

## Students' Perception of Relative Importance of the Five SERVQUAL And SERVPERF Dimensions In Educational Institutions: A Selected Study of Private Universities in Sind

Nabila Hassan<sup>1</sup> and Mairaj Hussian Jafri<sup>2</sup>

### Abstract

This research was designed to evaluate service quality of private universities of SIND according to SERVQUAL and SERVPERF models in the perception of students. Survey research was conducted in which 510 responses were gathered from 10 private universities on 7 point Likert scale. A structured questionnaire was used with five dimensions of service quality (Tangibility, Reliability, Responsiveness, Assurance, and Empathy). Then analysis was done on both models by one sample t-test, and ANOVA. The results of the study have found that, with all the limitations and paucity of resources, the two models are capable of pointing grey areas. These grey areas need to be addressed on immediate grounds as the level of competition is increasing day by day.

**Keywords:** Service Quality, Service Performance, Measuring Instrument, SERVQUAL, SERVPERF, Private Universities, Five Determinants, Dimensions

### 1. Introduction

Pakistan's demographic structure mainly features lower middle class and middle class. According to Global Wealth Report 2015, Pakistan has 18<sup>th</sup> largest middle class in the world and its rising (Credit Suisse, 2015) i.e. 38 per cent heads belongs to this class (approximately 84 million) which is a population size much larger than the total population of countries like Germany and Turkey (approx. 80 million). Reports have also suggested that future of Pakistan's stability, political, regional and economic growth significantly depends on the success of lower middle and middle class (Zaidi, 2017). Whereas the success of these population's segments perceivably dependent on the education and qualifications acquired during their adulthoods. Therefore, for the people of these segments, it is natural to have high expectations from institutions of higher education. However, in reality, it has been observed that students get disappointed and unable to hold high motivation during their course of study consequently thwarting the learning abilities and future success of students (Ames, 1990; Marshall, 1987; Sobral, 2004).

One could argue several reasons for the above scenario. In which one reason could be that comparatively, Pakistan's Higher Education Industry is in its early stages of maturity, where universities are more focused on growth rather than on evaluation and testing of their service offerings from student's perspectives. This affirms a rapid surge in the growth of public and private universities all across Pakistan. Just in last 20-25 years, universities for different disciplines have been established. However, the major proportion of new entrants is somehow more focused on offering business education/courses. Same is the case for Pakistan's second largest province Sind where an estimated 40 such institutions are existing aiming to provide quality education in the field of business and management. With this amount of competition, it is mandatory that, one should continuously evaluate and compare their service offering with competitors to determine the status of their competitive advantage.

In literature, there exist numerous methods/models to measure service quality however Parasuraman, Zeithaml, and Berry (1988) work – consisting of five dimensions; reliability, tangibility, assurance, responsiveness, and empathy – is widely acknowledged and used by researchers in various industries. In addition, work on measuring services performance by Cronin and Taylor (1992) also possesses great importance. Studies such as Hill, (1995) investigated the used of quality in higher education whereas Anderson (1995) used SERVQUAL to evaluate quality of distraction department in educational set up; Landrum, Prybutok, Zhang, and Peak (2009) studied impact of service performance in Educational institutions.

<sup>1</sup> PhD Scholar, University of Karachi and Instructor at Pakistan Navy School of Logistics. [mrsmairajjafri@gmail.com](mailto:mrsmairajjafri@gmail.com)

<sup>2</sup> Assistant Professor, Pakistan Navy School of Logistics. [mairajjafri@gmail.com](mailto:mairajjafri@gmail.com)

Therefore, as the number of new educational institutions emerging in Pakistan aiming to provide quality education, there exists a need to address quality and performance issues in their respective offerings. They need to evaluate all the attributes comprising their service offering. In order to achieve this objective, this research has used SERVQUAL and SERVPERF service quality models. These tools take values based on empirical and analytical research.

### 1.1. Aim

This research was aimed to evaluate users' perceptions of relative importance of the five SERVQUAL and SERVPERF dimensions in Private universities of Sind, Pakistan. However, the objectives set as follows;

- Determine the relative importance of each dimension of the service quality
- Determine students' expectations and perception of the current level of service
- Measure the service quality of each of the sampled educational institutions through SERVQUAL and SERVPERF models according to the perception of students.
- Assess need to improve the quality of service educational institutions with respect to determinants of SERVQUAL and SERVPERF models.
- Give recommendations to improve the service quality of educational institutions.

## 2. Literature Review

### 2.1. Service Quality

Parasuraman et al. (1988) initiated efforts for defining and measuring service quality in eighties. They identified that the concept of quality which is widespread in the goods sector cannot be extended to the services sector. As services are intangible, assorted, perishable that is why services require a distinct framework for quality elucidation and measurement, on the contrary consumers can assess product quality in goods sector because of tangible indications, quality in the service mainly recognized by experience that is very much hard to measure and evaluate (Parasuraman et al., 1988; Zeithaml & Bitner, 2001).

Moreover, (Parasuraman, Zeithaml, & Berry, 1985; Parasuraman et al., 1988) explained service quality as a difference between what do consumers want and what do they get in actual. On this very concept they introduced a service quality measurement scale called 'SERVQUAL.' Parasuraman et al. (1988) believed that if experienced service is less than the expected service, it entails unsatisfactory service quality otherwise satisfactory. Parasuraman et al. (1988) conducted an empirical research work, in which they recognized a set of 22 items forming five diverse dimensions as a construct of service quality. In that particular study they gauged customers' expectations and perceptions on 7 point Likert scale to find perception minus expectations gap scores. They concluded; greater level of service quality exists if the scores of perception minus expectations are greater.

Moreover, the use of gap scores is instinctively attractive and theoretically reasonable; the gap scores provide added information other than that which is already contained in the perception element of service quality scale (Iacobucci, Grayson, & Ostrom, 1994). Nonetheless, a poor fit has also been found by many researchers in service quality when they measured it through a Parasuraman et al. (1988) (e.g., Babakus & Mangold, 1992; Carman, 1990). Brown, Churchill, & Peter (1993) conducted a research in which they found that by applying this gap model any researcher may find different scores according to different mental filters therefore; they were not in favour of this gap model.

### 2.2. Dimensions of Service Quality

Sasser, Olsen, and Wyckoff (1978) listed seven service attributes which they believe adequately embrace the concept of service quality while Johnston (1995) identified eighteen dimensions. Parasuraman et al. (1985) initially listed ten determinants of service quality that can be generalized to any type of service however, later they regrouped ten dimensions in the well-known five dimensions in the SERVQUAL MODEL (Parasuraman, Berry, & Zeithaml, 1990) (see table 1).

