

SERVICE QUALITY DELIVERY AND STUDENTS' SATISFACTION IN THE UNIVERSITY OF CALABAR, CALABAR, NIGERIA

BY

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Abstract

This research examined service quality delivery and students' satisfaction in the University of Calabar, Nigeria. The study aimed to determine effect of service reliability, responsiveness, empathy and tangibles on students' satisfaction in the University of Calabar, Nigeria. Descriptive research design was adopted. Primary data were obtained from 188 students in the University of Calabar using structured questionnaire. The data obtained were tested using simple linear regression in the Statistical Package for the Social Sciences (SPSS 23). The findings of the study revealed that service reliability, responsiveness, empathy and tangibles had a significant effect on customers' satisfaction in the University of Calabar, Nigeria. Hence, the study concluded that service quality delivery had a significant effect on customers' satisfaction in the University of Calabar, Nigeria. It was recommended that: the administration of the University of Calabar should improve the reliability of the institution's academic services by updating their curriculum to suit the requirements of the 21st century, maintaining and employ lecturers who have the capacity to deliver superior academic services, and ensuring that students graduate in time without delay.; the administration of the University of Calabar should improve staff responsiveness to students' academic requirements by encouraging staff to resolve students' academic challenges rapidly and urging lecturers to be punctual to classes; the University of Calabar can improve students' satisfaction with their services by encouraging its staff to always be cordial, hospitable and courteous in their interactions with students; and the administration of the University of Calabar can improve students' satisfaction with their services by ensuring the availability of modernized infrastructure and facilities that support academic learning (Word Count: words).

Key Words: Service quality delivery, student satisfaction, reliability, responsiveness, empathy, tangibles

Introduction

A service is an offer provided to a target audience, which is intangible and results in no ownership status. It is intangible, meaning it cannot be seen, felt or touched physically and its ownership lies neither with the provider nor the consumer. Additionally, services are perishable, heterogeneous, and inseparable. They are a

bundle of intangible satisfaction offered to consumers by providers (Warner, 2014). According to Eyonam, Kojo and Annang (2018), the unique characteristics of services had made it harder for service quality to be assessed and measured precisely. Services are intangible, meaning that they are not visible to the eyes so it was difficult to define and determine the level of service quality in the past. However, research from scholars around the world has highlighted the meaning of service quality and presented specific dimensions by which the level of service quality can be measured.

In the view of Karen, Hayes and Schultz (2019), service quality is the result of the comparison between the actual performance of service and customers' perceived or expected performance. It is how a service actually performs relative to how it was perceived or expected in the mind of the consumer. Jinaidi, Hussein and Al-Sudani (2018) define service quality as the difference between the actual performance of a delivered or received service and anticipated or perceived performance. The authors further explain that if the actual performance of a delivered service meets or surpasses anticipated or perceived performance, the level of service quality is high. Conversely, the level of service quality is low if the actual performance of a delivered service falls short of anticipated or perceived performance. Therefore, service-providers assess the quality level of their services periodically so as to consistently improve it given the fact that customer satisfaction, to a large extent, depends on service quality.

According to Jibrin, Yusouf and Abu-Nazir (2019), customer satisfaction is a feeling or experience of excitement or gratification within a customer when a product or service consumed conforms to his needs, specifications and requirements. It is the resultant effect of a situation in which a product or service consumed meets or exceeds customers' expectations. Also, Batang, Uwais and Ito (2017) view customer satisfaction as the happiness or pleasure felt by customers when a product or service offers benefits, value and solutions to customers' problems. The authors emphasize that customer satisfaction is a high value asset desired by business organizations, because it holds key to long term profitability, competitiveness and improved business performance. In support of the foregoing view, Khan, Imran, and Assad (2016) assert that consistent customer satisfaction translates into customer loyalty, which guarantees continued patronage, profitability, and enhances a firm's marketing performance over the long haul. Karen, Hayes and Schultz (2019) observe that due to the benefits of customer satisfaction and loyalty, business organizations have strived to device effective strategies to enhance their capacity to consistently meet customers' needs and gain their loyalty so as to compete favourably in the marketplace. From the researcher's critical evaluation, service quality is one of the many strategies utilized by service-oriented business organizations in their efforts to achieve customer satisfaction and loyalty.

Within the context of this study, service quality is viewed from four (4) specific dimensions, namely: reliability, responsiveness, empathy and tangibles. Eyonam, Kojo and Annang (2018) observe that reliability is a service-provider's ability to dependably, accurately and effectively deliver service in the manner and specification promised to consumers. According to Sakhaei, Afshari and Esmaili (2013) responsiveness entails attentiveness and promptness in dealing with customers'

requests, questions, complaints and problems. Service empathy, in the view of Waseem (2015), is the provision of caring and individualized attention to customers. Service tangibles, according to Warner (2014), are the appearance of physical facilities, equipment, technology, personnel, and communication materials used to communicate, serve and interact with customers. Educational institutions, especially privately-owned institutions, like business organizations around the world, have also applied the dimensions of service quality in an attempt to deliver quality educational services to customers capable of satisfying their needs, preferences and requirements (Eyonam, Kojo & Annang, 2018). The University of Calabar, Nigeria is a prominent public tertiary education institution in Nigeria that offers educational services to hundreds of students in Nigeria. This study is designed to examine the effect of service quality delivery on students' satisfaction in the University of Calabar, Nigeria.

