



**SERVQUAL MEASURE OF QUALTY EDUCATION IN PRIVATE
UNIVERSITIES IN NIGERIA: CASE STUDY OF VERITAS UNIVERSITY
ABUJA**

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Abstract

Quality in higher institutions has become very crucial since the race for world-class standards started many years ago, thus the Commonwealth of Learning (COL) indicated four top trends that must be included in this dimension of measuring quality education service in higher education. COL stressed that any university that does not strive to attain all the four trends could not be said to be offering quality education. In Nigeria quality education has become appalling, calamitous and dead. Apparently, the nation has lost hope on public institutions in attaining the Sustainable Development Goals (SDG) by 2030. To stem this trend, the Federal government of Nigeria approved private universities in Nigeria in 1997. All hopes to save education in Nigeria and restore quality service in

education now rests in private universities including Veritas university, which is not only faith based but owed by one top religious groups in Nigeria. The purpose of this study is therefore to measure quality education service in Veritas University using the generic SERVQUAL (known and used for measuring Service quality) and COLs four top trends, in measuring quality education service in universities. A simple random sampling method was used. The instrument is a modified generic SERVQUAL, which was administered on 528 stakeholders of the university. Data were analyzed using means, standard deviation and cross-tabulation of scores. Results show that (P1-9 3.05 minus P1-9 is 1.50) and Gap 1.50, suggesting a minimal GAP and a high quality.

Keywords: SERVQUAL; Service quality; Gap; Expectations; Perceptions; Private universities; Commonwealth of Learning (COL)

Background of the Study

Higher education plays a key role in the transformation of any society and so any sort of catastrophic decline should not be allowed. Thus, universities all over the world have joined the service marketing sources seeking for service quality. Service quality is a household concept that evolved from the 1980's due to its emphasis on quality paradigm in services and its impact on the customer/ stakeholders' service. Quality service in university education has gained a global attention over the years, as university products constitute a high-level manpower that drives the socioeconomic development of the world. Therefore, quality in universities cannot be compromised if nations worldwide have to face the challenges of this and the next century. This is probably why the Commonwealth of Learning (COL) indicated that the following four top trends must be included in the dimensions of measuring quality education service in higher education and any university that does not strive to attain all the four trends could not be said to be offering quality education (Jegade, 2017). The four top trends of COL (COL, 2017, p. 5) to be measured in this study are:

1. Increase in blended learning programmes (best practices of

- traditional classroom-based learning with online and digital learning).
2. Integrating life skills into higher education (imparting training in life skills in learners to be competent in the dynamic world of work).
 3. Rapid rise in micro-credentials (mini-degrees or certifications in a specific topic area that are geared towards providing hands-on training to supplement their learners' education for better employment prospects)
 4. Growth and potential of mobile technology (the integration of mobile technology in higher education to increase access to education and offering learners high levels of interactivity, flexibility and personalization).

According to Jegede (2017) Nigerian universities have been doing well until about 22 years ago, that is 2005, when public universities became branded with a lot of problem, including; parents sitting for or hiring others to sit for examinations for their children; students buying scores from lecturers and forgery of results and certificates by some students, aided by their parents and or university staff. All these and more made some concerned Nigerians and educationists to lament on the poor quality of education in Nigerian universities, often exemplified by;

- The sorry state of education in the country'. (Governor of Ondo State, His Excellency, Rotimi Akeredolu October, 2017).
- Poor performance of graduates suggesting poor quality situation in the education sector.
- Regularly disrupted academic activities, structural and moral decay,
- Thin and obsolete curriculum structure that has not fully risen to

- the challenge of the twenty-first century knowledge economy,
- Campus terrorism,
- Inadequate strategic planning and funding.

- An unprecedented level of brain-drain through the movement of the well-trained academic in quest of better facilities and remuneration leading to a calamitous decline in the quality of university education”.

Consequently, Jegede (2017) declared that 'the state of education in Nigeria is already dead' and requires urgent attention. He, Jegede declared education including university education 'a disaster, needing emergency rescuing strategy'. It is therefore not surprising that no Nigerian university is ranked within the last 50 best world class universities in Africa and only 10 were ranked among the last 2000 universities world class while the rest were not included at all in the world class university list. The poor quality of education in universities in Nigeria has been blamed on the stress due to increased demand on university education and limited adequate modern physical facilities for teaching and learning, as well as well qualified and experienced academic staff. Soludo (2012), Emeh, Nwanguma and Abaroh, (2012) lamented that graduates from Nigerian universities are unemployable due to poor quality and narrowness of the curriculum without innovation and creativity.

In a discourse on the challenges embedded in the policy of privatization of higher education in Nigeria, it was concluded that though, privatization enhances access; it is not a panacea to quality. However, Oladipo and Fabiyi, (2012) noted that in advanced countries such as United States of America, usually, the best universities are privately owned. Bhat, Mushtaq Ahmad (2016) also shows that private organizations perform better than public establishments.

To avert the foregoing problems of university education in Nigeria, the

government approved the establishment of the private universities in 1997 (Olugbenga, 2010). Today, there are 99 accredited private universities approved by the federal government through the National University Commission (NUC) in Nigeria (Infoguide Nigeria, 2022). Adeniran (2011) has commended the administration of private universities in Nigeria, indicating that some are administered admirably, with a clear vision, process, pattern and future promise which justify their establishment. This study will find out if private universities will be the saving grace from the impending catastrophic down turn in quality education in Nigeria, using a case of a faith-based university (Veritas University) owned by a top religious group in Nigeria.

