disconfirmation paradigm—terms employed in customer satisfaction research within the service quality literature—are emphasized by Iacobucci, et al.,(2019). Koni et al.,

(2019) identified five gaps in the Gap model, which highlight potential disparities between the actual delivery of service and customers' expectations of service levels. To effectively manage these gaps, it is essential to have a deep understanding of customer expectations and the capacity to identify service gaps from the customer's perspective (Miremadi et al., 2022).



Parasuraman, Zeithaml, & Berry, 1985.  
 Sources: The theory of Gap Model by

The core of the model is the customer gap, which signifies the variance between customer expectations and their perceptions of the actual service delivered. Surrounding this central gap are the four provider gaps, each representing potential reasons why a firm may fail to meet customer expectations. Closing the customer gap, thereby delivering quality service, is a multifaceted endeavor that involves various organizational and employee skills and tasks. These tasks can be categorized into the four provider gaps, each of which must be addressed to effectively close the customer gap.

The four provider gaps are as follows:

1. Gap 1: The Listening Gap
2. Gap 2: The Service Design and Standards Gap
3. Gap 3: The Performance Gap
4. Gap 4: The Communication Gap

Addressing these provider gaps is crucial for organizations to bridge the divide between customer expectations and actual service delivery, ultimately enhancing customer satisfaction and loyalty.

In a study conducted by Afshan (2022), the research focused on examining the characteristics of service quality and student happiness within selected tertiary institutions. Recognizing the competitive landscape of the tertiary education sector, higher education institutions acknowledge the pivotal role of student happiness and intentions in their overall strategic framework. As a result, service quality, stemming from a robust learning and non-learning process, becomes instrumental in motivating and retaining students. The research aimed to investigate the factors that influence students' decisions to select and stay with postsecondary institutions, drawing from the existing literature on service quality. Using a 5-point Likert scale, the study evaluated students' responses through a customized





questionnaire survey. The results highlighted a positive relationship between perceived service quality and happiness, as well as between perceived service quality and satisfaction, thus impacting student retention.

In Atif's (2021) study, the focus was on examining the SERVQUAL quality factors utilized to assess service levels within tertiary institutions. Often, service quality is overlooked in public schools, where government oversight and school administrators prioritize progress. The study aimed to evaluate which aspects of overall service quality provided by institutions are commendable and which necessitate improvement by scrutinizing the disparity relationship between student satisfaction and school management performance. Using a survey-based quantitative research approach, primary data were collected from a sample of 392 students, employing an empirical test theoretical framework. The results emphasized assurance (teacher competency) and dependability (service precision) as the most satisfactory attributes, indicating strengths within schools. However, areas for improvement were identified in tangibles and empathy, particularly in responsiveness (library workers' response). Importantly, the study's innovation lies in its empirical assessment of the applicability of SERVQUAL quality determinants theory, highlighting the crucial role of school administration in enhancing student happiness and service performance. These

In their study, Baysal, Erkan, and Ada (2021) delved into the evaluation of service quality within tertiary institutions. Their objective was to gauge the quality of services provided by postsecondary institutions was assessed using a screening model derived from quantitative research methodologies.

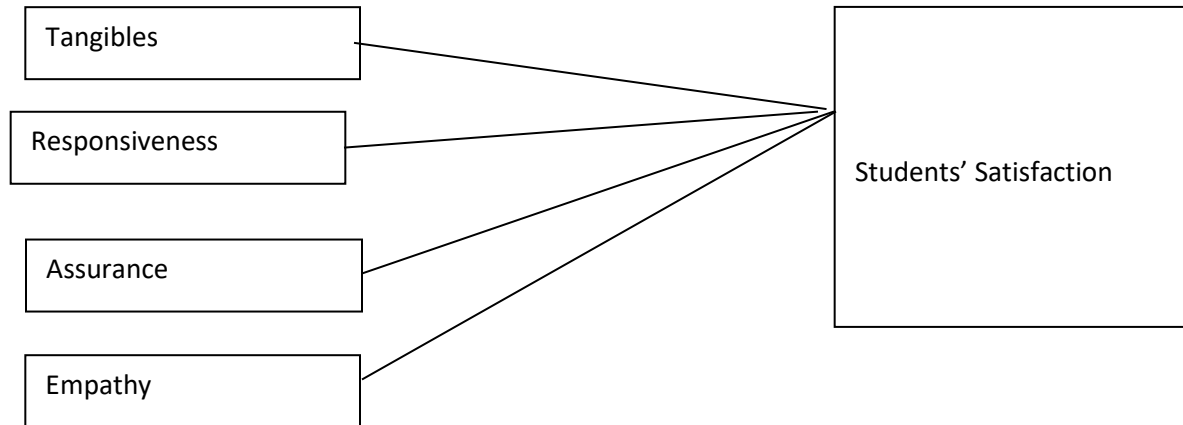
The sample pool comprised 886 students from diverse institutions. The data collection instrument encompassed 28 elements and six criteria, reflecting the scale of service quality in tertiary institutions. The study's outcomes unveiled that female students accorded greater significance to their academic standing and their perception of institutional quality compared to their male counterparts. Furthermore, perceptions among third-year students surpassed those of fourth-year students concerning academic standing, institutional image, diploma programs, and physical amenities. Nonetheless, students across various institutions exhibited higher academic accomplishments across all criteria and final scores.