**Table No. 1: Dimensions of Service Quality**

<b>Author(s)</b>	<b>Dimensions of Service Quality (Determinants)</b>
<b>(Sasser, Olsen, &amp; Wyckoff, 1978)</b>	Security, Consistency, Attitude, Completeness, Condition, Availability, and Training
<b>(Parasuraman et al., 1985)</b>	Tangibles, Reliability, Responsiveness, Competence, Access, Courtesy, Communication, Credibility, Security
<b>(Parasuraman, Berry, &amp; Zeithaml, 1990) SERVQUAL MODEL</b>	Tangible – physical look of building, employees, equipment etc. Reliability – promised service is provided regularly. Responsiveness – Every time ready to help customers. Assurance – Ability of staff to express confidence. Empathy – employees show care and concern towards employees.
<b>(Johnston, 1995)</b>	Attentiveness/helpfulness, Responsiveness, Care, Availability, Reliability, Integrity, Friendliness, Courtesy, Communication, Competence, Functionality, Commitment, Access, Flexibility, Aesthetics, Cleanliness/tidiness, Comfort, Security

Parasuraman et al. (1990) proposed to subjectively measure service quality by finding out the extent of discrepancy between customers' expectations or desires and their perceptions of the actual quality of performed service. It is worthy to note that Parasuraman, Berry, and Zeithaml (1991), re-examined the scale's reliability by reapplying it to three services; a telephone company, two insurance companies, and two banks. Their results reconfirmed the scale's reliability and validity, sub-classified the Tangibles dimension into two sub-dimensions, and recommended minor changes in the wording of the expectation section of the questionnaire.

To test the reliability of the SERVQUAL scale, Cronin and Taylor (1992) used four scales; SERVQUAL, SERVPERF, importance-weighted SERVQUAL, and importance-weighted SERVPERF in their survey. They executed this survey in four different services; pest control, banking, dry-cleaning, and fast food. Subsequently, they found that SERVPERF was the best amongst all of them in defining service quality of different service providing companies.

Teas (1993) also examined the validity of SERVQUAL, tested the proposed gap between consumers' perception and normative expectations on three local discount stores. He reported, "The measures lack discriminate validity with respect to the concepts of attribute importance, performance forecasts, and classic attribute ideal points." (p.29). He concurred with Cronin and Taylor (1992) that using un-weighted perceived performance as a service quality measure provides better concurrent and construct validity.

Moreover, in order to reveal the effectiveness of the SERVPERF instrument many attempts have been made. Asubonteng, McCleary, and Swan (1996) assert that SERVPERF unites easiness of function and flexibility that is why managers accept it. Furthermore, he clarifies that administrators know the consequences, which are acquired by using SERVPERF model, may assist the organizations in identifying the direction in which the organizations should move. However, Anderson (1995) asserts that SERVPERF's gets failed in drawing attention on most of the past social researches and psychosomatic theory. Moreover, it was explained that the focus of service quality dimensions is more towards particular service which is offered.

### **2.3. Importance of Service Quality in Educational Sector**

Babin and Griffin (1998), defined a customer as anyone who pays money to acquire an organization's products or services. In this context Hill (1995) describe students in education as primary customer. However, Waugh (2002) suggested that viewing students as customers created some tensions in universities that they are too aligned with businesses. Some researchers also view academic faculties as customers of university administration. Although the primary participant in education is student, there is also a strong underlying assumption that the industry, parents, Government, and even society as a whole are the "customer" of education.

Several studies treated students as customer applied SERVPERF in education, for example, to private universities (Rigotti & Pitt, 1992) and higher educational institutions (McElwee & Redman, 1993). Zammuto, Keaveney, and O'Connor (1996) (as cited in Hossain, 2013) found that perceived poor service quality by students will slowly reduce the admiration of institution which ultimately disturb funding mechanism consequently number of applicant for the study will reduce.

With regards to advanced education Abdullah (2006) stressed that advanced education establishments need to look for better model of assessing students' perceptions. Advanced education establishments need to focus on two issues predominantly, first how partners (society) value the aptitudes and capacities of their graduates (Ginsburg, 1991; Lawton, 1992), and second how their customers (students) feel about their instructive experience (Pimovski, 1991; cited in Abdullah, 2006).

In Pakistan, higher educational institution quality is generally evaluated by Higher Education Commission (HEC) of Pakistan. HEC in Pakistan has devised several mechanisms to control and monitor universities however, it does not account or calculate the gap in perception and expectations of students. In this regard, (Hattie, 1990; Soutar & McNeil, 1996) authors have argued that in higher education, centralized control mechanism setup by government may have several drawbacks such as centralized performance indicators tend to become measures of activity rather than true measures of the quality of students' educational service (Soutar & McNeil, 1996). These performance indicators may have something to do with the provision of higher education, but they certainly fail to measure the quality of education provided in any comprehensive way (Abdullah, 2006).

Studies have shown that, Educational institutes are conducting student satisfaction survey with the aim to improve quality of service offered to students (Low, 2000). Hill (1995) investigated the use of service quality in higher education; Anderson (1995) used SERVPERF to evaluate quality of administration department in educational set up studied impact of service quality in Educational institutions.

Low (2000) noted that, provision of service quality is the key source of attraction, satisfaction and retention of students and it has direct impact on funding, job security and viability of educational institute. The teaching staff (tangibles), the teaching methods (responsiveness and reliability) and administration of university leads to student satisfaction (Marzo Navarro, Pedraja Iglesias, & Rivera Torres, 2005). The quality issue should be considered by every personnel of institutes whether in front-line contact, teach students or part of management (Low, 2000). The management of university should focus on service quality, information and facilities to increase satisfaction and loyalty of university students, and service quality is most important of all (Helgesen & Nettet, 2007). Satisfaction of students reflects perception of service quality differences offered (Gruber, Fuß, Voss, & Gläser-Zikuda, 2010). Communication and responsiveness are most crucial determinants of student satisfaction but absence of responsiveness, tangibles, communication leads students to dissatisfaction (Douglas, McClelland, & Davies, 2008).

Donaldson and Runciman (1995) explain service quality is a key performance measure in educational excellence and is a main strategic variable for universities to increase market share. Perceived quality creates positive image in the mind of students which ultimately leads them to satisfaction (Alves & Raposo, 2010). Mazzarol (1998) say that higher education institutions should maintain a distinctive image to have a competitive advantage. Customer satisfaction is dependent on customer expectations and perception regarding service quality (Christou & Sigala, 2002; Cronin & Taylor, 1992; Ekinici, 2003).

Students with positive experience at educational institution are more likely to be more satisfied with institute than those who don't have positive experience (DeShields, Kara, & Kaynak, 2005). Students have certain expectations with the institutes and how well these expectations are met affects students' level of satisfaction with the institutions and their perceptions regarding institutional effectiveness (Juillerat & Schreiner, 1996). Service quality is positively related to students' satisfaction and students' loyalty; so management should pay attentions most to the quality of service offered (Helgesen & Nettet, 2007).

