A Conceptual Framework to Examine the Effects of Service Quality, Organisational Image and Satisfaction on Loyalty Towards Public Higher Education Institutions in Kano State, Nigeria

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Abstract
This research provides a framework to examine the mediating effects of student satisfaction on the relationship between organisational image, service quality and students' loyalty in higher education institutions in Kano State, Nigeria. The study set to utilised students from public higher Institution in Nigeria as unit of analysis where questionnaire would be administered and the used of structural equation modelling would be employed to analyse the data upon the validation of the framework.
Keywords: Service-quality, Organisational-image, Satisfaction, Loyalty, Higher-education

1. INTRODUCTION

The management of quality requires the adoption of an alternate approach that will concentrate on benefits of quality, which have expanded in the past four decades (Upadhyaya & Ahuja, 2017). Therefore, the management of higher education requires extraordinary efforts on how to assess the issues identified with the nature of managements and its assessment. Noteworthy, calculated commitment has been made by various experts on issues of management quality assessment in higher education.

Moreover, education is an essential tool for all. It is a part of the life of an individual. It helps in the advancement of society and socially tolerant individuals who can practice moral and good behaviours for national well-being (Teeroovengadum, Kamalanabhan, & Seebaluck, 2016). On its part, higher education has contributed tremendously to the generation and improvement of human capital requirement for significant and manageable advancement in society (Bolu & Egbo, 2014). The reason is because higher education institutions perform several roles in advancing a nation including planning and preparing labour required for societal (re)organisation (Ijaz, Shahinshah, Khan & Shaheen, 2012). The path of higher education is not constrained to advancing financial improvement of countries and giving chances to people; it additionally reaches out to raising political majority-ruled government and socially diverse publics (Rena, 2010). The nature of learning created inside higher education institutions, and its accessibility to the more extensive economy, is progressively becoming a matter of basic national interest.

In addition, educational institutions concentrate on quality of service to create competitive advantage and to pull-in new students and retain existing ones. Thus, they are concentrating on value service. This is becoming a selling point for instructive establishments around the globe, including Nigeria. This is also making higher education institutions to become an inexorably significant part of the economy of numerous countries, and Nigeria is no special case.

Meanwhile, student loyalty is becoming an essential part in accomplishing and keeping up competitive advantage in Nigerian institutions because every firm in the competitive market struggles to maximise profits (Koushiki, 2013). So, they can boost their benefit by giving alluring items and service to their dependable students.. The distinctive nature of services, increased role of technology and higher students' involvement in service delivery processes have heightened the importance of students' loyalty in educational institutions. Students' loyalty not only ensures repeat purchases and positive publicity with greater value in terms of reliability; it also leads to host of other significant benefits such as cross buying intentions, exclusive and priority-based preference to an organisation and its products or services, greater share of profit and so on to provide competitive edge (Koushiki, 2013).

Observably, student loyalty can be contentious in Nigerian tertiary institutions because of the challenges that students in Nigerian tertiary institutions are confronted with daily. Some of these challenges include: poor supervision, moral depravation, inconsistent policies, societal corruption and other forms of indecencies. Students also grapple with their institutions' inability to compete with other world class educational institutions in annual rankings and deployment of information and communication technologies. In 2006 alone, over 100 students in higher education establishments in Nigeria in general and Kano State specifically were killed in religious-related episodes. On numerous grounds in Nigeria, cultists have damaged, assaulted, abducted, traded gunfire, savagely tormented and murdered their victims, most of whom were fellow students. It is likewise expressed that religious conflicts have prompted killings, imprisonment, rustication or ejection of both victims and perpetrators. Cultism is a main consideration that disappoints guardians with Nigerian institutions. When

guardians are not happy with the institutions, it disheartens students and their support (Uzoh, 2017). Nigerian tertiary institutions are also portrayed with poor frameworks, which prompt poor client relationship and student fulfilment. Today, institutions are not ready to keep up their essential offices, to the degree that some research centres, libraries, conveniences, offices are not accessible to students, lecture theatres are no theatres and the lecture corridors are in extremely deplorable conditions (Benin, 2013).