### **Conceptual Framework**

The researcher developed a conceptual model that illustrates the relationship between service quality and student satisfaction, drawing upon insights gleaned from a comprehensive review of the existing literature.

**Independent Variables**

**Dimensions of Service quality**



**Dependent Variable**

Source: adopted from Parasuraman (2006).

**Research Methodology**

Using a self-administered structured questionnaire, a cross-sectional survey research approach was used in the study. The study population included final-year students from the Federal University of Agriculture Abeokuta (8,000 students), The Federal Polytechnic Ilaro (5,308 students), and the Federal College of Education Abeokuta (6,000 students). As of December 2023, there

were 19,308 students enrolled in these three federal government-owned postsecondary institutions in Ogun state. Using the sample frame and the Taro Yamane statistical procedure, the sample size of 392 students was calculated. Through the use of self-administered structured questionnaires, primary sources provided the majority of the data for the study. With the use of SPSS, regression models and linear regression were used to assess the hypotheses.

**Data Analysis**

**Table 1: Reliability Statistics**

Cronbach's Alpha	N of Items
.875	30

Source: Extracted from SPSS, Version 23.

The instrument's dependability is shown by the alpha value ( $\alpha = .87$ ) achieved in the reliability test, as shown in Table1. This indicates that the device can always

measure what it is supposed to measure under comparable conditions.

**Table 2: Correlations**

		Students Satisfaction	Tangibility	Responsiveness	Assurance	Empathy
Students satisfaction	Pearson Correlation	1	.887**	.901**	.828**	.861**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	380	380	380	380	380
Tangibility	Pearson Correlation	.887**	1	.768**	.869**	.757**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	380	380	380	380	380
Responsiveness	Pearson Correlation	.901**	.768**	1	.814**	.833**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	380	380	380	380	380
Assurance	Pearson Correlation	.828**	.869**	.814**	1	.879**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	380	380	380	380	380
Empathy	Pearson Correlation	.861**	.757**	.833**	.879**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	380	380	380	380	380

–\*\*. Correlation is significant at the 0.01 level (2-tailed).

**Source: Extracted from SPSS, Version 23.**

The table above reveals that all variables are positively correlated with each other. Specifically: Tangibility correlates with Student Satisfaction at 0.887, indicating a strong correlation between these variables. Responsiveness correlates with Student Satisfaction with a coefficient of 0.90, indicating a strong positive correlation. Assurance correlates with Student

Satisfaction with a coefficient of 0.82, indicating a strong positive correlation. Empathy correlates with Student Satisfaction with a coefficient of 0.86, indicating a strong positive correlation. These strong positive correlations suggest that as the variables of tangibility, responsiveness, assurance, and empathy increase, student satisfaction also tends to increase.

**Table 3: Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.966 <sup>a</sup>	.934	.933	.10903	1.725

a. Predictors: (Constant), Empathy, Tangibility, Responsiveness, Assurance

b. Dependent Variable: Students Satisfaction

**Source: Extracted from SPSS, Version 23.**

The explanatory variables, namely empathy, tangibility, responsiveness, and assurance, collectively explain 96% of the variation in students' satisfaction, as indicated by the R square value displayed in the table above (.966).

Additionally, the modified R square value demonstrates that these explanatory factors continue to account for 93% of the variation in students' happiness even with adjustments to the degree of freedom.