In the light of above literature review, it could be concluded that SERVQUAL and SERFPERF scales are appropriate in measuring performance and quality of services. Based on these facts, the current study will try to evaluate the quality and performance of services offered by educational institutions

(universities) by using both the scales. Therefore, the next section of this research will highlight the method used to construct the scales' validity and sample size used to achieve the objectives of the research.

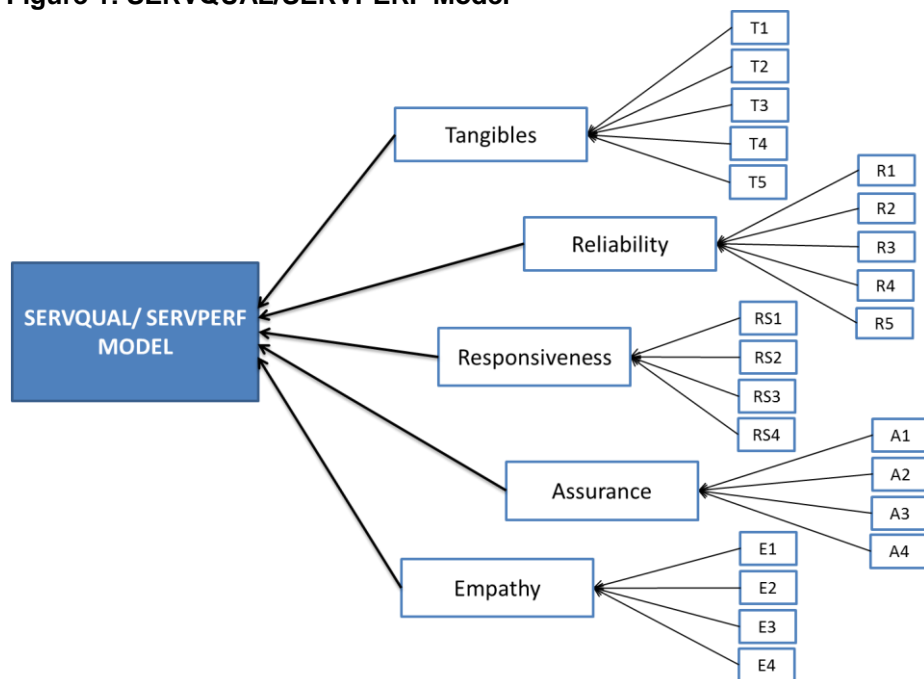
### 3. Research Methodology

The current study is an attempt to measure students' perceptions regarding service quality of private universities of Sind through SERVQUAL and SERVPERF models. It is a comparative assessment of the SERVQUAL and the SERVPERF scales in the Pakistani framework in terms of their validity, ability to explain variance in the overall service quality, power to distinguish among service objects/firms, parsimony in data collection, and more importantly, their analytical ability to provide insights for managerial interventions in case of quality shortfalls.

#### 3.1. Research Design

This research followed descriptive research design, in which quantitative approach was applied, where participants were required to share their experiences and personal views. Primary data was collected using a questionnaire previously used by (Foo, 1999). Data was collected using Simple Random Sampling Technique from 700 students of 10 private universities in Sind on 7 point Likert scale, in which 22 structured questions were used ranging from 1 to 7. However, 510 questionnaires were found useful and remaining 190 were discarded i.e. 72 per cent response rate. The 22 questions were distributed among the 5 SERVQUAL and SERVPERF dimensions as depicted in figure 1.

Figure 1: SERVQUAL/SERVPERF Model



#### 3.2. Reliability and Validity of the Instrument

To ensure reliability of the instrument, the researcher had followed test/retest technique. The researcher administered it to a pilot sample of (20) subjects outside the study sample in the same universities from which the subjects are chosen with a two week period between pre-test and post-test. The reliability of the test is concluded by using Cronbach's Coefficients alpha to measure the internal consistency of the five SERVQUAL and SERVPERF dimensions. Subsequently, the value of Cronbach alpha was found 93%. Moreover, several studies have tested and validated SERVQUAL and SERVPERF scales which are used in this study (such as; Landrum & Prybutok, 2004; Landrum, Prybutok, Peak, & Qin, 2010; Landrum et al., 2009).

### 3.3. Statistical Techniques

The questionnaire was divided into two parts, Part-1 and Part-2. In part 1, mean of the rankings assigned by respondents have been taken to measure priority given to each dimension of service quality. Then in part 2, one sample t-test and one way ANOVA was used to measure the perception of students about the quality of service and institutional variance respectively.

## 4. Results and Discussion

### 4.1. Overall result of dimensions (Part-1)

**Table 2: Overall Results of Dimensions**

Dimension	Percentage %				
	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5
Tangibility	28	16	23	16	17
Reliability	22	23	27	17	11
Responsiveness	18	31	15	20	16
Assurance	16	16	20	29	19
Empathy	16	14	15	19	36

Part 1 of survey findings (see table 3) indicated that, most respondents assigned ranked 1 to tangible attributes of universities such as; physical appearance of the institute, instructors (professors), class room environment, cafeteria, laboratory, library etc. This illustrates, universities should prioritise their efforts in the design and development of tangibles while planning the strategy for providing quality services to students. The least concerned dimension of service quality was found as empathy. This is due to the fact that, the university students belong to a mature age group where care and concern are not that important, here quality of other items which plays direct role in making their future progress successful are more important for them.

The other dimensions such as responsiveness and reliability have secured second and third rank. This illustrates, students want their universities to be more responsive and expected them to take quick and timely actions on their queries and complaints. In addition, most respondents indicated that, knowledge and politeness of staff and their ability to express trust and confidence is not as important as tangibility and responsiveness dimensions. Therefore, most of the respondents ranked assurance at No. 4. Moreover, respondents also acknowledge the fact that it is very hard for any university to provide the promised service regularly and perfectly.

### 4.2. SERVPERF Analysis

The reliability and internal consistency of the five dimensions were measured by using the Cronbach's Alpha that was found 0.934. Descriptive statistics showed that the overall mean is 4.726 which is moving from mid towards high perception area with the standard deviation of 1.2696 i.e. in general the variance is high and dispersion of response is greater. For individual independent variable mean, the standard deviation is higher.