In Nigeria, which boasts of a vast population of over 180 million people, some of whose patronage can bolster its education sector; standard of education continues to decline. Today, some Nigerian tertiary education institutions are shadows of their pasts, in terms of academic excellence. Quality has been relinquished because of the unquenchable quest by government officials, some civil servants, school heads and educators to amass wealth (Ibrahim et al., 2017).

The main purpose of this study is to propose a framework in order to pave a way to examine the mediating effects of student satisfaction on the relationship between service quality, organisational image and students' loyalty in public higher education institutions in Kano State, Nigeria.

1.1 Research Objectives
The objectives of this study includes:
i.   To identify the effect of service quality on students' loyalty towards public higher education institutions in Kano State, Nigeria;
ii.   To determine the effect of organisational image on students' loyalty towards public higher education institutions in Kano State, Nigeria;
iii. To investigate the effect of students' satisfaction on their loyalty towards public higher education institutions in Kano State, Nigeria; and
iv.   To assess the mediating effect of students' satisfaction on the relationship between organisational image, service quality and students' loyalty towards public higher education institutions in Kano State, Nigeria.

2. LITERATURE REVIEW
2.1 Service quality
Service quality is the ability of the company or organisation to meet or exceed customer expectations It is the result of comparison between expected and perceived service. It is the degree and direction of discrepancy between customers' service perceptions and expectation (Parasuraman & Berry, 2006). If the perception is higher than expectation, then, the service is said to be of high quality, but if otherwise, the service will be of low quality (Lewis & Mitchell, 1990) Similarly, Zeithaml and Bitner (2003) define service quality as an overall judgement like attitude towards the service and generally accepted as an antecedent of overall customer satisfaction.

Service quality have been found to affect service receivers (Petal, 1988; Guerrier & Deary, 1998) but a few past studies have approached its research from dual perspectives (Svensson, 2006; Tam & Wong, 2001; 2003). Chang (2008) opine that service quality should be generally approached from the customers' point of view because the customers have different values, ground of assessment and circumstances. Therefore, Kumra (2008) argues that service quality is not only involved in the final product and service, but also involved in the production and delivery process. As a result, employee involvement in process redesign and commitment is important (Kabir & Carlsson, 2010).

Regarding service quality in higher education institutions, O'Neil and Palmer (2004) opine that it is the difference between what a student expects to receive and his or her perceptions of the actual delivery. Therefore, it becomes imperative on higher education institutions to ensure that student expectations from teaching, learning, facilities and holistic development are met to retain existing students and attract more students.
This study therefore hypothesise that:
H$_1$: There is a significant effect of service quality on students' loyalty towards public higher education institutions in Kano State, Nigeria.

2.2 Organisational Image
Image is significant to every organisation and impacts on its development. Nguyen and LeBlanc (2001) define image as subjective knowledge, attitude and a combination of product characteristics that are different from the physical product but are nevertheless identified with the product. Image is, the way customers perceive a product, service or the organisation.

Image in every organisation is according to, Napoles (1988), characterised by the following: strong emotional response, appearance of power, slow process as well as sense of experience, tradition and confidence level. Strong emotional response will increase emotional pressure and attachment a company [or organisation] will have or receive from customers. Regarding appearance of power, consumers want to feel that they are dealing with an organisation or company that is organised, stable and reliable when they are buying or engaging

in investment. Its characteristic on slow process makes image building takes times before consumers adapt themselves to a firm or organisation and its product. With a good image, the process can be fast tracked but despite that, it is still gradual. Meanwhile, sense of experience, tradition and confidence level matters to an organisation. Napoles (1988) argues further that a company with experience and high confidence level tends to gain more image than those without experience and good tradition and track record.

Therefore, image plays a vital role in the development of any organisation. It is an essential factor used in evaluating (Sarstedt et. al., 2012). It helps to sharpen the mind-set of customers about an organisation whenever the name of the organisation is mentioned to customers (Chun & Davies, 2006). Realising the importance of corporate image on the development of an organisation, Abd-El-Salam et al.(2013) stress that any organisation that wishes to compete favourably in global market and distinguish itself from others must strive to improve its image to gain better advantage. Also, the image of an organisation tells us about the mission, professionalism, competence of employees and overall components of the organisation. It is therefore hypothesise that:

H_2 There is a significant effect of organisational image on students' loyalty towards public higher education institutions in Kano State, Nigeria.