1.2 Statement of the Problem

Service quality is a competitive strategy adopted and utilized by service-oriented business organizations in order to ensure that customers receive high quality service delivery at every point of service encounter so as to encourage customer satisfaction and retention over the long term. Quality service delivery serves as an incentive for customer repeat patronage, which enhances a firm's profitability, market share, competitiveness and overall marketing performance (Karen, Hayes & Schultz, 2019). In light of the enormous potential of the practice of quality service delivery, Eyonam, Kojo and Annang (2018) assert that privately-owned educational institutions are mostly intensifying their efforts at consistently ensuring the delivery of high quality services to students and other stakeholders.

In Nigeria, the same may not necessarily be the case for public tertiary institutions as the quality of educational services has repeatedly been criticized as inferior compared to their private counterparts or educational institutions abroad (Ugwu, 2015; Onwubiko, 2014; Ajose, 2010). This situation may be caused by factors such as inadequate funding of public education by the Nigerian Government, outdated or ineffective academic curricular in public universities, lack of adequate learning infrastructure/technology, lack of competent academic and non-academic personnels, lack of administrative competency, all of which have resulted in the delivery of low quality services to Nigerian students. This situation has discouraged Nigerian parents and sponsors from enrolling their children and wards in public universities, thereby increasing the enrollment population in private universities and prompting some Nigerians to seek tertiary education in foreign countries, even other African countries. Against this backdrop, this study is conducted to assist public universities in Nigeria such as the University of Calabar in improving students' satisfaction through the delivery of high quality educational services.

1.3 Objectives of the Study

1. To determine the effect of service reliability on students' satisfaction in the University of Calabar, Nigeria.
2. To ascertain the effect of service responsiveness on students' satisfaction in the University of Calabar, Nigeria.

3. To examine the effect of service empathy on students' satisfaction in the University of Calabar, Nigeria.
4. To determine the effect of service tangibles on students' satisfaction in the University of Calabar, Nigeria.

2.0 Literature Review

2.1 Theoretical Framework

A theory is a set of interrelated ideas integrated to understand, explain and predict hypothetical or real life phenomena. This study is based on the expectancy disconfirmation theory propounded by Oliver (1980).

2.1.1 Expectancy Disconfirmation Theory

This theory is drawn from Oliver (1977) and (1980). The theory posits that expectations, coupled with performance, lead to post-purchase satisfaction. This effect is mediated through positive or negative disconfirmation between expectations and performance. If a product/service outperforms expectation, post-purchase satisfaction will result (positive disconfirmation). If a product/service falls short of expectations, the customer is likely to be dissatisfied (negative disconfirmation).

Disconfirmation theory declares that satisfaction is mainly defined by the gap between perceived performance and expectations. The theory has satisfaction as the main dependent factor and expectation and perceived performance as main independent factors. Customer satisfaction is the collective outcome of customers' perception, evaluation and psychological reaction to the consumption experience with a product or service. It leads to repeat purchase, loyalty, retention, positive word of mouth and increases long term profitability for the organization and customer (Lovelock & Wirtz, 2011). Expectation disconfirmation occurs in three (3) forms:

1. **Positive Disconfirmation:** Occurs when perceived performance exceeds expectations.
2. **Confirmation:** Occurs when perceived performance meets expectations.
3. **Negative Disconfirmation:** Occurs when perceived performance does not meet and is less than expectations.

It is more probable for customers to be satisfied if the service performance meets (confirmation) or exceeds (positive confirmation) their expectation. On the contrary, customers are more likely to be dissatisfied, if service performance is less than what they expected (negative disconfirmation).

2.1.2 Application of the Theory to the Study

The relevance of the expectancy disconfirmation theory to this study is that it proposes that every student of University of Calabar has certain expectations when consuming the academic services of the institution. Students' expectations of the kind of service they hope to receive from the institution is created by what they have heard about the institution's services or created by the institution's own promotional activities. The theory asserts that immediately

after students experience or consume the academic services of the University of Calabar, they engage in some sort of post-purchase evaluation of actual service performance in order to determine whether or not their service expectations were satisfactorily met.

According to the theory, positive disconfirmation occurs if the actual performance of academic services received meets or exceeds students' expectations. This culminates in a state known as "customer satisfaction", in this context, "student satisfaction". Conversely, negative disconfirmation occurs if the actual performance of academic services of the institution received falls short of students' expectations; thereby resulting in a state of "student dissatisfaction", which may be a recipe for students' brand switch to other educational institutions; and decline in the long-term performance of the University of Calabar.

2.2 Conceptual Framework

This study addresses the effect of service quality delivery on students' satisfaction in the University of Calabar, Nigeria. It is aimed at determining how the independent variable (service quality delivery) affects the dependent variable (students' satisfaction) with special emphasis on the University of Calabar, Nigeria. To accomplish this objective, the independent variable has been split into specific and measurable proxy variables with which to assess the effect of the independent variable on the dependent variable. These proxy variables include: service reliability, responsiveness, empathy and tangibles. Through these proxy variables, this study assumes that the independent variable (service quality delivery) influences the dependent variable (customers' satisfaction) as depicted on the model below:

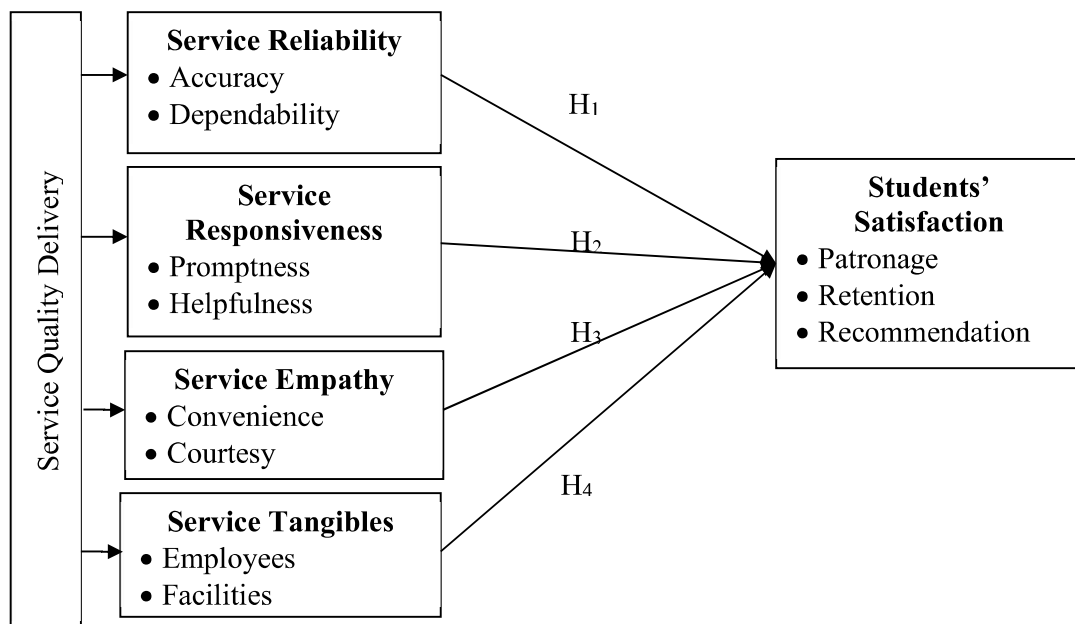


FIG. 2: Conceptual framework

Source: Researcher's Model (2019)

Reliability: This is the ability to perform the promised service dependably and accurately. Service reliability basically emphasizes the degree to which a service-provider (University of Calabar management) provides reliable and dependable services to students and it can be manifested in the service quality and experience.

Responsiveness: It is the willingness of service provider (University of Calabar management) to help and provide prompt service to customers (students).

Empathy: It is the provision of caring, individualized attention to customers. Service empathy entails how service employees (academic and non academic staff) provide thoughtful and caring services coupled with individualized attention to each customer (student). When students face problems, or challenges in studies, Management, academic and non academic staff should sympathize with students; provide caring gestures and individualized attention in order to help students overcome these challenges. Service empathy can be measured using knowledge trained and qualified personnel, courtesy and caring for students.

Tangibles: This dimension includes the appearance of physical facilities, equipments, personnel, and communication materials used to communicate with customers. Management needs to provide conducive environment for learning such as well equipped laboratories, library, furnished class rooms, hostels, and offices for staff. Service tangibility can be measured using cleanliness, space, atmosphere, and appearance of equipment and communication materials.

Customer satisfaction is a feeling of excitement experienced by students when educational services consumed meet or exceed their expectations.

2.2.1 The Concept of Services

Barry (2015) defines service as a valuable action, deed, or effort performed to satisfy a need or to fulfill a demand. They are intangible products such as accounting, banking, cleaning, consultancy, education, insurance, expertise, medical treatment, or transportation. The author maintains that sometimes services are difficult to identify because they are closely associated with a good; such as the combination of a diagnosis with the administration of a medicine. No transfer of possession or ownership takes place when services are sold, and they cannot be stored or transported; are instantly perishable; and come into existence at the time they are bought and consumed. Peterson (2019) holds the view that a service is any intangible product, which is essentially a transaction and is transferred from the buyer to the seller in exchange for some consideration (or no consideration).

In the view of Carolyn (2018), service is a type of economic activity that is intangible, is not stored and does not result in ownership. It is consumed at the point of sale. Services are one of the two key components of economics, the other being goods. Examples of services include postal service delivering mail, and the use of expertise or experience, such as a person visiting a doctor. According to Lovelock and Wirtz (2011), services are intangible economic activities offered by one party to another. Often time-based, services performed

bring about desired results to recipients, objects, or other assets for which purchasers have responsibility. In exchange for money, time, and effort, service customers expect value from access to goods, labor, professional skills, facilities, networks, and systems; but they do not normally take ownership of any of the physical elements involved. Peterson (2019) presented the following as the three basic types of services: business services, personal services and social services. Zeithaml, Parasuraman and Berry (1985), identify the following as characteristics of services: Intangibility, inseparability, perishability and variability (also known as heterogeneity).

2.2.3 Concept of Service Quality and Dimension

Service quality (SQ), in its contemporary conceptualization, is a comparison of perceived expectations (E) of a service with perceived performance (P), giving rise to the equation $SQ=P-E$. This conceptualization of service quality has its origins in the expectancy-disconfirmation paradigm (Oliver, Balakrishnan & Barry, 1994). Service quality is usually defined as the customer's impression of the relative superiority/inferiority of a service provider and its services (Bitner, 1990) and is often considered similar to the customer's overall attitude towards the company (Parasuraman et al. 1988, Zeithaml 1988). Harvey (2015) defines service quality as an assessment of how well a delivered service conforms to the client's expectations.