However, in order to extract more meaningful information of the data from descriptive measures, study used coefficient of variation tool that combine mean and standard deviation. This illustrated that the dimension empathy has the largest value of CV i.e. 30.15 %, which shows that empathy has the greatest relative speed. Respondents in different universities were spread out and showed variable responses for this dimension. This could be due to the fact that, data was collected from different universities. They do treat students differently, i.e. the administration and other staffs are courteous, in some universities they shows care and concern for students while other universities staff do not treat students well. The least value of CV is found in the tangibility and reliability mean i.e. 24.48 and 23.97 %. Therefore, it could be said that, mean values indicate, majority of dimensions are seeking for improvement. None of the dimension has mean near to the highest level of perception i.e. 6 or 7 In addition, they are variably distributed in the data.

In order to fulfill the other study objectives, the researcher has used One-sample t-test and ANOVA. The following table shows the perception of students for the quality of service in their respective university (only private universities of Sindh) using One-Sample t-test.

**Table No. 3: Measuring the Perception Using One Sample T Test**

DIMENSIONS	Statements	Test Value = 5					
		Mean	SD	T	Df	Sig.(2-tailed)	Mean Difference
<b>Tangibility</b>	Professional Teacher	5.08	1.387	82.701	509	.000	5.078
	Teaching Aid	4.52	1.504	67.866	509	.000	4.520
	Cleanliness	5.05	1.525	74.768	509	.000	5.049
	Seating	4.65	1.645	63.784	509	.000	4.645
	Cafeteria	4.02	1.766	51.345	509	.000	4.016
<b>Reliability</b>	Reliable Performance	4.98	1.402	80.311	509	.000	4.984
	Promised Services	4.42	1.575	63.406	509	.000	4.422
	Service At Right Time	4.29	1.605	60.351	509	.000	4.288
	Complete Info	5.02	1.536	73.834	509	.000	5.022
	Notice Before Cancelling Admission	4.91	1.585	69.975	509	.000	4.912
<b>Responsiveness</b>	Listening Complaints	4.32	1.689	57.817	509	.000	4.324
	Adjustment of Classes	4.68	1.657	63.803	509	.000	4.680
	Exam Re Schedule	4.56	1.899	54.262	509	.000	4.563
	Corrective Measures	4.43	1.589	62.933	509	.000	4.427
<b>Assurance</b>	Your Trust on Teachers	5.34	1.515	79.569	509	.000	5.337
	Parent's trust in Teachers	5.02	1.579	71.770	509	.000	5.020
	Secure Environment	5.08	1.700	67.533	509	.000	5.084
	Conducive Environment	4.74	1.447	73.992	509	.000	4.741
<b>Empathy</b>	Care and Concern	4.90	1.618	68.360	509	.000	4.898
	Understanding of Needs	4.71	1.644	64.712	509	.000	4.710
	Students' Best at Heart	4.58	1.639	63.153	509	.000	4.584
	Courteous Staff	4.56	1.722	59.863	509	.000	4.565

The One-sample t test used to evaluate the mean of each and every item of each dimension with a hypothesized value of mean. Here researcher has taken hypothesized value 5, because the scale, which was used for this study, was from 1 to 7, and researcher wanted to check where service quality lies above average that was also used by (Zeshan, Afridi, & Khan, 2014). The results of t-test show that, in assurance all the items mean values are above the tested value 5 except for conducive environment which has a mean value of 4.74 (nearly 5). This indicates that students and parents have trust in teachers' abilities and they perceived that university should provide secure and sound environment for their studies. This is also an indication that universities in Sindh do have qualified faculty to teach their students.

For other dimensions, they have shown variable responses. Such as for tangibility the results suggested that the mean values are greater than tested value for only two tested items these are; professional teachers and cleanliness, again as for assurance the most rated tangible item is teachers here. This also validates the above-discussed findings. However, other tangible items such as cafeteria, seating arrangement, and teaching aid where rated low against the tested value.

In reliability, the three tested items Reliable Performance (4.98), Complete Info (5.02), and Notice before Cancelling Admission (4.91) were near to the tested value, while the other two items promised services, service at the right time were below the test value. This shows that universities have good communication mechanism for providing information to students, but still there are gaps found in two items.

Empathy and responsiveness showed below average response as the mean values were below the tested value 5, which indicates, universities are not so proactive in terms of listening students' complaints, such as adjustment of regular classes, re-schedule of examination. Universities are also slow in taking corrective measures if anything goes wrong. In relation to care and concern, and understanding of students' need the mean values were below the tested value that shows, universities need to place some extra measures. In addition, the staffs need to be more responsive and courteous as the students' response for this item is also below the tested value 5. Therefore, the result of one sample t-test of SERVPERF model shows that, the situation is not very bad at universities in Sindh. However, there are few grey areas that should be addressed as soon as possible in responsiveness and empathy dimensions.

**Table No. 4: ANOVA**

DIMENSIONS	Variances	Sum of Squares	Df	Mean Square	F	Sig.
Tangibility	Between Groups	33.330	9	3.703	2.940	.002
	Within Groups	629.848	500	1.260		
	Total	663.178	509			
Reliability	Between Groups	12.371	9	1.375	1.070	.383
	Within Groups	642.273	500	1.285		
	Total	654.644	509			
Responsiveness	Between Groups	23.924	9	2.658	1.482	.151
	Within Groups	896.528	500	1.793		
	Total	920.451	509			
Assurance	Between Groups	21.360	9	2.373	1.421	.176
	Within Groups	835.352	500	1.671		
	Total	856.712	509			
Empathy	Between Groups	30.065	9	3.341	1.649	.099
	Within Groups	1012.771	500	2.026		
	Total	1042.836	509			

The above table of ANOVA shows that there are no statistically significant differences exist within and between the groups that were used except for the dimension tangibility where the significant value is less than 0.05 ( $p < 0.05 = 0.002$ ) therefore post hoc test was conducted for this dimension only.

**Table No. 5: Multiple Comparisons (a)**

Tukey HSD		Mean Differences (J)								
		(I-J)								
Dependent Variable	(I)	BAHRIA	DIHE	Iqra	Newport	Sistec	Comsit	Indus	Szabist	CBM
Tangibility (P)	IBA Sukkar	.168	-.202	.259	.645	-.052	.140	-.198	.352	.420
	BAHRIA		-.370	.091	.478	-.220	-.028	-.366	.184	.252
	DIHE			.461	<b>.847<sup>*</sup></b>	.150	.342	.004	.554	.622
	Iqra				.386	-.311	-.119	-.457	.093	.161
	Newport					<b>-.698<sup>*</sup></b>	-.506	<b>-.843<sup>*</sup></b>	-.293	-.226
	Sistec						.192	-.146	.404	.472
	Comsit							-.338	.212	.280
	Indus								.550	.618
	Szabist									.068
Multiple Comparison (b)										
Tukey HSD		Sig								
Dependent Variable	(I)	BAHRIA	DIHE	Iqra	Newport	Sistec	Comsit	Indus	Szabist	CBM



Tangibility	IBA Sukkar	.999	.997	.976	.117	1.000	1.000	.997	.798	.664
	BAHRIA		.858	1.000	.562	.992	1.000	.869	.998	.984
	DIHE			.585	.011	1.000	.910	1.000	.239	.167
	Iqra				.794	.906	1.000	.606	1.000	.999
	Newport					.046	.486	.013	.937	.993
	Sistec						.997	1.000	.584	.446
	Comsit							.918	.993	.969
	Indus								.256	.180
	Szabist									1.000

The two multiple comparison tables a and b show that among the groups the statistical significant difference exists between DIHE and Newport (sig = **.847\***), between Newport and Sistec (sig = **-.698\***), Indus (sig = **-.843\***). The table (b) of respective significant values indicate that statistically significant difference exists between these universities for the dimension tangibility as the value of p is less than 0.05 i.e. 0.01 (between DIHE and Newport), 0.04 (between Newport and Sistec), and 0.01 (between Newport and Indus university).