2.3 Students' Satisfaction

Masserini et al. (2018) investigated whether the quality of educational services and university's institutional image influence students' overall satisfaction with their university experience and possible relationships with students' loyalty. Data was collected through a web questionnaire handed out to 14,870 students at the University Pisa, Italy. The results showed that teaching and lectures and teaching and course organisation are the main determinants of students' satisfaction and students' loyalty among the more academic components of the educational service. Furthermore, university image has direct and indirect effects on students' satisfaction and students' loyalty and on teaching and lectures.

Ali and Ahmed (2018) equally conducted a study on determinants of student loyalty to a university among 503 undergraduate students from five private and semi government universities offering business studies as flagship programs in Karachi, Pakistan. The results revealed the significant impact of student satisfaction on student loyalty.

In addition, Schlesinger, Cervera, and Pérez-Cabañero, (2017) tested a model from a relationship marketing perspective to investigate the roles of brand image, trust, satisfaction, and shared values in the direct and indirect explanation of alumni (students') loyalty with SEM using a sample of 1000 university alumni. The results revealed three direct antecedents of alumni loyalty one of which was the satisfaction.

Kumar and Yang, (2017) identified the satisfaction level of international students, the determinants of satisfaction for international students and the relationship between satisfaction and student loyalty. The study was based on the School of Hospitality, Tourism and Culinary Arts (HTCA) at Taylor's University, Malaysia. Seven independent factors – administration, academic, reputation, tangibles, access, programme issues and career prospects were used to evaluate two dependant factors – satisfaction and loyalty. Quantitative research approach, using on-site survey was conducted with 275 international students at Taylor's University from a convenience sample. Findings reported a reliable measurement scale of .70, except for one dependent factor – loyalty. Four factors – reputation, access, programme issues and career prospects determined the satisfaction of international students, with an average of 3.5 on a 5-Point Likert Scale. In total, 40% of students would like to continue further study at HTCA. Students' satisfaction also exerts positive significant effect of 57% on loyalty.

Meanwhile, Brown and Mazzarol (2009) used PLS to test a customer satisfaction model of the drivers of student satisfaction and loyalty in four Australian universities. The findings suggest that student loyalty is predicted by student satisfaction. In another study, Chou, Lu, and Chang (2014) investigated the relationship between service quality and customer satisfaction as perceived by 1,235 passengers on high-speed rail (HSR) services in Taiwan. The results indicated that customer satisfaction had a positive effect on customer loyalty. Many other studies supported the impact of satisfaction on loyalty. It is therefore hypothesis as below:

H_3 There is a significant effect of students' satisfaction on students' loyalty towards public higher education institutions in Kano State, Nigeria.

2.4 Mediating Effect of Students' Satisfaction on the Relationship between Service Quality, Organisational Image and Students' Loyalty

Literature reviewed on empirical research on the mediating effects of satisfaction on the relationship between service quality, organisational image and loyalty showed that students' satisfaction mediates relationships between perceived service quality and loyalty and paying more for a service (Khoo et al. 2017). Customer satisfaction also mediates between service quality and customer loyalty (Amaluddin & Ruswanti, 2017). Similarly, customer satisfaction partially mediates the relationship between service quality and customer loyalty (Ganiyu, 2016). Equally, student satisfaction is a significant mediator between service quality and student loyalty (Wantara, 2016).. Customer satisfaction also has significant and positive partial mediating effect on service

quality and customer loyalty (Osman & Sentosa, 2013). These abundant evidence on the diverse mediating role of satisfaction on organisational image, service quality and students' loyalty led to the formulation of Hypothesis 4 below stating that:

H₄: There is a mediating effect of students' satisfaction on the relationship between organisational image, service quality and students' loyalty towards public higher education institutions in Kano State Nigeria.

3. METHODOLOGY
3.1 Theoretical and Conceptual Frameworks
This study uses the Theory of Planned Behaviour (Ajzen, 1991) to examine factors that mediate the effects of students' loyalty towards public higher education institutions in Kano State, Nigeria. The Theory of Planned Behaviour (TPB) is used to measure process and outcome variables and to predict intention and behaviour (Hardeman et al., 2002). In the TPB, different kinds of behaviours can be predicted with high accuracy from attitudes toward behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991). In the TPB, 'intentions' can be the single best predictor of behaviour.