Veritas University Abuja is a private university established by NUC in 2007, as a child born out of the necessity to listen to public outcry for quality education in universities in Nigeria. Veritas University, Abuja (VUA), also known as the Catholic University of Nigeria, was founded by the Catholic Bishops' Conference of Nigeria (CBCN), and granted provisional license by the National University Commission (NUC) in 2007. Academic activities commenced in 2008 with five faculties, 39 undergraduate and 18 postgraduates as well as other special programmes run by the institution at its take-off site located at Obehie, in Abia State. Today, VUA has up to eight faculties, including Education, Humanities, Management Sciences, Natural and Applied Sciences, Social Sciences, Computer and Electronic Engineering, Medical Laboratory Sciences and Law

In 2015, VUA was issued with a permanent license by the National University Commission (NUC) to legally carry out her operations. Her basic objective was to provide students with integral and holistic formation that combines academic and professional training with physical, moral, spiritual, social and cultural formations in line with the social teachings of the Catholic Church. This objective is culminated in the

vision which is to create a dynamic Catholic University for academic and moral excellence and to advance the truth to every generation and mission which is to inspire and motivate staff and students discover the truth for the service of God and humanity (Veritas University, 2022, p. 6). The university is research-oriented, borne out of the need for a continuous quest for truth which underscores the church's belief in the intrinsic value of human knowledge. More emphasis is placed on researches that grapple with contemporary human, social, economic, political, cultural, ecological, and religious problems of the Nigerian society and the wider human community of diverse cultural perspectives to solving core social problems. It is on this foregoing premise that the academic staff of the university are drawn from a crop of professionals with varying traditions, tendencies, and temperaments to promote teaching and learning in the university. As at 2022, being her 15th year of existence, VUA has established 30 undergraduate and 19 postgraduate accredited programmes and has produced 1,593 graduates and 230 post graduates since her inception (Veritas University, 2022, p. 6).

Service Quality is a fundamental pillar in modern economy that compelled scholars like Zhang and Zhang (2010) to observe that service quality affects customers' loyalty indirectly by influencing the customers' satisfaction and perceived value. Consequently, the university administrators have been called upon to ensure quality of the education service which they provide (Babalola, 2014). Service quality has emerged as a pervasive strategic force and a key strategic issue on management's agenda. It is not surprising that administrators and academics alike are keen on accurate measurement of service quality in education, in order to understand better its essential antecedents and consequences, and ultimately, establish methods for improving quality to achieve competitive advantage and build customer loyalty and patronage. The pressures that drive successful organizations towards top quality service make measurement of service quality and its subsequent management

utmost important to organizations. The interest in measuring service quality especially in universities is thus understandably high. However, the problem inherent in measuring service quality is compounded by the elusive nature of service quality constructs, rendering it extremely difficult to elucidate and accurately implement. Although researchers have devoted a great deal of attention to service quality, there are still some unresolved issues that need to be addressed, and the most controversial one refers to the measurement instruments used (Zeithanal et al, 2016).

In the last decade, attempts to evaluate the standard of any particular service context has stimulated the setting up of several methodologies, leading to an emergence of diverse instruments for measuring service quality, such as SERVQUAL developed by Parasuraman et al in 1988; SERVPERF developed by Cronin and Taylor in 1992 and Evaluated Performance (EP) developed by Teas (1993 a & b). These instruments have contributed enormously in service quality measurement studies. This study will adopt the use of SERVQUAL in measuring quality education in VUA.

SERVQUAL has earned great popularity and wide application recently such that majority of the studies in higher education service quality have focused on stakeholders' perception in the measurement of quality in educational institutions. It is argued that perceived service quality involves a comparison of expectations with actual performance (Parasuraman et al, 1988). In the SERVQUAL model, perceived service quality is determined by the size and direction of the internal gaps: that is gaps between (1) customer / stakeholders' expectations and management perceptions of those expectations; (2) management perceptions of customer/ stakeholders' expectations and the institution's service quality specifications; (3) service quality specifications and actual service delivery; (4) actual service delivery and external communications about

the service. The SERVQUAL measure is based on Gap 5 which is termed the service quality as concluded by Parasuraman. This is the consumers'/ stakeholders' evaluation involving a comparison between expectations and perceptions on the following ten dimensions: tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding/knowing customers, and access, subsequently collapsed into five generic service-quality dimensions including (1) Tangibles (2) Reliability (3) Responsiveness (4) Assurance and (5) Empathy (Donlagić & Fazlić, 2015). This is termed the Gap Model as it involves excellent quality. The gap between customer/ stakeholders' expectations and customer/ stakeholders' perception has to be very close or non-existent for excellent quality to be determined. Thus, the formula used to determine Service Quality (Q) = Expectations (E) - Perceptions (P). As observed by (Prasad & Jha, 2013, p. 25). Donlagić & Fazlić (2015), five dimensions in this model are not universal or exhaustive because over 100 factors influencing the ability of an organization to manage service exist.

Consequently, in the SERVQUAL measure of quality education in private universities in Nigeria, this study will exploit the use of the current four top trends in higher education worldwide, listed by the Commonwealth of Learning (COL, 2017, p. 5). in addition to the contributions of Donlagić & Fazlić (2015), five dimensions of measuring the quality education service include: (1) Tangibles; (2) Reliability; (3) Responsiveness; (4) Assurance; (5) Empathy; (6) Increase in blended learning programmes (measured by best practices of traditional classroom-based learning with online and digital learning); (7) Integrating life skills into higher education; (8) Rapid rise in micro-credentials and (9) Growth and potential of mobile technology.