Therefore, we can conclude that, there was a statistically no significant difference between universities expect for the dimension Tangibility where the sig < 0.05 as determined by one-way ANOVA. Therefore, post-hoc test (Tukey HSD) for dimension tangibility was performed that revealed that, the tangibles offered by universities specifically for Newport were statistically significantly lower (mean value = 4.17). However, DIHE and Indus offering in this regard were above average (mean value = 5.02). Moreover, for other universities there were no statistically significant differences exists for this dimension. (p>0.05).

#### 4.3. SERVQUAL Analysis

Descriptive statistics for P-E shows that all the dimensions have mean scores below zero. The negative signs indicates the gaps in expectation and performance i.e. students are not getting the services which they were expecting from their respective university. In this regards each dimension have different results for sampled universities, however, IQRA university scores were the lowest for every dimension. This shows that, students of IQRA University are not getting the services what they were expecting from the university. On the other hand, BAHRIA university mean scores were highest for every dimension i.e. the gap of expectation and perception is less than all the other sampled universities, i.e. students of BAHRIA University are getting services, which they were expecting from the university. However, still the ideal condition where perception/performance should be higher than expectation is not met by any of the universities sampled.

**Table No. 6: One-Sample Test P - E**

Dimensions	Statements	Test Value = 1					
		Mean	SD	T	Df	Sig. (2-tailed)	Mean Difference
<b>Tangibility</b>	Professional Teacher	-.72	1.821	-8.947	509	.000	-.722
	Teaching Aid	-1.06	1.965	-12.192	509	.000	-1.061
	Cleanliness	-.83	1.956	-9.623	509	.000	-.833
	Seating	-.96	2.152	-10.042	509	.000	-.957
	Cafeteria	-1.46	2.347	-14.035	509	.000	-1.459
<b>Reliability</b>	Reliable Performance	-.95	1.773	-12.036	509	.000	-.945
	Promised Services	-1.22	1.977	-13.884	509	.000	-1.216
	Service At Right Time	-1.15	2.093	-12.458	509	.000	-1.155
	Complete Info	-.68	2.018	-7.637	509	.000	-.682
	Notice Before Cancelling	-.76	2.035	-8.486	509	.000	-.765

<b>Responsiveness</b>	Listening Complaints	-1.15	2.297	-11.316	509	.000	-1.151
	Adjustment of Classes	-.77	2.284	-7.621	509	.000	-.771
	Exam Re Schedule	-.85	2.562	-7.535	509	.000	-.855
	Corrective Measures	-.97	2.074	-10.571	509	.000	-.971
<b>Assurance</b>	Your Trust on Teachers	-.55	1.987	-6.194	509	.000	-.545
	Parent's trust in Teachers	-.64	2.065	-6.992	509	.000	-.639
	Secure Environment	-.69	2.150	-7.210	509	.000	-.686
	Conducive Environment	-.82	1.914	-9.718	509	.000	-.824
<b>Empathy</b>	Care and Concern	-.80	2.162	-8.334	509	.000	-.798
	Understanding of Needs	-.93	2.166	-9.651	509	.000	-.925
	Students' Best at Heart	-1.00	2.117	-10.666	509	.000	-1.000
	Courteous Staff	-1.05	2.231	-10.600	509	.000	-1.047

In order to evaluate the gap between the Perception and expectation of service quality, study has used One-sample t test on P-E values. Expectation (E) of service quality were measured using the same scale of 1 to 7 and then subtracted with the respective Perceived score which was already accumulated in the first part of data collection. Then one sample t-test was applied on P-E scale to evaluate the mean of each and every item of each SERVQUAL dimensions with a hypothesized value of mean i.e. 1 (the hypothesized value 1 shows perceptions are higher than expectations which should be the case of measuring the gap of expectation and perception).

The result of one sample t-test shows tangibility mean values are lowest i.e. the perceptions are lower than expectation. The biggest gaps were in two items Cafeteria and Teaching Aid (mean value are -1.46 and -1.06) while mean value of seating also has -0.96 value. This shows the major disappointments faced by students were in cafeteria and teaching aid, these two areas of universities need improvement. The seating arrangements are also below their expectations. The other two items Cleanliness and Professional teachers also needed improvement as their mean values (-0.83 and -0.72 respectively) were below the test value +1.

The second lowest mean dimension was reliability. All the five items tested are negative, Promised Services and Service at right time with the lowest value of -1.22 and -1.15 respectively. The reliable performance was also below test value with mean -0.95. This shows that students were promised for different services at the time of admission, also the service delivery is slow or students are getting the delayed services that ultimately question the reliability in performance. Whereas the item complete info mean was -0.68, which indicate that students are facing less difficulties in getting complete information from university.

As far as the other dimensions are concerned, they have also shown mean below the test value. Such as responsiveness and empathy, whereas dimension assurance mean scores were less deviated from test value. Here all four item means were ranged from -0.82 to -0.55 i.e. the P-E gap for the item parents and students' trust on teachers, secure and conducive environment was less than the other items of dimension assurance. Students are not highly disappointed with their teachers and expressed trust on the ability of teachers as well.

**Table No. 7: ANOVA**

Dimensions	Variances	Sum of Squares	Df	Mean Square	F	Sig.
<b>Tangibility (P-E)</b>	Between Groups	43.430	9	4.826	2.246	.018
	Within Groups	1074.460	500	2.149		
	Total	1117.890	509			
<b>Reliability (P-E)</b>	Between Groups	31.655	9	3.517	1.657	.097
	Within Groups	1061.564	500	2.123		

	Total	1093.218	509			
<b>Responsiveness (P-E)</b>	Between Groups	51.916	9	5.768	1.726	.080
	Within Groups	1670.927	500	3.342		
	Total	1722.843	509			
<b>Assurance (P-E)</b>	Between Groups	26.440	9	2.938	1.056	.394
	Within Groups	1391.056	500	2.782		
	Total	1417.496	509			
<b>Empathy (P-E)</b>	Between Groups	65.479	9	7.275	2.119	.027
	Within Groups	1716.669	500	3.433		
	Total	1782.148	509			

The above table of ANOVA for P-E shows that there are no statistically significant differences exist within and between the groups that were used except for the dimension tangibility and Empathy where the significant value is less than 0.05 (i.e.  $p < 0.05 = 0.01$  and  $0.02$  respectively) therefore post hoc test was conducted for these two dimensions only.