According to Gurley (2018), every customer has an ideal expectation of the service they want to receive when they go to a restaurant or store. Service quality measures how well a service is delivered compared to customer expectations. Businesses that meet or exceed expectations are considered to have high service quality Parasuraman, Zeithaml and Berry (1988) presented SERVQUAL as a multi-item scale developed to assess service quality that is defined as 'the degree and direction of discrepancy between customers' service perceptions and expectations'. SERVQUAL require respondents to answer questions about both their expectations and their perceptions. The SERVQUAL scale of Parasuraman et al. (1988) decomposes the notion of service quality into 22 items comprising five constructs, namely, tangibles (physical facilities, equipment, staff appearance, etc.), reliability (ability to perform service dependably and accurately), responsiveness (willingness to help and respond to customer need), assurance (ability of staff to inspire confidence and trust) and empathy (the extent to which caring individualized service is given). Afterwards, Cronin and Taylor (1992) presented SERVPREF as a multi-item scale that considers the 22 performance items of SERVQUAL to define the domain of service quality. According to Sullivan (2016), service quality is the difference between the comparison of perceived or expected service and the actual performance of service delivered.

2.2.4 Concept of Customer Satisfaction

Customer satisfaction indicates the fulfillment that customers derive from doing business with a firm. In other words, it is how happy the customers are with

their transaction and overall experience with the company. Customers derive satisfaction from a product or a service based on whether their need is met effortlessly, in a convenient way that makes them loyal to the firm. Hence, customer satisfaction is an important step to gain customer loyalty (Frederick, 2016). It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals (Farris, Neil, Phillip & David, 2010). It is the degree of satisfaction provided by the goods or services of a company as measured by the number of repeat customers.

In the view of Bernazzani (2018), customer satisfaction is a metric used to quantify the degree to which a customer is happy with a product, service, or experience. This metric is usually calculated by deploying a customer satisfaction survey that asks on a five or seven-point scale how a customer feels about a support interaction, purchase, or overall customer experience, with answers between "highly unsatisfied" and "highly satisfied" to choose from. Customer satisfaction is a reflection of how a customer feels about interacting with a brand, hence businesses and brands quantify this positive or negative feeling primarily using customer satisfaction surveys. These responses provide an idea of a firm's average level of customer satisfaction, along with a picture of customer loyalty, which predicts the likelihood of customer referrals. According to Derrick (2019), customer satisfaction is the degree to which products or services provided by a company meet a customer's expectation. In other words, customer satisfaction is how satisfied a customer is after doing business with a company. It does not only measure how happy a customer is with their transactions with the business but also their overall experience with the company.

Furthermore, Juneja (2017) maintains that customer satisfaction is the measure of how well the needs and requirements of customers are met by an organization's products and services. Batang, Uwais and Ito (2017) maintain that it is important for an organization to interact and communicate with customers on a regular basis in order to increase customer satisfaction. In these interactions and communications, it is important for firms to learn and understand individual customer's needs and respond with the required product and services accordingly.

2.2.6 Service Reliability and Customer Satisfaction

Service reliability is the ability to perform the promised service dependably and accurately. Reliability means that the company delivers on its promises about delivery, service provision, problem resolutions and pricing. Customers want to do business with companies that keep their promises, particularly promises about the service outcomes and core service attributes. All companies need to be aware of customers' expectations of reliability. Firms that do not provide the

core service that customers think they are buying, fail their customers in the most direct way (Warner, 2014). Service reliability basically emphasizes the degree to which a service-provider is reliable and dependable and it can be manifested in the service quality and experience.

According to Jinaidi, Hussein and Al-Sudani (2018), reliability is doing what you say you are going to do when you said you were going to do it. Reliability is just as important as good firsthand impression, because every customer wants to know if their supplier is reliable and can fulfill the set requirements with satisfaction (Khan, Imran & Assad, 2016).

In the view of Jibrin, Yusouf and Abu-Nazir (2019), service reliability entails the degree to which a service provider is dependable and capable of delivering the promised service as of the time he promised to do so. It encompasses the service-provider's level of competency, expertise, capability and dependability. The ability of a service-provider to deliver dependable and reliable service facilitates customer satisfaction. This premise is supported by the study of Batang, Uwais and Ito (2017), where it was found that service reliability had a significant positive influence on customer satisfaction and loyalty towards commercial banks in Bali, Indonesia. Similarly, the study of Eyonam, Kojo and Annang (2018) found that service reliability had a strong significant effect on the satisfaction of private university students in Accra, Kumasi and Takoradi.

2.2.7 Service Responsiveness and Customer Satisfaction

Service responsiveness is the willingness of the firm's staff to help customers and provide prompt service (Parasuraman, Zeithaml & Berry, 1998). In the view of Jinaidi, Hussein and Al-Sudani (2018), responsiveness means to respond quickly, promptly, rapidly, immediately and instantly. Warner (2014) maintains that responsiveness is the willingness to help customers and provide prompt service. This dimension emphasizes attentiveness and promptness in dealing with customer's requests, questions, complaints and problems. Responsiveness is communicated to customers by length of time they have to wait for assistance, answers to questions or attention to problems. Responsiveness also captures the notion of flexibility and ability to customize the service to customer needs.

According to Batang, Uwais and Ito (2017), service responsiveness is the willingness to help customers and provide prompt service. Eyonam, Kojo and Annang (2018) assert that service responsiveness is one of the essential requirements of most service-oriented firms, such as telecommunications firms because of the critical nature of subscriber's telecom needs. When subscribers have a need to make a phone call, send a text message or send an email or surf the internet for information or download, the ability of telecom firms to respond to these needs by delivering fast, strong and reliable network connection is what makes them reliable. A study by Jibrin, Yusouf and Abu-Nazir (2019), found that service responsiveness had a direct significant effect on customer

satisfaction in the banking industry of Lebanon. Similarly, the study of Jinaidi, Hussein and Al-Sudani (2018) revealed that service responsiveness had a significant positive effect on customer satisfaction of telecommunications companies in Amman, Jordan.