**Table 4 ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
-------	----------------	----	-------------	---	------



1	Regression	62.727	4	15.682	1319.174	.000 <sup>b</sup>
	Residual	4.458	375	.012		
	Total	67.184	379			

a. Dependent Variable: Students Satisfaction

b. Predictors: (Constant), Empathy, Tangibility, Responsiveness, Assurance

**Source: Extracted from SPSS, Version 23.**

The overall significance of the model is shown in the F statistic table. Because the probability value of 0.000 is less than the significance level, the null hypothesis is

rejected. Consequently, we draw the conclusion that there is a strong correlation between student satisfaction and service quality.

**Table 5: Coefficients**

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.254	.056		4.530	.000
	Tangibility	.704	.033	.589	21.243	.000
	Responsiveness	.434	.026	.433	16.590	.000
	Assurance	-.423	.042	-.372	-10.032	.000
	Empathy	.359	.029	.382	12.268	.000

a. Dependent Variable: Students Satisfaction

**Source: Extracted from SPSS, Version 23.**

The coefficient table illustrates the relationship between the variables and shows that tangibility, responsiveness, and empathy are positively connected with students' satisfaction (0.704, 0.434, and 0.359, respectively). There is a negative association of -0.423 between assurance and student satisfaction. The table further highlights the explanatory elements that were used to assess the study's hypotheses. But according to the T statistic criteria, we accept the alternative and reject the null hypothesis if the variable's probability value is less than 0.05, the level of significance. Table 5 indicates that the variables of assurance, tangibility, responsiveness, and empathy were significant and dropped below the 0.05 threshold of significance (i.e.,  $P < .05$ ), with P values of 0.000, 0.000, 0.000, and 0.000, respectively.

## Discussions and Findings

Table 5 The coefficients indicating the relationships between the variables are displayed as follows: Tangibility, Responsiveness, and Empathy exhibit

positive associations with Student Satisfaction, with coefficients of 0.704, 0.434, and 0.359, respectively. In contrast, Assurance shows a weak negative correlation with Student Satisfaction, with a coefficient of -0.423. These findings imply that prioritizing improvements in Assurance is essential for enhancing student satisfaction within the organization.

Furthermore, Table 5 demonstrates the significance of Empathy, Tangibility, Responsiveness, and Assurance, with all variables having p-values of 0.000, indicating significance below the 0.05 level. This implies that Responsiveness, Empathy, and Tangibility exert a more significant influence on students' satisfaction. Furthermore, the F-statistic provided in Table 4.2.2 emphasizes the overall significance of the model. With a probability value of 0.000, which is below the significance threshold, the null hypothesis is rejected, affirming that service quality significantly impacts student happiness. These findings affirm the suitability

of the model for the study and underscore the critical role of service quality in shaping student satisfaction.

### **Conclusion and Recommendations**

This study examined the relationship between service quality and students' happiness at postsecondary institutions. The results of the study indicate that explanatory variables like empathy, tangibles, assurance, and responsiveness to service have a positive correlation with students' satisfaction at postsecondary schools. The study found a positive relationship between students' satisfaction and staff service assurance. Because service assurance was found to be statistically significant, the study also demonstrates that it has a considerable impact on students' satisfaction. Moreover, a positive correlation between the variables is suggested by the statistical significance of responsiveness. The results of the study show that staff members' ability to precisely and clearly respond to students' requests has a substantial impact on students' satisfaction. The findings demonstrated that empathy and student service satisfaction are positively correlated, and that empathy and students' pleasure with the satisfactory services they received are statistically significant. Thus, the study concluded that staff members' empathetic attitudes toward students have a considerable influence on students' satisfaction. In the end, tangibles were also demonstrated to be statistically significant, indicating a favorable correlation between students' satisfaction and service tangibility. Thus, the study concluded that the tangibility of the services provided through curricular delivery had a major influence on students' happiness. According to the study's goals, conclusions, and findings, the following suggestions are made to raise tertiary institutions' competitiveness in Ogun State, Nigeria, by providing higher-quality services.

- ✓ For successful student satisfaction, Ogun State's tertiary institution administration should make sure that its staff members are attentive to their students' demands in a timely, clear, and exact manner.

- ✓ The administration of Ogun State's higher education institutions should make sure that its personnel provides students with practical services, such as curriculum delivery and other necessary services, to assure their happiness.
- ✓ For an effective teaching and learning environment, Ogun State's tertiary institution administration should make sure that its staff members have empathy while interacting with students.
- ✓ To promote student happiness, the management of Ogun State's higher schools should guarantee outstanding service delivery in every element.