Quality education is operationalized in this study as the attainment of the above five generic service-quality dimensions and the four top trends of COL (2017) in the private higher universities. A recent UNESCO survey

indicated that there are five main factors contributory to the low quality in higher education in Africa. They include: Depreciating quality of teachers; Research capacity deficit; Inadequacies in facilities for teaching, learning and research; Lack of a regional quality assurance framework and accreditation system; and Low adoption of ICT for delivering quality higher education and will be matched with the above nine dimensions. Measuring quality education in private universities has become increasingly important due to public expectations. This study will serve a case study of service delivery in Private universities in Nigeria.

Statement of the Problem

Private universities were set up to address the inadequacies of increased demand on university education and limited adequate technological teaching and learning facilities in public universities. The performance-based measure to be adopted in this study is SERVQUAL which is determined along a continuum ranging from ideal quality (the five generic service-quality dimensions of Donlagić and Fazlić (2015) and the four trends of COL) and the unacceptable UNESCO indices of low-quality university education.

The opinion or decision of customer perceptions of service quality on the continuum depends on the nature of the discrepancy between the expected service quality and the perceived service by the customer. It implies therefore that when expected services or expectations of customers on the service quality are greater than the perceived services, it is interpreted to mean that the service quality is less than being satisfactory and thus customer dissatisfaction is expected. But when the expected services are less than the perceived services, the service quality is said to be satisfactory and thus customer satisfaction and confidence towards embracing ideal quality service is assured. This discrepancy between the expected and perceived quality services will be explored in the SERVEQUAL model to be used in this study.

Purpose of the Study

The major purpose of the study is to measure the quality of education service delivery in Veritas University Abuja as a case study. Specifically, the study will attempt to identify the difference between the Customers' Expectations (E) and their Perceptions (P) of Service Quality of the Veritas University Abuja.

Significance of the Study

The findings of the study will be of great benefit to private universities in Nigeria, the National University of Nigeria (NUC), world-class university assessors and the general public as it will serve as an illuminative appraisal, of quality of education in private universities and may predict the attainment of the SDG in Nigeria as far as private universities are concerned. Researchers will equally benefit since the findings will be a source of data and literature in service delivery quality in private universities in Nigeria.

Research Questions

The following research question will guide the study.

1. What are the Stakeholders' Expectations (E1) and Perceptions (P1) on the Tangibles component (measured by physical facilities, equipment, and personnel) in Veritas university Abuja?
2. What are the Stakeholders' Expectations (E2) and Perceptions (P2) on the Reliability component (measured by the ability to perform the promised service dependably and accurately) in Veritas university Abuja?
3. What are the Stakeholders' Expectations (E3) and Perceptions (P3) on the Responsiveness component (measured by willingness to help stakeholders to provide mini-degrees or certifications in a

specific topic area that are geared towards providing hands-on training to supplement their learners' education for better employment prospects) in Veritas university Abuja?

4. What are the Stakeholders' Expectations (E4) and Perceptions (P4) on the Assurance component (measured by the knowledge and courtesy of employees and their ability to inspire trust and confidence in Veritas University Abuja)?
5. What are the Stakeholders' Expectations (E5) and Perceptions (P5) on the Empathy component (measured by the integration of mobile technology in higher education to increase access to education and offering learners high levels of interactivity, flexibility and personalization) in Veritas University Abuja?
6. What are the Stakeholders' Expectations (E6) and Perceptions (P6) on the Increase in blended learning programmes (measured by best practices of traditional classroom-based learning with online and digital learning) in Veritas university Abuja)?
7. What are the Stakeholders' Expectations (E7) and Perceptions (P7) on Integrating life skills into private university education (measured by imparting training in life skills in learners to be competent in the dynamic world of work) in Veritas university Abuja?
8. What are the Stakeholders' Expectations (E8) and Perceptions (P8) on Rapid rise in micro-credentials (measured by mini-degrees or certifications in a specific topic area that are geared towards providing hands-on training to supplement their learners' education for better employment prospects) in Veritas university Abuja?

8. What are the Stakeholders' Expectations (E9) and Perceptions (P9) on the Growth and potential of mobile technology (measured by the integration of mobile technology in higher education to increase access to education and offering learners high levels of interactivity, flexibility and personalization) in Veritas University Abuja?
9. What is the GAP between the Stakeholders' Expectations and the Stakeholders' Perceptions (E1-9 minus P1-9) of Veritas University? In other words, what is the Service Education Quality or Level (Q) of quality education in VUBA?

Review of Literature

There are several definitions of service. Service is one of the two main requirements in production that creates value and provides benefits to the client (Palmer, 2011, p. 2). The service sector is currently playing a very important role in developing a knowledge-based economy. As such, increased competition is compelling service providers, including the education industry, to strive towards quality (Avvisat et al., (2013). From a theoretical standpoint, there is no universal definition of quality. It may be defined as the conformance of requirement, being fit to use, or technical and functional aspects of something, that can be distinguished. It could be concluded that service is the consumers' expectations and perceptions of goods or services rendered.

Service Quality is conceptualized in this study in line with the perspectives of Foray and Raffo (2012) that service quality is defined as the difference between the private university stakeholders' expectations of and their perceptions of the outcome of the university education services over the years. This means that if the private universities regularly provide services at a level that exceeds stakeholders' expectations, the service will be evaluated as high quality. In contrast, if it fails to meet

stakeholders' expectations, their education service will be judged as poor quality (Palacio et al., 2002). Generally, institutional stakeholders have three main criteria that need to be satisfied with services which include i; Requisite encounters which essentially enable stakeholders to fulfill their study obligations; ii. Acceptable encounters which stakeholders acknowledge as being desirable but not essential during their course of study and iii Functional encounter of a practical or utilitarian nature (Oldfield & Baron, 2000).