Furthermore, a central factor in the TPB is the individual's intention to perform a given behaviour. Intentions capture the motivational factors that influence a behaviour. They are indications of how hard people are willing to try, of how much of an effort they are planning to exert, to perform the behaviour. Generally, the stronger the intention to engage in a behaviour, the more likely is its performance. Thus, behavioural intention can blind expression in behaviour if the behaviour in question is under volitional control, that is, if the person can decide at will to perform or not perform the behaviour (Ajzen, 1985, pp. 181-182). The constructs in the TPB include: attitude, subjective norms, and perceived behavioural control which lead to intention behaviour, while all combine to result in actual behaviour (See Figure 2.1).
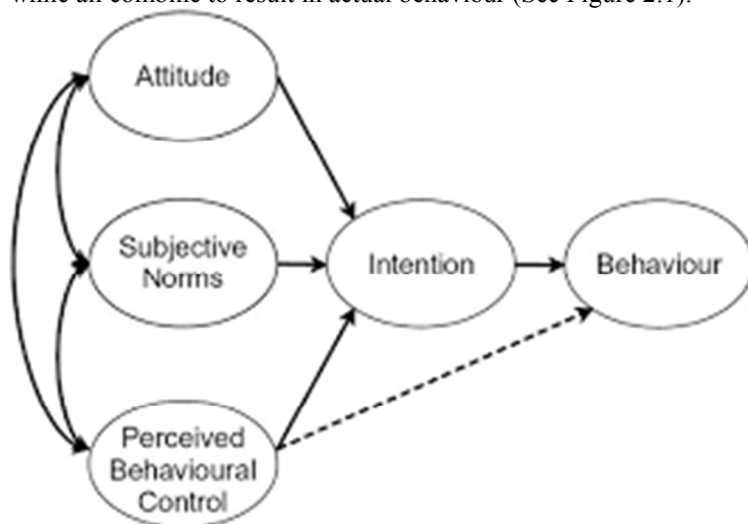

Fig. 3.1: The Theory of Planned Behavior

Source: Ajzen (1991)

In Ajzen's TPB, attitude toward the behaviour refers to the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question (Ajzen, 1991, p. 188). For example, students who identified the gaps between service quality expectations and perceptions as positive may tend to become satisfied with their choice of a university and hence remain attached to it and make further recommendations to others about enrolment decision. Thus, a student's preference to study in a university with strong research focus (Assurance) and well-equipped workshops and laboratories (Tangibles) may show a favourable attitude, which affects his behaviour positively. This will lead to customer satisfaction, and attachment (Rasli, Danjuma, Yew, & Igbal, 2011, p. 6546). The attitude behaviour will be measured from attitude towards service quality, since service quality is an overall judgement like attitude towards the service (Zeithaml & Bitner, 2003). The formation of intentions also depend on attitudes toward the target behaviour (Krueger & Carsrud, 1993). Therefore, measuring service quality can be determined by attitudinal disposition to the organisation, depending on service quality, which is used as behavioural attitude.

Subjective norm is a social factor and refers to the perceived social pressure to perform or not to perform the behaviour. By 'important others' like friends, parents, boyfriend/girlfriend, brothers/sisters, and other family members (Ajzen, 1991, pp. 188-195). The 'important others' could also comprise parents, religious organisations and the society. In a student as customer perspective, the 'important others' are the external customers who also have impact on the students' choice of believes that external customers approve or disapprove of certain behaviours. For example, subjective norm can be explained by these situations: (1) a student choosing to study in

a university that is not his first choice but was made to do so by the pressure from family members; and (2) friends of a student who recommends a university in a country that is not the first choice (Rasli et al., 2011, pp. 6546-6547). Subjective norm factor in this study is organisational (institutional) image because image is subjective knowledge and a combination of product characteristics. It is the way customers perceive a product, service or the organisation (Nguyen & LeBlanc, 2001).