### **References**

- Abdullah, N.O. (2019). Relationship marketing and customer loyalty. *Marketing intelligence and planning*, 25(1), 98-106.
- Ada, A, O., Baysal, S. M., & Ekran, D. O. (2020). Service quality in cretan accommodations: Marketing strategies for the U.k holiday market. *International journal of Hospitality management*, 22 (1), 47-66
- Afshan, S. D. (2018). The effect of service price increases on customer retention: The moderating role of customer tenure and relationship breadth, *journal of service research*, 11, 232
- Agbor A.S (2019). Enhancing Customers' Retention with Interpersonal Relationship Strategies in Nigeria Deposit money banks. *Journal of management science and technology*, 5(3), 1-15
- Al-otaibi, P.G, Yusof, D. & Ismail, L.R.J (2018). The influence of service failure and service recovery on airline passenger relationship with domestic airline: An exploratory study. *South African Business Review*, 13(2), 10-21



- Al-sheeb, A. J. (2019). Multi-models of quality in education quality Assurance in Education, 5(1), 22-31
- Azan, A. (2018). Service quality dimensions and students satisfaction: a study of selected tertiary institution in Ogun state: Online. *Journal of natural and social science*, 7(2), 275-284.
- Bond, P. (2020). Elite transition: from apartheid to neoliberalism in Nigeria. Scottsville: University of Natal 1-29.
- Cheng, M. (2020). Student satisfaction and its antecedent: How does student satisfaction index model matters in the context of oint master's degree programs in Nigeria? *International journal of business and applied science* volume, 6(2), 6-26
- Hartman, Ibanez & Calvo. (2021). What accounts for students loyalty? some field study evidence, *int. J. Educ. Management* 21(2): 26-143.
- Hassan, S. & Shamsudin, M.F. (2019). Measuring service quality and satisfaction of students: A case study of student perception of service quality in high-ranking business school in iran. *Journal of business management*, 6(2), 658-669.
- Jamal, M.E, & Naser, G. (2022). The impact of customer retention strategies in the South Africa cellular industry. The case of the Eastern free state, *Journal of business, humilities and technology*, 1(2), 52-60.
- Jarvinen & Suomi. (2022). Reputation attributes in retailing services. Managerial perspective *journal of service theory and practice*. 21(4): 410-423.
- Lai, L., Yusof, F. & Chew, M. (2022). Customer retention management process. A quantitative study. *Journal of marketing*, 40(1), 83-99.
- Lassar, M & Winsor. (2019).Service quality perspective and satisfaction in private bankings. *Journal of service marketing* 14(3), 244-271.
- Mahiah, S. S. (2019). Measuring the level of customer satisfaction among employees of human resource division, *Advance in global business research* 1549-9332.
- Malik, M.E, Danish, R.Q, and Usman, A. (2022). The impact of service quality on students' satisfaction in tertiary institution. *Journal of management research*, 2(2), 2-10.
- Nwaz,,O. J. & Ahmed, A.O. (2019). Service quality perception of students at a South Africa University. *Journal of social science*, 5(27), 19-35
- Onditi, A.B, & Onditi, S.J, (2019). Relationship marketing in the financial service industry: the importance of customer education, participation and problem management of customer loyalty. *Journal of financial service marketing*, 10(4), 86-97.
- Parasuraman, A, & Berry L.L, (2006). A conceptual model of service quality and its implications for future research. *Journal of marketing*, 49(fall), 41-50. *Journal of marketing* , 60(2), 31-46.
- Parasuranman Zaithamal & Berry. (2016). The behavioural consequences of service quality. Reichheld, F.F (2022). The loyalty effect: The hidden force behind loyalty, Boston and Harvard business school 72-84.
- Zammuto, R.O., Keaveneu, R.J, & O'connor, D.P. (2019). Rethinking student service, assessing and improving service quality. *Journal of marketing in higher education*, 7 (1) 45-69.
- Zeithaml (2020). Defining and relating price, perceived quality and perceived value. M.A marketing science institute. *Journal of applied science* 1 (2). 51-65.
- Zeithaml, Bitnerand & Gremler (2022). Relationship marketing and customer loyalty. Evidence from the Nigeria luxury hotel industry. *Journal of hospitality marketing and management* 30(1); 34-50.