Furthermore, the key determinants of service quality in private universities will be regarded as a product reliability, which is the quality of environment and delivery systems that work together with good personal services (staff attitude, knowledge and skills) (Palacio, et al., 2002). Other good service quality perceived include, professionalism and skills; attitudes and behaviour; accessibility and flexibility; reliability and trustworthiness; recovery; reputation and credibility, which could be split into "firm" and "soft" dimensions (Armistead, 1990). In organizations, the dimensions include time (including availability, waiting time and responsiveness), fault freeness (including physical items, information and advice) and flexibility (ability to recover from mistakes, to customize the service or add additional services) (Armistead 1990). Triggered by the above perspectives, Hill and Roza (2010) argued that the soft dimensions are style (attitude of staff, accessibility of staff and ambience), steering (the degree to which customers feel in control of their own destiny) and safety (trust, security and confidentiality). Both the 'firm' and 'soft' dimensions will be considered in the measurement of the service quality of the VUA.

Service Quality Assessment and SERVQUAL Instrument

Service quality assessment has attracted the attention of researchers for over 30 years. In order to overcome difficulties in assessing quality, Zeithaml and Parasuraman (1985) proposed the SERVQUAL model based on a multiple item scale for measuring service quality, which they referred

to as the gap model because the gap which is identified between customer expectations and customer perceptions needs to be closed in order to offer excellent quality (Đonlagić & Fazlić 2015). The Meta analytic service marketing literature reveals three main approaches of measuring service quality: SERVQUAL (Parasuraman et al., 1988); SERVPERF (Cronin & Taylor, 1992) and HEdPERF, Higher Education Performance, (Firdaus, 2006a). However, since this study is centered on SERVQUAL as it deals specifically with measuring quality, which will be reviewed in this study. SERVQUAL is one of the most popular methods of measuring service quality and it has its theoretical foundations in the gaps model that elucidates service quality in terms of the deference between customer/ stakeholder expectations and performance perceptions. Customer/ stakeholder expectations are considered in terms of beliefs about service delivery that serve as standards or reference points against which performance is judged, whereas customer/ stakeholder perceptions are subjective assessments of actual services experiment through interaction with the providers (Zeithaml et al., 2006).

SERVQUAL instrument is believed to have some advantages such as, better diagnostic power (Jain & Gupta, 2004), and parsimony (Rohini & Mahadevappa, 2006), which most researchers in the service quality prefer (Abdullah, 2006; Brady, 2001). However, some researchers (Coulthard, 2004; Clewes, 2003 and Wetzels, Ruyter, & Lemmink, 2000) have questioned SERVQUAL drawbacks related to its process orientation, dimensionality, measuring scale, and the gap scores. Despite the criticisms on the short comings, the SERVQUAL instrument still remains the most practical model of service quality measurement available in Meta analytic literature especially for measuring service quality (OECD, 2014). The applicability of SERVQUAL to the education sector, indicates its suitability in measuring service quality of private universities in Nigeria. Numerous studies such as, Yousapronpaiboon (2014); Chawla and Sharma (2014); Ahmed and Muhammad (2014); Legcevic (2012);

Khodayari and Khodayari (2011); Dado et al. (2011); De Oliveira and Ferreira (2009); Fitri, Hasan and Ilias (2008); Zafiropoulos and Vrana (2008); Legčević (2008); Palmer (2004); Tan and Kek (2004) Sultan and TARAFDER (2001); Saaditul, Samsinar and Wong, (2000);Cuthbert (1996); and Soutar and McNeil (1996) adapted the SERVQUAL model in measuring higher education service quality.

The SERVQUAL approach to measuring service quality involves a comparison of expectations with actual performance. In the SERVQUAL model, perceived service quality is determined by the size and direction of so-called internal gaps: between customer expectations and management perceptions of those expectations; between management perceptions of customer expectations and the institution's service quality specifications; between service quality specifications and actual service delivery; and between actual service delivery and external communications about the service, based on Gap 5 of the (Parasuraman et al., 1985). The author further concluded that consumers evaluated service quality by comparing expectations with perceptions on ten dimensions: tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding/knowing customers, and access. These ten dimensions were subsequently collapsed into five generic service-quality dimensions, as follows: (1) tangibles (measured by four items): the appearance of physical facilities, equipment, and personnel; (2) reliability (five items): the ability to perform the promised service dependably and accurately; (3) responsiveness (four items): the willingness to help customers and provide prompt service; (4) assurance (four items): the knowledge and courtesy of employees and their ability to inspire trust and confidence; and (5) empathy (five items): the level of caring and individualized attention the firm provides to its customer. Each dimension can be quantified by obtaining measures of expectations and perceptions of performance for service attributes relevant to each dimension, calculating the difference and then averaging across attributes

(Bolton and Drew, 1991). These five dimensions are thus assessed by a total of 22 items. Each item is measured on the basis of responses to two statements that measure: (1) the general expectations of customers concerning a service; and (2) the perceptions of customers regarding the levels of service actually provided by the company within that service category. For each statement, the SERVQUAL respondent indicates his or her opinion on a seven-point Likert-type scale ranging from research "strongly disagree" (1) to "strongly agree" (7). The data are converted into "Perceptions Minus-Expectation" scores for each statement. The gap score (G) is calculated on an item-by-item basis as the difference between the raw perception-of performance score (P) and the raw expectation score (E) for matching items; therefore, $G = P - E$. Following this calculation, the smaller the 'G' score, the greater is the perceived service quality/ Quality of Education.