2.2.8 Service Empathy and Customer Satisfaction

Service empathy means to provide caring and individualized attention to customers. It entails how polite and caring a service provider is and his ability to provide individualized service attention to service customers. An empathetic provider is not just focused on making a sale but on ensuring customer satisfaction through gestures of care and concern (Waseem, 2015). Empathy refers to the application of “human touch” to the offer of services. Empathy means putting oneself in another’s position. When a contact person empathizes, it means that he will deliver something based on what he could ordinarily expect from another person. If this expectation is ideal, he will provide quality service to the customer (Khan, Imran & Assad, 2016).

Warner (2014) asserts that in this competitive world, customer’s requirements are rising day after day and it is the company’s duty to meet the demands of customers; else customers who do not receive individual attention will search elsewhere. Jinaidi, Hussein and Al-Sudani (2018) are of the opinion that in the service industry, the rate of competition is increasingly high, which is why survival and success require service-providers to consistently improve the service interface between customers and employees. Most service-providers have understood the importance of having customer service personnel that possess high levels of empathy, politeness and interpersonal relationship-building capabilities. These service-providers have resorted to on-the-job training of new recruits and periodic training of existing employees in the most effective ways of handling and interacting with customers. Some of these principles have been injected into the ethics of most organizations to serve as a guide to how their customers should be treated. This is based on the recognition of the fact that the way a customer is treated today determines whether or not the customer will repeat purchase at the firm (Batang, Uwais & Ito, 2017).

Providing caring and individualized attention to customers enables organizations to satisfy their customers and make them loyal over the long term. Khan, Imran and Assad (2016) revealed that service empathy had a significant impact on customer satisfaction in the telecommunications industry of Pakistan. Similarly, it was found in the study of Eyonam, Kojo and Annang (2018) that service empathy had a strong significant effect on the satisfaction of private university students in Accra, Kumasi and Takoradi.

2.2.9 Service Tangibles and Customer Satisfaction

Khan, Imran and Assad (2016) stressed that services have a perceived quality, which means their true quality cannot be known until they are consumed or experienced, hence it is difficult for service providers to easily convince

customers of the quality of their service before consumption. To overcome this stalemate, however, physical facilities, communication materials, personnel, etc are displayed in order to provide the customer a glimpse of the proposed service quality. This gives confidence and assurance to the customer regarding the service without which customers will opt for alternative providers. Elements within the tangibles dimension are: cleanliness, space, atmosphere, appearance and location.

Jibrin, Yusouf and Abu-Nazir (2019) maintain that tangibles is one of the important dimensions of service quality, which uses personnel and communication materials give confidence to consumers and facilitate customer patronage. The authors also observe that the absence of tangibles goes a very long way to causing brand switch by a good number of customers, because customers would have no prior confidence in the capacity of the service provider to deliver the promised services since they cannot see sophisticated physical facilities, trained personnel and superior technologies at the premises of the service provider.

As an important service quality dimension, tangibles enable the service provider to deliver services that are capable of meeting or exceeding customers' expectations, hence resulting in customer satisfaction. This assertion is supported by the study of Batang, Uwais and Ito (2017), which revealed that service tangibles had a significant positive influence on customer satisfaction and loyalty towards commercial banks in Bali. Also, the study of Khan, Imran and Assad (2016) revealed that tangibles had a significant impact on customer satisfaction in the telecommunications industry of Pakistan. Furthermore, it was revealed in the study of Jinaidi, Hussein and Al-Sudani (2018) that service tangibles had a significant positive effect on customer satisfaction of telecommunications companies in Amman, Jordan.

2.3 Empirical Review

Batang, Uwais and Ito (2017) examined the influence of service quality dimensions on customer satisfaction and customer loyalty in Indonesia. The study aimed to determine the influence of service quality dimensions (reliability, responsiveness, empathy, assurance, and tangibles) on customer satisfaction and loyalty towards commercial banks in Bali, Indonesia. Primary data were collected from 178 commercial bank customers in Bali using structured questionnaire. Descriptive statistics, Regression analysis, Correlation analysis, and Path analysis were used to analyze the data collected. The results revealed that all service quality dimensions tested (reliability, responsiveness, empathy, assurance, and tangibles) had a significant positive influence on customer satisfaction and loyalty towards commercial banks in Bali. Hence, the study concluded that service quality dimensions had a significant positive influence on customer satisfaction and customer loyalty in Indonesia.

Eyonam, Kojo and Annang (2018) conducted a study on “Evaluation of the effect of service quality dimensions on students’ satisfaction in private universities in Ghana”. The study aimed at evaluating the effect of service quality dimensions (reliability, responsiveness, empathy and tangibles) on the satisfaction of private university students in Accra, Kumasi and Takoradi, Ghana. Structured questionnaire copies were used to collect primary data from 183 private university students in Accra, Kumasi and Takoradi. The study utilized SERVPERF measuring scale for adaptability and Correlation techniques in analyzing the primary data collected. Subsequently, it was found that reliability, responsiveness, empathy and tangibles had strong significant effects on the satisfaction of private university students in Accra, Kumasi and Takoradi. Therefore, the study concluded that service quality dimensions had a strong significant effect on students’ satisfaction in private universities in Ghana.