**Table No. 8: Multiple Comparisons (a)**

Dependent Variable (I)		Mean Difference (I-J)								
		(J) Universities								
		BAHRIA	DIHE	Iqra	Newport	Sistec	Comsit	Indus	Szabist	CBM
Tangibility (P-E)	IBA Sukkar	-.393	-.115	.474	.369	-.035	-.248	-.270	.435	.140
	BAHRIA		.278	.867	.763	.358	.146	.123	.828	.534
	DIHE			.589	.484	.080	-.133	-.155	.550	.255
	Iqra				-.104	-.509	-.721	-.744	-.039	-.333
	Newport					-.404	-.617	-.639	.065	-.229
	Sistec						-.213	-.235	.470	.175
	Comsit							-.022	.682	.388
	Indus								.705	.410
	Szabist									-.294
Empathy (P-E)	IBA Sukkar	-.718	.075	.356	-.385	.049	-.588	-.055	.276	-.556
	BAHRIA		.793	1.07	.333	.767	.130	.663	.994	.162
	DIHE			.280	-.460	-.027	-.664	-.130	.201	-.632
	Iqra				-.741	-.307	-.944	-.410	-.079	-.912
	Newport					.434	-.203	.330	.661	-.171
	Sistec						-.637	-.104	.228	-.605
	Comsit							.533	.865	.032
	Indus								.331	-.501
	Szabist									-.833

**Table No. 9: Multiple Comparisons (b)**

Tukey HSD	Dimensions (I)	Sig.								
		(I-J) Universities								
		Bahr	DIHE	Iqra	Newport	Sistec	Comsit	Indus	Szabist	CBM
<b>Tangibility (P-E)</b>	IBA Sukkar	.946	1.000	.824	.962	1.000	.998	.996	.847	1.000
	BAHRIA		.996	.106	.266	.963	1.000	1.000	.100	.741
	DIHE			.617	.851	1.000	1.000	1.000	.637	.998
	IQRA				1.000	.716	.324	.282	1.000	.979

	NEWPORT					.920	.587	.535	1.000	.999
	SISTEC						.999	.998	.736	1.000
	COMSIT							1.000	.328	.955
	INDUS								.283	.936
	SZABIST									.987
<b>Empathy (P-E)</b>	IBA Sukkar	.653	1.000	.993	.990	1.000	.864	1.000	.998	.879
	BAHRIA		.561	.123	.997	.514	1.000	.791	.144	1.000
	DIHE			.999	.972	1.000	.791	1.000	1.000	.809
	IQRA				.616	.997	.276	.986	1.000	.279
	NEWPORT					.971	1.000	.998	.693	1.000
	SISTEC						.766	1.000	1.000	.783
	COMSIT							.937	.324	1.000
	INDUS								.996	.948
	SZABIST									.327

The two multiple comparison tables a and b show that, statistically there were no significant differences exists in the means of institutions except for the dimensions tangibility and empathy however, the differences in Means of table ANOVA must have been occurred by chance.

## 5. Conclusion and Recommendation

The above findings and analysis indicated few positives with some negatives areas of Private Universities in Sindh offering Business studies. In terms of items defining the dimensions, the study partly evaluated perceptions (P) and then the level of service quality using P-E (gaps in expectation and perception). The first part perception results highlighted the most neglected area as “Cafeteria” (dimension = Tangibility) and second is “Service at the right time”, while the most bright item was “Your trust on Teachers” and second in line was “Secure Environment”. The university wise results show that, DIHE and Indus universities have above average physical attributes than the other universities while Newport university have low standards in Seating, Cafeteria, Teaching Aid, etc. The second dimension reliability results indicated BAHRIA University (Karachi Campus) with some grey areas such as “Promised services” and “Service at the right time”, however; the Post Hoc test did not confirm this statement as it shows for dimension reliability statistically no significant differences exists between the means. For P-E, the universities wise results indicated different set of universities as under performers. The variations in results illustrates universities are not providing promised services. In this regard, IQRA university students’ gap of perception and expectation was wider than all the other universities, while in the results of BAHRIA University this gap was narrower. This situation strongly shouts that universities with wider gaps in P-E scores need to focus on their performance in the targeted areas such as Cafeteria, Seating arrangements, teaching aid, delivery of promised services, listening to students’ complaints etc.

In addition, for reliability and responsiveness, researcher found that, items means such as; reliable performance, promised service, right service, information about the exams, response to complaints and corrective measures taken by the administration in resolving pupils issues got the least mean in our analysis through SPSS. This situation indicates, the majority of sampled universities are facing cultural and quality Human Resource acquisition problem except for few such as DIHE and Indus that were slightly above average. This could be due to the fact that in the past most educational institutions having inconsistent Human resource acquisition policies as compare to the corporate sector. This issue could be resolved through the HR development programs where these institutes may enhance the skills and level of motivation of admin staff by engaging them in career development programs. Recently, universities were funded by the HEC to develop their infrastructure and resources which were a good sign however, like most public sector organization, educational institutions also rate the development of administration employees on least priority or not-to-do list. Another progress could be made by having better supervision of admin staff. Supervision, in our educational institutions and many private organizations as well is lacking. This may be due to the complacent attitude of higher managers. Most of the supervisions done by the heads of educational institutions are ceremonial in nature in order to just show their presence. However, in relation

to the quality measures, studies have shown that, in developed countries such as US, and developed European Union state universities' heads obligatorily use 2-3 hours with the students on weekly/biweekly basis and the same exercise is done by their deputies and other managers working in public and private universities. These practices if facsimile in our universities could result in remarkable impact in increasing the quality of educational services.

In general, assessment of service quality through SERVQUAL and SERVPERF models by using the scale of 1 to 7 has produced different results. It is difficult to establish between two measures, which scale offers pragmatic and organizationally realistic analysis. In our case, the two scales suggested two different sets of results as far as university wise result is concerned. This shows that, the possibility of variation in results exists when the responses are collected by using Perceptions and Perception-Expectations scales. However, the results of both scales show similarities in item - wise results as they suggested the same neglected areas. All the dimensions and their respective items tested suggested that the students are seeking improvement in majority of items; students want potential quality level in almost every service attribute.