This study was anchored on the SERVQUAL Model, which was initially developed by Parasuraman, Zeithaml & Berry (1985) and modified in subsequent studies conducted by Parasuraman, Zeithaml & Berry (1988; 1990; 1994; 1996). In the words of Parasuraman, Zeithaml and Malhotra (2005) SERVQUAL is one of the most popular methods of Service Quality Measurement in current times. It has its theoretical foundations in the gap model and conceives service quality as the deference between customer/ stakeholder expectations and performance perceptions on a number of items. The perceived service quality in SERVQUAL is determined by the size and direction of so-called internal gaps: between customer/stakeholders' expectations and management perceptions of those expectations; between management perceptions of customer expectations and the institution's service quality specifications; between service quality specifications and actual service delivery; and between actual service delivery and external communications about the service. Each dimension can be quantified by obtaining measures of expectations and perceptions of performance for service attributes relevant to each

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The analysis involves converting of the data into “Perception Minus-Expectation” scores for each statement. The gap score (G) is calculated on an item-by-item basis as the difference between the raw perception-of performance score (P) and the raw expectation score (E) for matching items; therefore, $G = P - E$. Following this calculation, the greater the Gap score that is, Perception minus Expectation, the greater the perceived service quality. In summary the SERVQUAL instrument therefore evaluates consumers/stakeholders service quality by comparing expectations with perceptions on ten dimensions of service quality; tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding/knowing customers, and access which were in later studies collapsed into five generic service-quality dimensions, as follows: (1) tangibles (measured by four items): the appearance of physical facilities, equipment, and personnel; (2) reliability (five items): the ability to perform the promised service dependably and accurately; (3) responsiveness (four items): the willingness to help customers and provide prompt service; (4) assurance (four items): the knowledge and courtesy of employees and their ability to inspire trust and confidence; and (5) empathy (five items): the level of caring and

individualized attention. This study is interested in GAP 5 is the difference between what the client expects and what the company actually delivers. (Satolo et al., 2002).

The SERVQUAL model assumes that service delivery serves as standards or reference points against which performance can be judged, whereas customer' stakeholder' perceptions are "subjective assessments of actual services experiments" through interaction with the providers (Zeithaml et al., 2006, p. 24). The SERVQUAL instrument used in this study will measure the stakeholders' expectations and perceptions of the service delivery quality in Veritas university Abuja, as suggested by (Cuthbert, 1996b).

Empirical Studies

A lot of service quality researchers have carried out empirical studies on SERVEQUAL and successfully used same to measure quality in higher education. Yousapronpaiboon (2014) carried out a study 'Measuring Higher Education Service Quality in Thailand' to investigate service quality in higher education in Thailand and the five dimensions of SERVQUAL. A total of 350 undergraduate students from a private university participated in this study, which found that higher education in Thailand did not meet the expectations of undergraduate students. In all five dimensions of service quality, a gap was observed between undergraduate students' perceptions and expectations. The gap analysis showing that all lower than scores for perceptions, indicating that the service quality needed to be enhanced.

Khodayari and Khodadadi (2011) carried out a case study of Islamic Azad University to determine the service quality, using a seven-point Likert scale questionnaire to measure the perceptions and expectations of perceived quality by the 384 sampled student respondents of the university. The results show significant existing gap between student's perceptions and expectations.

Ahmed and Muhammad (2014) using quantitative survey of students' perception of Graduate School of Management, (IIUM) in Malaysia based on service quality performance with the aim of identifying the critical factors of service quality of academic programmes offered. The study explored seven dimensions of SERVQUAL- Through exploratory factor analysis (EFA) and confirmatory factor analysis (CFA), the seven dimensions were analyzed. The results showed that the seven dimensions of the academic programmes had Cronbach's $\alpha > 0.7$, which high correlations among items.

Chawla and Sharma (2014) studied 'Service Quality in Higher Education: A Comparative Study of Management and Education Institutions to students' perceptions of service quality in the then educational environment, used the modified service quality (SERVQUAL) instrument to measure five constructs. A descriptive survey research design was employed. Data was collected with Self-administered questionnaires from a study sample involved 500 students. Statistical Analysis involved, mean, standard deviation, percentages, cross-tabulation of scores of the variables of the study and t-test for testing the hypothesis. A significant negative gap was observed.

Đonlagić and Fazlić (2015) studied 'Quality assessment in higher education using the SERVQUAL model' with the purpose of addressing the emerging demand for quality in higher education, assess quality of their services, establish methods for improving quality and finally carry out a service quality measurement of the faculty of Economics in Bosnia and Herzegovina higher education institutions using the SERVQUAL model to identify the service quality gap based on its application. They used the descriptive survey research design and a sample of 73 students (10.06%) selected by a proportional stratified sample, according to the year of study. Two hypotheses guided the study. For the instrument the SERVQUAL generic questionnaire for the higher education sector was

adapted, with 25 questions for each scale covering two clusters of students' expectations and their perception of the received services and all the five dimensions of the SERVQUAL model. Quantitative analysis was employed for the data analysis. The results show a negative gap between students' expectations and perceptions of the service quality was identified, concluding that SERVQUAL model can be used in assessing quality in higher education institutions.

Oliveira and Ferreira (2009) carried out a study on the Adaptation and application of the SERVQUAL generic questionnaire for the higher education service sector, with the objective of proposing an adaptation of its application to students of the production engineering program at São Paulo State University (UNESP) in Brazil. They employed a descriptive research design. The SERVQUAL generic questionnaire was then adapted. After applying the questionnaires, the data were tabulated and interpreted. The adapted SERVQUAL questionnaire was used in this study to measure the five gaps in the service quality model.