Similarly, Jibrin, Yusouf and Abu-Nazir (2019) focused on “Assessment of the effect of service quality dimensions on customer satisfaction in the banking industry of Lebanon”. The purpose of the study was to unravel the effect of service quality dimensions (reliability, responsiveness, empathy, tangibles and assurance) on customer satisfaction in the banking industry of Lebanon. Mailed-delivered structured questionnaire copies were dispatched to collect primary data from 400 bank customers in Beirut Metropolis. Multiple regression in the Statistical Package for the Social Sciences (SPSS 19) was employed to analyze the data collected. The findings revealed that service reliability, responsiveness, empathy, and tangibles had direct significant effects on customer satisfaction in the banking industry of Lebanon, while service assurance had no significant effect in this regard. Hence, the study came to the conclusion that service quality dimensions had a direct significant effect on customer satisfaction in the banking industry of Lebanon.

Jinaidi, Hussein and Al-Sudani (2018) investigated the effect of service quality on customer satisfaction in the telecommunications sector of Jordan. The purpose of the study was to assess the effect of service quality (reliability, responsiveness, empathy, assurance and tangibles) on customer satisfaction of telecommunications companies in Amman, Jordan. The study adopted structured questionnaire instrument to collect primary data from 200 respondents in Amman. The data were tested using gap analysis and regression statistical methods. Subsequently, it was found that reliability, responsiveness, empathy, assurance and tangibles had significant positive effects on customer satisfaction of telecommunications companies in Amman, Jordan. Therefore, the study concluded that service quality had a significant positive effect on customer satisfaction of telecommunications companies in Amman, Jordan.

Finally, Khan, Imran and Assad (2016) examined the impact of service quality dimensions on customer satisfaction in the Pakistani telecommunications industry. The study had the aim of investigating the impact of service quality

dimensions (service tangibles, reliability, responsiveness, empathy, assurance, and network quality) on customer satisfaction in the telecommunications industry of Pakistan. Primary data were collected from 265 telecom subscribers in Punjab and Islamabad using structured questionnaire copies. Descriptive statistics and regression analysis in the Statistical Package for the Social Sciences (SPSS 19) were used to analyze the data collected. Consequently, the study found that all service quality dimensions tested (service tangibles, reliability, responsiveness, empathy, assurance, and network quality) had a significant impact on customer satisfaction in the telecommunications industry of Pakistan. Therefore, it was concluded that service quality dimensions had a significant impact on customer satisfaction in the Pakistani telecommunications industry.

3.0 Research Methodology

This study adopted descriptive research design. Sample of 188 respondents were used for the study. The study used Cluster random sampling technique. The population was broken down into two (2) distinct cluster groups, namely: science-oriented students and arts-oriented students. These cluster groups was further broken down into the following six (6) faculties; Faculties of Allied Medical Sciences, Engineering and Pharmacy (for the sciences) and Faculties of Management Sciences, Law and Social Sciences (for the arts). This study obtained data from the primary data source (questionnaire). Data obtained from the field were analysed using simple linear regression in the Statistical Package for the Social Sciences (SPSS 23) in order to determine the effect of service quality delivery on students' satisfaction in the University of Calabar, Nigeria.

4.0 Analysis And Discussion of Findings

4.1 Test of Hypotheses

Hypothesis 1

Ho: Service reliability has no significant effect on students' satisfaction in the University of Calabar, Nigeria.

TABLE 4.1: Model summary of the effect of service reliability on students' satisfaction in the University of Calabar, Nigeria

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.783 ^a	.573	.567	1.78887

a. Predictors: (Constant), Service Reliability

TABLE 4.2: ANOVA^a of the effect of service reliability on students' satisfaction in the University of Calabar, Nigeria

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	341.004	1	341.004	249.454	.000 ^b
	Residual	254.209	186	1.367		
	Total	595.213	187			

a. Dependent Variable: Students' satisfaction

b. Predictors: (Constant), Service Reliability

TABLE 4.3: Coefficients^a of the effect of service reliability on students' satisfaction in the University of Calabar, Nigeria

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.136	.650		15.596	.000
	Service reliability	3.002	.063	.783	10.037	.000

a. Dependent Variable: Students' Satisfaction

Interpretation of result

The results on Tables 4.1, 4.2 and 4.3 show the linear regression analysis of the effect of service reliability on students' satisfaction in the University of Calabar, Nigeria. Table 4.1 which is the model summary reveals that the correlation (relationship) between both variables (service reliability and students' satisfaction) is 78.3 percent (as seen in the R column), which indicates a very strong degree of correlation. The coefficient of determination (R^2) of 0.573 indicates that up to 57.3 percent of the variants in the dependent variable (students' satisfaction) is explained or predicted by the independent variable (service reliability). This implies that a unit change in service reliability will affect students' satisfaction in the University of Calabar by up to 57.3 percent when other factors are held constant.

The F-test (249.454, $P < 0.05$) statistic in Table 4.2 indicates that the overall prediction of the dependent variable by the independent variable is statistically significant; therefore, the regression model provides substantive evidence to conclude that service reliability has a significant effect on students' satisfaction in the University of Calabar, Nigeria. Also, the coefficient table (Table 4.3) shows that the independent variable (service reliability) significantly contributes to the model as the P value (0.000) is less than 0.05 error margin, and the t-test result ($t = 10.037$) explains that the relationship between both variables is a direct and positive one. Hence, the null hypothesis is rejected, and the alternative hypothesis is accepted, leading to the conclusion that service reliability has a significant effect on students' satisfaction in the University of Calabar, Nigeria

Hypothesis 2

Ho: Service responsiveness has no significant effect on students' satisfaction in the University of Calabar, Nigeria.