Meanwhile, perceived behavioural control is the perceived ease or difficulty of performing the behaviour and it is assumed to reflect past experience as well as anticipated impediments and obstacles (Ajzen, 1991, p. 188). Costs (tuition fees), time, financial aids (scholarships), university's competitiveness are examples of control beliefs. If individuals believe that they do not have sufficient resources or opportunities at their disposal, they are not likely to form a strong intention to purchase a service. A university with a high tuition fees may not be appreciated by current and potential students. Their behavioural intentions on loyalty and attachment may tend to be negative. Similarly, financial aids in terms of scholarships or tuition waivers, may elicit favourable behaviour from current students who then pass a positive attitude and word-of-mouth referrals to others (Rasli et al., 2011, p. 6547). In this study, the perceived behavioural control is students' satisfaction based on past experiences in their institutions.

Meanwhile, Ajzen (1991, p. 188) explain further that the more favourable the attitude and subjective norm with respect to a behaviour, and the greater the perceived behavioral control, the stronger should be an individual's intention to perform the behaviour under consideration. The relative importance of attitude, subjective norm, and perceived behavioral control in the prediction of intention is expected to vary across behaviors and situations.

3.2 Framework of the Study

In the context of this study, the researcher uses the TPB to postulate a relationship between service quality (behavioural attitude), organisational image (subjective norm) and student loyalty (intention behaviour) and hypothesise that student satisfaction (perceived behavioural control) will mediate the relationship in the intention behaviour of students towards public higher education institutions in Kano state, Nigeria. The theoretical model for this study is depicted in Figure 2.2 below:
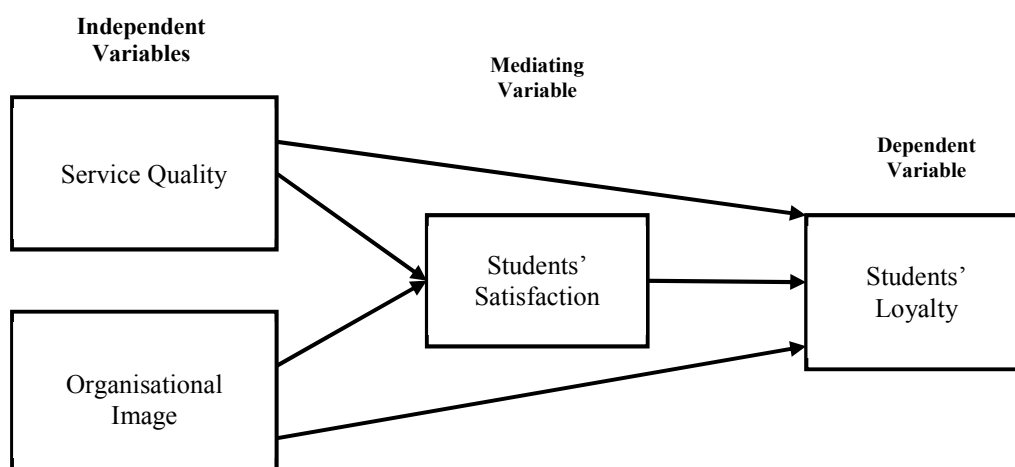

Figure 3.2: Conceptual Framework
Source: Adapted from Mohamad and Awang (2009)

The population for this study are all students of public higher education institutions in Kano State, Nigeria. There are a total of 6 public higher education institutions in Kano State. It is from the population, that the sample to be used for the study will be drawn. Hence, the population sample for this study are final year undergraduate students of the six selected public higher education institutions located in Kano State, Nigeria attending: North West University Kano (NWU), Bayero University Kano (BUK), School of Management Studies Kano (SMS), School of Technology Kano (SOT), Sa'adatu Rimi College Kano (SRC) and Federal College of Education, Kano (FCE).

3.3 Method of Data Analysis

The data for this study will be collected using self-administered questionnaire where respondents will be asked to complete the survey on their own. The questionnaire will be adapted from previous studies where, a 10-Point Likert Scale measurement (1=Strongly Disagree (SD), 10=Strongly Agree (SA)) will be used. And in the analysis, Structural Equation Modelling (SEM) will employed.

4. CONCLUSION

This study present a conceptual framework to study effects of service quality, organisational image and satisfaction on loyalty of students towards public higher education institutions in Kano State, Nigeria. It is believed that, the findings of this study would reveal a useful information that would be beneficial to the higher institutions management in the present competitive era and would also led to improved quality of service and other needful actions to retain students and attract more enrolment.

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