Research Methods:

The descriptive and qualitative survey design was adopted for this study. Population of the Study: The population of the study involves all the 3,996 stakeholders including, 262 lecturers and 3,671 students of Veritas university, involving 8 faculties, and 25 departments of the university.

Sample and Sampling Technique: A multistage purposive sampling technique was employed in selecting 54 lecturers and 474 students that have stayed for at least three years in the university, which is long enough for reliable perception/ observation of the level of the university quality service. This is because they are expected to make reliable assessment of the services in the university. The students involve 44 penultimate year students as final year students in their final examination year were excluded from the study. On the whole 528 stakeholders were used,

Instrument for Data Collection: The modified SERVQUAL generic

questionnaire titled, 'Veritas University SERVQUAL Questionnaire,' (VUSQ) was adapted for this study. The researchers modified some items to suit Nigerian situation. They also structured it into nine clusters covering the five dimensions of the SERVQUAL model and the top four trends of COL (2017), in higher education worldwide. The instrument is organized in three sections. Section one was design to collect respondents' demography; the second collected data on reasons for choosing Veritas University, to address research question one, while the third measured stakeholders' Expectations and Perceptions of the quality of the educational services rendered, with arranged in nine clusters A to I. The instrument was also structured on a 4-point rating scale of Strongly Agree (SA); Agree (A); Disagree (D); Strongly Disagree (SD) and weighted 4, 3, 2 and 1 respectively, instead of the original 7-point scale of SERVQUAL.

Validation of the Instrument: The modified SERVQUAL generic questionnaire (VUSQ) was subjected to face and content validation by three experts in the faculty of education, University of Nigeria Nsukka, in terms of structure, content and grammar, so as to advise the researcher on the suitability of the rating scale. Their recommendations were taken into consideration in the modification of the final VUSQ.

Reliability of the Instrument: The validated instrument was trial tested on stakeholder's one similar faith- based private university in Enugu State, East of Nigeria. To ascertain the internal consistency of the instrument, factor analysis was used for the reliability of the constructs. To review the internal consistency, Cronbach Alpha coefficients were computed and found to be 0.743 and for each cluster. The instrument was therefore considered reliable enough for the study.

Method of Data Collection: The study adopted Direct Delivery method. This implies face to face distribution and collection of the instrument as the researchers and their assistants were closely connected and available to the respondents. The respondents completed the instruments in the university without much problems. Consequently a 100% return rate was achieved.

Method of Data Analysis:

The statistical analysis was done by computing frequency counts, percentages, means, standard deviation and cross-tabulation of scores of the variables. Perception minus Expectation scores per attribute and dimension were computed to identify the service quality gaps. That is Gap= Quality= P-E. Decision was reached following Prasad, Jha, (2013) interpretation that where the closer the Gap (Pminus E), the higher the Quality of the service delivery.

Results and Findings:

Results are presented in tables 1, 2, 3, 4 and figure 1.

Table 1:
Respondents According to Faculties in Veritas University

Respondents According to Faculties in Veritas University		
Faculties	Frequency	Percentage %
1. Engineering	36	6.8
2. Social Sciences	180	34.1
3. Education	128	24.2
4. Management Sciences	40	7.6
5. Law	16	3.0
6. Medical Laboratory Sciences	32	6.1
7. Natural & Applied Sciences	80	15.2
8. Humanities	16	3.0
TOTAL	528	100

Results:

The result shown in tables 1 and 2 indicate a total of 528 participants made up of 256 (48.5%) males and 272 (51.5%), females (Table 2), from the faculties of Engineering 36 (6.8%); Social Sciences 180 (34.1%); Education 128 (24.2%); Management Sciences 40 (15.2%); Law 16 (3.0%) Medical Laboratory Sciences 32 (6.1%) Natural and Applied Sciences 80 (15.2%) and Humanities 16 (3.0%).

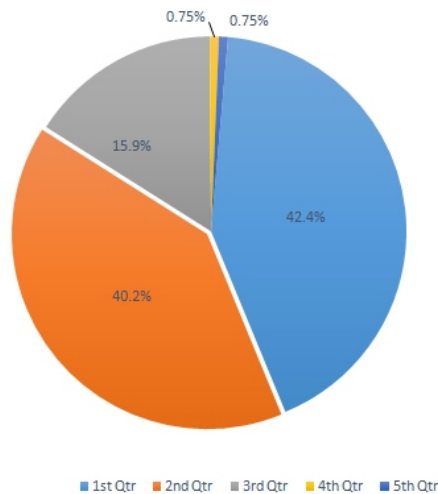
Table 2:
Gender in frequency and percentages

Gender	Frequency	Percentage%
1 Male	256	48.5
2 Female	272	51.5
3 TOTAL	528	100

Table 3:
Reasons for Choosing Veritas University

	Reasons For Choosing Veritas Uni	Frequency Counts	%
1.	Religious affiliation	224	42.4
2.	Quality of her Education	204	40.2
3.	Character Building	82	15.9
4.	Low JAMB Score on the part of students	04	0.75
5.	JAMB decision- Posted without my consent.	04	0.75
6.	TOTAL	528	100

Fig 1: Reasons for Choosing Veritas University: Pie Chart
Key:



Her Religious Affiliation	42.4%
Quality of her Education	40.2%
Her Character Building	15.9%
Low JAMB Score on the part of students	0.75%
JAMB decision - Posted without my consent	0.75%

Table 3 and figure 1 show that reasons for students' choice of Veritas

University range from Religious affiliation 224 (42.4%), Quality of her education 204 (40.2%), 204 (40.2%), Character building 82 (15.9%), Low JAMB score on the part of students 04 (0.75%) and finally JAMB decision to post students without their consent 04 (0.75%).