Moreover, results of the study have found that, with all the limitation and paucity of resources, the two scales are capable of pointing grey areas. These grey areas need to be addressed on immediate grounds as the level of competition is increasing day by day. One bad word of mouth could seriously damage the reputation of private universities. In Pakistan, the issue of fake degrees is also on rise which in recent past highlighted the names of few universities; therefore, it is very important for private universities to take measures in all neglected areas specially the admin staff. Train them well so that they serve better. Also, the Perception-Expectations scales show negative values i.e. the gap exists. The students' perception of delivered service is below their expectations. Universities need to work hard to improve their performance.

## References

- Abdullah, F. (2006). The development of HEdPERF: a new measuring instrument of service quality for the higher education sector. *International Journal of Consumer Studies*, 30(6), 569–581. <https://doi.org/10.1111/j.1470-6431.2005.00480.x>
- Alves, H., & Raposo, M. (2010). The influence of university image on student behaviour. *International Journal of Educational Management*, 24(1), 73–85. <https://doi.org/10.1108/09513541011013060>
- Ames, C. (1990). Motivation: What teachers need to know. *Teachers College Record*, 91(3), 409–421. <https://doi.org/10.1080/00228958.2003.10516388>
- Anderson, E. A. (1995). Measuring service quality at a university health clinic. *International Journal of Health Care Quality Assurance*, 8(2), 32–37. <https://doi.org/10.1108/09526869510081866>
- Asubonteng, P., McCleary, K. J., & Swan, J. E. (1996). SERVQUAL revisited: a critical review of service quality. *Journal of Services Marketing*, 10(6), 62–81. <https://doi.org/10.1108/08876049610148602>
- Babakus, E., & Mangold, W. G. (1992). Adapting the SERVQUAL Scale to Hospital Services: An Empirical Investigation. *Health Service Research*, 26(2), 767–786. Retrieved from <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1069855/pdf/hsresearch00075-0070.pdf>
- Babin, B. J., & Griffin, M. (1998). The nature of satisfaction: An updated examination and analysis. *Journal of Business Research*, 41(2), 127–136. [https://doi.org/10.1016/S0148-2963\(97\)00001-5](https://doi.org/10.1016/S0148-2963(97)00001-5)
- Brown, T. J., Churchill, G. A., & Peter, J. P. (1993). Improving the measurement of service quality. *Journal of Retailing*, 69(1), 127–139. [https://doi.org/10.1016/S0022-4359\(05\)80006-5](https://doi.org/10.1016/S0022-4359(05)80006-5)
- Carman, J. M. (1990). Consumer perceptions of service quality: an assessment of the SERVQUAL dimensions. *Journal of Retailing*, 66(1), 33–55. [https://doi.org/10.1016/S0148-2963\(99\)00084-3](https://doi.org/10.1016/S0148-2963(99)00084-3)
- Christou, E., & Sigala, M. (2002). Conceptualising the measurement of service quality and TQM performance for hotels: the HOSTQUAL model. *Acta Turistica*, 14(2), 140–169. Retrieved from <https://www.cabdirect.org/cabdirect/abstract/20033012429>
- Credit Suisse. (2015). *World Wealth Report 2015*. Credit Suisse. Zurich. Retrieved from <https://publications.credit-suisse.com/tasks/render/file/?fileID=F2425415-DCA7-80B8-EAD989AF>
- Cronin, J. J., & Taylor, S. A. (1992). Measuring Service Quality: A Reexamination and Extension. *Journal of Marketing*, 56(3), 55. <https://doi.org/10.2307/1252296>
- DeShields, O. W., Kara, A., & Kaynak, E. (2005). Determinants of business student satisfaction and retention in higher education: applying Herzberg's two-factor theory. *International Journal of Educational Management*, 19(2), 128–139. <https://doi.org/10.1108/09513540510582426>
- Donaldson, B., & Runciman, F. (1995). Service quality in further education: An insight into management perceptions of service quality and those of the actual service provider. *Journal of Marketing Management*, 11(1–3), 243–256.