TABLE 4.4: Model summary of the effect of service responsiveness on students' satisfaction in the University of Calabar, Nigeria

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.849 ^a	.686	.677	1.78862

a. Predictors: (Constant), Service Responsiveness

TABLE 4.5: ANOVA^a of the effect of service responsiveness on students' satisfaction in the University of Calabar, Nigeria

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	408.167	1	408.167	405.733	.000 ^b
	Residual	187.046	186	1.006		
	Total	595.213	187			

a. Dependent Variable: students' satisfaction

b. Predictors: (Constant), Service Responsiveness

TABLE 4.6: Coefficients^a of the effect of service responsiveness on students' satisfaction in the University of Calabar, Nigeria

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.966	.855		11.653	.000
	Service responsiveness	3.017	.077	.849	9.229	.000

a. Dependent Variable: Student' Satisfaction

Interpretation of result

The results on Tables 4.4, 4.5 and 4.6 show the linear regression analysis of the effect of service responsiveness on students' satisfaction in the University of Calabar, Nigeria. Table 4.4 which is the model summary reveals that the correlation (relationship) between both variables (service responsiveness and customer satisfaction) is 84.9 percent (as seen in the R column), which indicates a very strong degree of correlation. The coefficient of determination (R^2) of 0.686 indicates that up to 68.6 percent of the variants in the dependent variable (students' satisfaction) is explained or predicted by the independent variable (service responsiveness). This implies that a unit change in service responsiveness will affect students' satisfaction in the University of Calabar by up to 68.6 percent when other factors are held constant.

The F-test (405.733, $P < 0.05$) statistic in Table 4.5 indicates that the overall prediction of the dependent variable by the independent variable is statistically significant; therefore, the regression model provides substantive evidence to conclude that service responsiveness has a significant effect on students' satisfaction in the University of Calabar, Nigeria. Also, the coefficient table (Table 4.6) shows that the independent variable (service responsiveness) significantly contributes to the model as the P value (0.000) is less than 0.05 error margin, and the t-test result ($t = 9.229$) explains that the relationship between both variables is a direct and positive one. Hence, the null hypothesis is rejected, and the alternative hypothesis is accepted, leading to the

conclusion that service responsiveness has a significant effect on students' satisfaction in the University of Calabar, Nigeria.

Hypothesis 3

Ho: Service empathy has no significant effect on students' satisfaction in the University of Calabar, Nigeria.

TABLE 4.7: Model Summary of the Effect of Service Empathy on Students' satisfaction in the University of Calabar, Nigeria

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.586 ^a	.484	.477	1.77688

a. Predictors: (Constant), Service empathy

TABLE 4.8: ANOVA^a of the Effect of Service Empathy on Students' Satisfaction in the University of Calabar, Nigeria

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	287.956	1	287.956	174.308	.004 ^b
	Residual	307.257	186	1.652		
	Total	595.213	187			

a. Dependent Variable: Students' Satisfaction

b. Predictors: (Constant), Service Empathy

TABLE 4.9: Coefficients^a of the effect of service empathy on students' satisfaction in the University of Calabar, Nigeria

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.152	.648		14.130	.000
	Service empathy	.094	.059	.586	12.587	.004

a. Dependent Variable: students' Satisfaction

Interpretation of Result

The results on Tables 4.7, 4.8 and 4.9 show the linear regression analysis of the effect of service empathy on students' satisfaction in the University of Calabar, Nigeria. Table 4.3.7 which is the model summary reveals that the correlation (relationship) between both variables (service empathy and students' satisfaction) is 58.6 percent (as seen in the R column), which indicates a strong degree of correlation. The coefficient of determination (R^2) of 0.484 indicates that up to 48.4 percent of the variants in the dependent variable (customer satisfaction) is explained or predicted by the independent variable (service empathy). This implies that a unit change in service empathy will affect students' satisfaction in the University of Calabar by up to 48.4 percent when other factors are held constant.

The F-test (174.308, $P < 0.05$) statistic in Table 4.8 indicates that the overall prediction of the dependent variable by the independent variable is statistically significant; therefore, the regression model provides substantive evidence to conclude that service empathy has a significant effect on students' satisfaction in the University of Calabar, Nigeria. Also, the coefficient table (Table 4.3.9) shows that the independent variable (service empathy) significantly contributes to the model as the P value (0.004) is less than 0.05 error margin, and the t-test result ($t = 12.587$) explains that the relationship between both variables is a direct and positive one. Hence, the null hypothesis is rejected, and the alternative hypothesis is accepted, leading to the conclusion that service empathy has a significant effect on students' satisfaction in the University of Calabar, Nigeria.

Hypothesis 4

Ho: Service tangibles have no significant effect on students' satisfaction in the University of Calabar, Nigeria.

TABLE 4.10: Model summary of the effect of service tangibles on students' satisfaction in the University of Calabar, Nigeria

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.555 ^a	.428	.422	1.67268

a. Predictors: (Constant), Service Tangibles

TABLE 4.11: ANOVA^a of the effect of service tangibles on students' satisfaction in the University of Calabar, Nigeria

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	254.812	1	254.812	139.242	.000 ^b
	Residual	340.401	186	1.830		
	Total	595.213	187			

a. Dependent Variable: Students' Satisfaction

b. Predictors: (Constant), Service Tangibles

TABLE 4.12: Coefficients^a of the Effect of Service Tangibles on Students' Satisfaction in the University of Calabar, Nigeria

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.013	.433		18.520	.000
	Service tangibles	.213	.041	.555	5.171	.000

a. Dependent Variable: Students' Satisfaction

Interpretation of result

The results on Tables 4.10, 4.11 and 4.12 show the linear regression analysis of the effect of service tangibles on students' satisfaction in the University of Calabar, Nigeria. Table 4.10 which is the model summary reveals that the correlation (relationship) between both variables (service tangibles and customer satisfaction) is

55.5 percent (as seen in the R column), which indicates a strong degree of correlation. The coefficient of determination (R^2) of 0.428 indicates that up to 42.8 percent of the variants in the dependent variable (students' satisfaction) is explained or predicted by the independent variable (service tangibles). This implies that a unit change in service tangibles will affect students' satisfaction in the University of Calabar by up to 42.8 percent when other factors are held constant.