Table 4: Mean (x) score of respondents' Expectations and Perceptions of VUA Quality Service.N=528						
		Expectations		Perceptions		
s/n		x	SD	x	S D	GAP: P-E
CLUSTER A- TANGIBLES (Appearance of Physical Facilities, Equipment Personnel)						
1.	Physical installations/ facilities visually attractive and clean	1.48	.61	3.66	.64	
2.	Constant and steady supply of water	1.55	.59	3.82	.68	
3.	Adequate and current books and other materials in the library	1.58	.67	2.90	.79	
4.	Classrooms well lit, comfortable, well ventilated with fans/ Air conditioners	1.61	.63	3.82	.68	
5.	Modern, neat and adequate hostel facilities	1.65	.77	3.95	.81	
6.	Enough comfortable, well-furnished offices for lecturers and other staffs	1.64	.71	2.93	.81	
7.	Lecturers and other staffs should always be neat and well-dressed.	1.60	.66	3.84	.76	
8.	Adequate functional facilities, equipment for online learning & research.	1.52	.57	2.93	.75	
9.	Adequate number of qualified and well experienced academic staffs	1.47	.55	2.79	.79	
CLUSTER MEAN- A - TANGIBLES		E₁=		P₁		P₁
		1.57		3.41		Minus E ₁ = 2.84
CLUSTER B - RELIABILITY (Ability to Perform the Promised Service Dependably and Accurately)						
10	Strict time-table for academic programmes- No STRICKS	1.67	.63	3.68	.67	
11.	Lecturers always use various modern best practice pedagogies such as, international exchange programmes to teach students	1.63	.61	1.70	.77	

12	Academic staff have positive attitude towards students and stakeholders.	1.63	.61	3.5	.75
			2	5	5
13	Management uses effective communication skills e.g. e mails & WhatsApp	1.55	.61	3.6	.70
			0	7	6
	CLUSTER MEAN- B - RELIABLY	E₂ =	P₂ =	P₂	Minus
		1.62	3.1	5	E₂ =1.53
CLUSTER C - RESPONSIVENESS: (Willingness to Help Stakeholders Provide Prompt Service)					
14	Academic and administrative staffs always WILLING to provide quality and prompt services to stakeholders.	1.53	.75	3.6	.65
			6	0	5
15	Academic and administrative staffs always be READY to provide quality and prompt services to stakeholders.	1.65	.70	3.6	.66
			3	2	6
16	Staff and contractors promptly and adequately paid	1.72	.90	2.7	.78
			7	4	8
17	Students' results and time tables promptly releasing always.	1.50	.55	3.7	.73
			9	3	0
	CLUSTER MEAN - C - RESPONSIVENESS	E₃ =	P₃ =	P₃	Minus
		1.60	3.4	2	E₃ =
					1.82
CLUSTER D- ASSURANCE: (Knowledge & Ability of Management to Inspire and Trust Staff & Students)					
18	Management builds confidence and trust in staff and students	1.65	.75	2.6	.65
			4	0	2
19	Staff and students are involved in the university management	1.56	.60	2.6	.66
			9	2	0
20	VUA has Vision and Mission that all staff and students are aware of	1.57	.66	3.7	.78
			8	4	8
21	Management staff are models to staff and students.	1.53	.67	3.7	.73
			2	3	0
	CLUSTER MEAN - D - ASSURANCE	E₄ =	P₄ =	P₄	Minus
		1.58	3.1	7	E₄ =
					1.59

CLUSTER E – EMPATHY (Attention provided individual stakeholders)					
22	VUA has clear understanding of specific needs of staff and students.	1.62	.73	3.6	.75
				9	5 4
23	Management and lecturers pay individual attention to students.	1.56	.68	3.5	.60
				8	8 9
24	Management pay special attention to staff and students .	1.57	.70	3.6	.66
				4	7 8
25	New staff and students are first mentored before tasks are assigned to them	1.53	.73	3.6	.66
				8	7 8
CLUSTER MEAN -E – EMPATHY		E₅=		5	
		1.58		Minus	
				E ₅ -2.06	
CLUSTER F - INCREASE IN BLENDED LEARNING PROGRAMS (Best Practices of Traditional Classroom-Based Learning With Online and Digital Learning)					
26	Blended learning is a common practice in teaching students	1.62	.72	2.8	.84
				6	6 3
27	Online / learning is compulsory for lecturers and students	1.67	.77	1.8	.80
				7	6 8
28	Use of projectors in the classroom for teaching is a common feature	1.77	.81	1.7	.81
				3	5 4
		E₆=	P₆=	P₆	
	CLUSTER MEAN - F - INCREASE IN BLENDED LEARNING PROGRAMS	1.69		2.1	Minus
				6	E ₆ =
					0.46
CLUSTER G - INTEGRATING LIFE SKILLS INTO STUDENTS (Imparting Life Skills in Students For Competency in the Dynamic World of Work.)					
29	VUA curriculum develops Multiple Intelligences in students	1.72	.81	1.5	.66
				6	9 5
30	Lecturers use Business plan competition, case studies and field trips in teaching	1.60	.73	1.7	.82
				2	7 8
31	Creative Thinking is mandatory for students	1.59	.78	1.8	.86
				3	0 3