- <https://doi.org/10.1080/0267257X.1995.9964340>
- Douglas, J., McClelland, R., & Davies, J. (2008). The development of a conceptual model of student satisfaction with their experience in higher education. *Quality Assurance in Education*, 16(1), 19–35. <https://doi.org/10.1108/09684880810848396>
- Ekinci, Y. (2003). An Investigation of the Determinants of Customer Satisfaction. *Tourism Analysis*, 8(2), 193–196. <https://doi.org/10.3727/108354203774076724>
- Foo, T. P. L. and F. S. (1999). Service quality assessment : A case study of a Singapore statutory board library Tan , P . L . , & Foo , S . ( 1999 ) , Singapore Journal of Library & Information Management , ( 28 ) , 1-23 . SERVICE QUALITY ASSESSMENT : A CASE STUDY OF A SINGAPORE STATUTORY . *Singapore Journal of Library & Information Management*, (28), 1-23., (28), 1–23.
- Ginsburg, M. B. (1991). *Understanding Educational Reform in Global Context: Economy, Ideology, and ...* - Mark B. Ginsburg - Google Books. (GINSBERG, Ed.). LONDON AND NEWYORK: ROUTLEDGE; Taylor & Francis. Retrieved from [https://books.google.com.pk/books?hl=en&lr=&id=IHOauDdWWEAC&oi=fnd&pg=PP2&dq=Understanding+Educational+Reforms+in+Global+Context:+Economy,+Ideology+and+the+State&ots=bZYWmRDG5-&sig=atP26UxRMqHOoXChG7wIHNYL8&redir\\_esc=y#v=onepage&q=Understanding+Educat](https://books.google.com.pk/books?hl=en&lr=&id=IHOauDdWWEAC&oi=fnd&pg=PP2&dq=Understanding+Educational+Reforms+in+Global+Context:+Economy,+Ideology+and+the+State&ots=bZYWmRDG5-&sig=atP26UxRMqHOoXChG7wIHNYL8&redir_esc=y#v=onepage&q=Understanding+Educat)
- Gruber, T., Fuß, S., Voss, R., & Gläser-Zikuda, M. (2010). Examining student satisfaction with higher education services: Using a new measurement tool. *International Journal of Public Sector Management*, 23(2), 105–123. <https://doi.org/10.1108/09513551011022474>
- Hattie, J. (1990). Performance Indicators in Education. *Australian Journal of Education*, 34(3), 249–276. <https://doi.org/10.1177/000494419003400304>
- Helgesen, Ø., & Nettet, E. (2007). What accounts for students' loyalty? Some field study evidence. *International Journal of Educational Management*, 21(2), 126–143. <https://doi.org/10.1108/09513540710729926>
- Hill, F. M. (1995). Managing service quality in higher education: the role of the student as primary consumer. *Quality Assurance in Education*, 3(3), 10–21. <https://doi.org/10.1108/09684889510093497>
- Hossain, B. M. S. (2013). Development of a Model to Enhance Effective Total Quality Management in Higher Education Institutions, 8(2), 57–62. <https://doi.org/10.5829/idosi.aejr.2013.8.2.1114>
- Iacobucci, D., Grayson, K. A., & Ostrom, A. L. (1994). The calculus of service quality and customer satisfaction: Theoretical and empirical differentiation and integration. *Advances in Services Marketing and Management*, 3(C), 1–67. [https://doi.org/10.1016/S1067-5671\(94\)03013-8](https://doi.org/10.1016/S1067-5671(94)03013-8)
- Johnston, R. (1995). The determinants of service quality: satisfiers and dissatisfiers. *International Journal of Service Industry Management*, 6(5), 53–71. <https://doi.org/10.1108/09564239510101536>
- Juillerat, S., & Schreiner, L. A. (1996). The role of student satisfaction in the assessment of institutional effectiveness. *Assessment Update*, 8(1), 8–9. <https://doi.org/10.1002/au.3650080108>
- Landrum, H., & Prybutok, V. R. (2004). A service quality and success model for the information service industry. *European Journal of Operational Research*, 156(3), 628–642. [https://doi.org/10.1016/S0377-2217\(03\)00125-5](https://doi.org/10.1016/S0377-2217(03)00125-5)
- Landrum, H., Prybutok, V. R., Peak, D. A., & Qin, H. (2010). Using importance ratings to create an information service quality measure. *International Journal of Services and Standards*, 6(3/4), 295. <https://doi.org/10.1504/IJSS.2010.038674>
- Landrum, H., Prybutok, V., Zhang, X., & Peak, D. (2009). Measuring IS System Service Quality with SERVQUAL: Users' Perceptions of Relative Importance of the Five SERVPERF Dimensions. *Informing Science: The International Journal of an Emerging Transdiscipline*, 12, 17–35. <https://doi.org/10.1145/2038056.2038060>
- Lawton, S. B. (1992). Why restructure?: an international survey of the roots of reform <sup>1</sup>. *Journal of Education Policy*, 7(2), 139–154. <https://doi.org/10.1080/0268093920070202>
- Low, L. (2000). *Are College Students Satisfied? A National Analysis of Changing Expectations*. *New Agenda Series[TM]*. Retrieved from <https://eric.ed.gov/?id=ED451816>
- Marshall, H. (1987). Motivational strategies of three fifth-grade teachers. *The Elementary School Journal*, 88(2), 134–150. <https://doi.org/10.1086/461529>
- Marzo Navarro, M., Pedraja Iglesias, M., & Rivera Torres, P. (2005). A new management element for universities: satisfaction with the offered courses. *International Journal of Educational Management*, 19(6), 505–526. <https://doi.org/10.1108/09513540510617454>
- Mazzarol, T. (1998). Critical success factors for international education marketing. *International Journal of Educational Management*, 12(4), 163–175. <https://doi.org/10.1108/09513549810220623>
- McElwee, G., & Redman, T. (1993). Upward Appraisal in Practice: An Illustrative Example Using the Qualed Model. *Education + Training*, 35(2), EUM0000000000298. <https://doi.org/10.1108/EUM0000000000298>
- Parasuraman, A., Berry, L. L., & Zeithaml, V. a. (1990). Guidelines for Conducting Service Quality Research. *Marketing Research*, 2(4), 34–45. Retrieved from <http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Guidelines+for+Conducting+Service+Quality+Research#0>
- Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (1991). Refinement and Reassessment of the SERVQUAL Scale. *Journal of Retailing*, 67(4), 420–450. Retrieved from

- [https://www.researchgate.net/profile/Valarie\\_Zeithaml/publication/304344168\\_Refinement\\_and\\_reassessment\\_of\\_the\\_SERVQUAL\\_scale/links/5919b21eaca2722d7cfe633d/Refinement-and-reassessment-of-the-SERVQUAL-scale.pdf](https://www.researchgate.net/profile/Valarie_Zeithaml/publication/304344168_Refinement_and_reassessment_of_the_SERVQUAL_scale/links/5919b21eaca2722d7cfe633d/Refinement-and-reassessment-of-the-SERVQUAL-scale.pdf)
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49(4), 41. <https://doi.org/10.2307/1251430>
- Parasuraman, Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12–40. [https://doi.org/10.1016/S0148-2963\(99\)00084-3](https://doi.org/10.1016/S0148-2963(99)00084-3)
- Rigotti, S., & Pitt, L. (1992). SERVQUAL as a Measuring Instrument for Service Provider Gaps in Business Schools. *Management Research News*, 15(3), 9–17. <https://doi.org/10.1108/eb028197>
- Sasser, E. W., Olsen, R. P., & Wyckoff, D. D. (1978). *Management of service operations: Text, cases, and readings*. Boston, MA: Allyn & Bacon.
- Sobral, D. T. (2004). What kind of motivation drives medical students' learning quests? *Medical Education*, 38(9), 950–957. <https://doi.org/10.1111/j.1365-2929.2004.01913.x>
- Soutar, G., & McNeil, M. (1996). Measuring service quality in a tertiary institution. *Journal of Educational Administration*, 34(1), 72–82. <https://doi.org/10.1108/09578239610107174>
- Teas, R. K. (1993). Expectations, Performance Evaluation, and Consumers' Perceptions of Quality. *Journal of Marketing*, 57(4), 18–34. <https://doi.org/10.2307/1252216>
- Waugh, R. F. (2002). Measuring self-reported studying and learning for university students: Linking attitudes and behaviours on the same scale. *British Journal of Educational Psychology*, 72(4), 573–604. <https://doi.org/10.1348/00070990260377622>
- Zaidi, S. A. (2017). In Pakistan, it's middle class rising - The Hindu. *The Hindu*. Retrieved from <http://www.thehindu.com/opinion/lead/in-pakistan-its-middle-class-rising/article17378526.ece>
- Zammuto, R. F., Keaveney, S. M., & O'Connor, E. J. (1996). Rethinking Student Services: Assessing and Improving Service Quality. *Journal of Marketing for Higher Education*, 7(1), 45–70. [https://doi.org/10.1300/J050v07n01\\_05](https://doi.org/10.1300/J050v07n01_05)
- Zeshan, A., Afridi, T., & Khan, S. M. (2014). Assessing Service Quality in Business Schools : Implications for Improvement Service Quality in Educational Settings : Past Researches, 2(8), 33–42.
- Zeithaml, V. A., & Bitner, M. J. (2001). *Services Marketing: Integrating Customer Focus Across the Firms* (2nd ed.). Boston: Tata-McGraw Hill.