The F-test (139.242, $P < 0.05$) statistic in Table 4.11 indicates that the overall prediction of the dependent variable by the independent variable is statistically significant; therefore, the regression model provides substantive evidence to conclude that service tangibles has a significant effect on students' satisfaction in the University of Calabar, Nigeria. Also, the coefficient table (Table 4.12) shows that the independent variable (service tangibles) significantly contributes to the model as the P value (0.000) is less than 0.05 error margin, and the t-test result ($t = 5.171$) explains that the relationship between both variables is a direct and positive one. Hence, the null hypothesis is rejected, and the alternative hypothesis is accepted, leading to the conclusion that service tangibles has a significant effect on students' satisfaction in the University of Calabar, Nigeria.

4.2 Discussion of Findings

Finding reveals that service reliability has a significant effect on students' satisfaction in the University of Calabar, Nigeria. This finding is supported by the study of Batang, Uwais and Ito (2017), where it was found that service reliability had a significant positive influence on customer satisfaction and loyalty towards commercial banks in Bali, Indonesia. Similarly, the finding is supported by the study of Eyonam, Kojo and Annang (2018), where it was found that service reliability had a strong significant effect on the satisfaction of private university students in Accra, Kumasi and Takoradi. The implication of this finding is service reliability is an important service quality dimension in educational institutions that contributes significantly to students' satisfaction regardless of geographical location of application.

The testing of the second hypothesis revealed that service responsiveness has a significant effect on students' satisfaction in the University of Calabar, Nigeria. This finding is backed by the study of Jibrin, Yusouf and Abu-Nazir (2019), where it was found that service responsiveness had a direct significant effect on customer satisfaction in the banking industry of Lebanon. Similarly, the study of Jinaidi, Hussein and Al-Sudani (2018) revealed that service responsiveness had a significant positive effect on customer satisfaction of telecommunications companies in Amman, Jordan. The implication of this finding is that service responsiveness is an important service quality dimension in educational institutions that contributes significantly to students' satisfaction regardless of geographical location of application.

From the testing of the third hypothesis, it was revealed that service empathy has a significant effect on students' satisfaction in the University of Calabar, Nigeria. This finding is in harmony with the study of Khan, Imran and Assad (2016), which found that service empathy had a significant impact on customer satisfaction in the

telecommunications industry of Pakistan. Similarly, the study of Eyonam, Kojo and Annang (2018) also found that service empathy had a strong significant effect on the satisfaction of private university students in Accra, Kumasi and Takoradi. This implies that empathy is an important service quality dimension in educational institutions that contributes significantly to students' satisfaction regardless of geographical location of application.

Finally, the testing of the fourth hypotheses revealed that service tangibles have a significant effect on students' satisfaction in the University of Calabar, Nigeria. This finding is backed by the study of Khan, Imran and Assad (2016) which revealed that tangibles had a significant impact on customer satisfaction in the telecommunications industry of Pakistan. Furthermore, it was revealed in the study of Jinaidi, Hussein and Al-Sudani (2018) that service tangibles had a significant positive effect on customer satisfaction of telecommunications companies in Amman, Jordan. The implication of this finding is that tangibles is an important service quality dimension in educational institutions that contributes significantly to students' satisfaction regardless of geographical location of application.

5.1 Summary of Findings

1. Service reliability has a significant effect on students' satisfaction in the University of Calabar, Nigeria.
2. Service responsiveness has a significant effect on students' satisfaction in the University of Calabar, Nigeria.
3. Service empathy has a significant effect on students' satisfaction in the University of Calabar, Nigeria.
4. Service tangible has a significant effect on students' satisfaction in the University of Calabar, Nigeria.

5.2 Conclusion

Findings of the study revealed that service reliability, responsiveness, empathy and tangibles have a significant effect on students' satisfaction in the University of Calabar, Nigeria. These findings imply that the delivery of high quality academic services by the University of Calabar is capable of enhancing customer satisfaction in the institution. On that basis, the study concludes that service quality delivery has a significant effect on students' satisfaction in the University of Calabar, Nigeria.

5.3 Recommendations

1. The administration of the University of Calabar should improve the reliability of the institution's academic services by updating their curriculum to suit the requirements of the 21st century, recruit and maintaining lecturers who have the capacity to deliver superior academic services, and ensuring that students graduate in time without delay.
2. The administration of the University of Calabar should improve staff responsiveness to students' academic requirements by encouraging staff to resolve students' academic challenges rapidly and urging lecturers to be punctual to classes.

3. The University of Calabar can improve students' satisfaction with their services by encouraging its staff to always be cordial, hospitable and courteous in their interactions with students.
4. The administration of the University of Calabar can improve students' satisfaction with their services by ensuring the availability of modernized infrastructure and facilities that support academic learning such as well equipped library, laboratory, furnished classrooms, offices, hostels.

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