32	Experimentation is enforced in students' learning	1.61	.66	2.8	.80
				3	0
				3	
		E ₇ =		P ₇ =	P ₇
	CLUSTER G - INTEGRATING LIFE SKILLS INTO STUDENT	1.63		2.0	Minus
				7	E ₇ =
					0.44
	CLUSTER H- RAPID RISE IN MICRO-CREDENTIALS: Mini-Degrees / Certificates in Specific Areas Geared Towards Providing Hands-On Training to Supplement Learners & Edu for Better Employment Prospects.				
33	Entrepreneurship education is compulsory	1.61	.73	3.7	.75
				8	0
				8	
34	Innovation and creativity is emphasized	1.49	.61	3.5	.74
				2	8
				3	
35	Mini-degrees or certification is offered in special programmes	1.52	.66	3.6	.82
				0	9
				1	
		E ₈ =		P ₈ =	P ₈
	CLUSTER H- RAPID RISE IN MICRO-CREDENTIALS	1.54		3.6	Minus
				6	E ₈ =
					2.12
	CLUSTER I - GROWTH AND POTENTIAL OF MOBILE TECHNOLOGY: Integration of Mobile Technology to Increase Access to Edu and Offer Learners High Levels of Interactivity, Flexibility and Personalization				
36	Computers/ Laptop is a MUST for every staff and students	1.77	.85	3.8	.91
				5	7
				1	
37	Internet is available ALWAYS to all lecturers and students	1.62	.81	2.8	.98
				9	0
				4	
38	Internet is FREE to all lecturers and students	1.68	.72	2.8	.90
				4	0
				6	
39	Teaching and examinations are done online	1.75	.85	1.8	.96
				0	9
				0	
40	E-Supervision of research projects is encouraged	1.75	.84	2.0	.93
				4	1
				7	
41	High level of communication with international lecturers and students from world-class universities is a common practice.	1.83	.86	3.0	.02
				0	0
				6	
		E ₉ =		P ₉ =	P ₉
	CLUSTER MEAN -I- GROWTH AND POTENTIAL OF MOBILE TECHNOLOGY	1.73		2.7	Minus
				3	E ₉ =
					1.11
		E ₁₋₉		P ₁₋₉	E ₁₋₉
	CUMULATIVE MEAN - EXPECTATIONS and PERCEPTIONS of Veritas university Abuja	1.55		3.0	Minus
				5	P ₁₋₉
					Q =
					1.50

1. The reasons for students' choice of Veritas University in descending order of choice are;
 - i. Religious affiliation (42.4%)
 - ii. Quality of her education (40.2%)
 - iii. Character building (15.9%),
 - iv. Low JAMB score on the part of students (0.75%) and
 - v. JAMB decision to post students without their consent (0.75%).
2. Stakeholders' Expectations (E1) and Perceptions (P1) on the Tangibles are 1.57 and 3.41 in VUA respectively.
3. Stakeholders' Expectations (E2) and Perceptions (P2) on the Reliability in VUA are 1.62 and 3.15 respectively.
4. Stakeholders' Expectations (E3) and Perceptions (P3) on Responsiveness, in VUA are 1.60 and 3.42 respectively.
5. Stakeholders' Expectations (E4) and Perceptions (P4) on Empathy in Veritas university are 1.58 and (P4)3.17 respectively.
6. Stakeholders' Expectations (E5) and Perceptions (P5) on the Increase in blended learning programmes in Veritas university are 1.58 and 3.64 respectively.
7. Stakeholders' Expectations (E6) and Perceptions (P6) on the Increase in blended learning programmes in Veritas university are 1.69 and 2.16 respectively.
8. Stakeholders' Expectations (E7) and Perceptions (P7) on Integrating life skills into private university education in Veritas university are 1.63 and 2.07 respectively.

9. Stakeholders' Expectations (E8) and Perceptions (P8) on Rapid rise in micro-credentials in Veritas university are 1.54 and 3.6 respectively, while the Gap (P8 Minus E8) is 2.12.
10. Stakeholders' Expectations (E9) and Perceptions (P9) the Growth and potential of mobile technology in VUBA are 1.73 and 2.73 respectively.
11. The GAP between the Stakeholders 'Expectations (E1-9) 1.55 and their Perceptions (P1-9) 3.35 (E1-9 minus P1-9) is 1.50 and Q, indicating that the service quality of education in VUBA is high.

Discussions

It was found that the gap between customer/ stakeholders' expectations and customer/ stakeholders' perception is very close, implying that high quality service education has been determined, following Prasad, Jha, (2013) observation that where the Gap (P Minus E) is very close, Service Quality (Q) is high. It is therefore not surprising that the service quality (Q) of VUBA is high. This is because, as observed by Oladipo, & Fabiyi, (2012), private universities especially in developed countries perform very well. The findings are in line with those of Bhat, Mushtaq Ahmad 2016, Adedeji, Okotoni and Ogunleye 2019), that revealed inter alia that quality education in the private universities, which they investigated in Nigeria are high. It also supports Legčević, (2008); Dado, Petrovicova, Riznic & Rajic (2011); Khodayari and Khodayari (2011); Prasad & Kumar Jha (2013) and Yousapronpaiboon, (2014) on the fact that service quality in higher institutions can be measured by stakeholders' satisfaction as in SERVQUAL measure.

Conclusion

There is a positive minimal GAP between the Stakeholders' Expectations and their Perceptions. This implies a high service quality. The study therefore concludes that the quality of education service in Veritas university Abuja is high.

Recommendation

1. Service quality of all private universities in Nigeria should be investigated to actually ascertain if they can be relied upon in ensuring quality university education in Nigeria.
2. The Federal government of Nigeria should encourage Veritas universities because of their contributions to quality education service in Nigeria.
3. Parents and Guardians are advised to send their wards to Veritas universities because of her quality education service.
4. Veritas universities should encourage more Nigerians to benefit from her quality education service.
5. It is highly recommended that government and private organizations should sponsor students that choose VUA so as to give more access to this quality university education service.

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