




An Empirical Study of Student Satisfaction at Selected Private Universities in Bangladesh


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Abstract

Satisfying students in higher education has proven to be a difficult task, although universities are striving to meet student needs and expectations. Private universities are trying to become more student-oriented and are seeking to understand students' perceptions of higher education facilities. This research was designed to measure the gap between students' expectations and perceptions of various aspects of private universities in Bangladesh. It uses a SERVQUAL framework and the Gaps Model of Service Quality. The population of students at private universities in Bangladesh is represented by a sample of 412 respondents from five top-tier private universities. Findings indicate that the overall service quality of private universities fails to meet student expectations. Students' perceptions are lower than their expectations in every aspect. Students expect more for acceptance of their degree, availability of on-campus jobs, maintenance of a proper study environment, and provision of prompt advising, counseling, and assistance to solve problems. The most expected SERVQUAL dimensions are assurance and empathy, while the dimension most perceived is assurance. The biggest gaps between expectation and perception lie in the dimensions of responsiveness and empathy. The article offers useful information by which to understand students' expectations, perceptions, and the gaps between them, which has several implications for university and government authorities.

Keywords: *higher education, student satisfaction, Gaps Model of Service Quality, SERVQUAL, private universities, Bangladesh*

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Introduction

Higher education, also known as tertiary-level education, plays a vital role in the growth of a nation by creating properly educated, skilled, and prepared citizens. According to the University Grants Commission (UGC; 2024), Higher education in Bangladesh is provided by 54 public universities, 112 private universities,

three international universities, and a number of specialized institutions affiliated with public universities that offer programs in medicine, dentistry, law, teachers' training, leather technology, and physical education (UGC; 2024). There are also about 2,000 colleges offering degree programs through their affiliation with the National University, as well as a specific category for religious higher education provided by both the government and non-government institutions. This study focuses on five top-tier private universities—North South University (NSU), Independent University, Bangladesh (IUB), BRAC University (BRACU), East West University (EWU), and American International University, Bangladesh (AIUB).

The UGC of Bangladesh, established in 1972, works as a regulatory authority. It began its activity for six public universities; after two decades, that number increased to eight, accommodating only a quarter of the total eligible aspirants. Now, 52 years later, 54 public universities fall under the UGC purview (Hopper, 1998; UGC, 2024). Privatization initiatives in higher education in Bangladesh started in the early 1990s to accommodate some of the remaining 75% of eligible aspirants (Kabir & Chowdhury, 2021).

At private universities, the class schedule and examination schedule are maintained strictly, the teacher-student ratio is satisfactory, instruction in English is strictly maintained, offered courses are remunerative to faculty, and there is no student politics (Rahman et al., 2020). Teaching staff and learning support materials are the key factors that attract students to private universities (Mamun & Jesmin, 1999); the use of high-quality educational materials enhances student satisfaction, engagement, and motivation in learning environments (Giday & Perumal, 2024). At public universities, a degree program often takes comparatively longer to complete; at private universities, students are typically spared the delay of unscheduled closure due to political unrest (Amin & Sheikh, 2021; Hopper, 1998). Besides failing to get admission to public universities, students are attracted to private universities for these reasons, despite private universities' high tuition fees and lower brand image compared to that of public universities. While the large number of private universities ensures students' wider access to higher education, the credibility and sustainability of the private universities depend on how well they perform, how they position themselves, and how well they meet students' expectations and needs. A lack of empirical data makes it difficult to evaluate the performance of private universities in this respect and justifies this research.

Literature Review

In 1992, the government broke the barrier to privatization (Mazumder & Chowdhury, 2020; Siddiqi, 2016) with The Private University Act, which provided a legal framework for establishing and operating private universities, later replaced by The Private University Act of 2010 (A. I. Chowdhury, 2003; Kabir & Webb, 2018). Until 1992, public universities enjoyed a monopoly in higher education (Ali, 2019), but since then private institutions have become a pervasive part of the academic landscape, satisfying the soaring demand.

Education is a service upon which the provider has a direct impact (Aghamolaei & Zare, 2008; Kabadayi et al., 2020; Meyers & VanGronigen, 2018). Services and service quality are currently of foremost priority, as global economies are increasingly becoming service-oriented, and the success of an organization now depends on the quality of its services. Traditionally, students' satisfaction with educational experiences was often measured by simple yes-or-no questions, but more recently a multiple-item weighted gap score analysis approach has typically been used (Elliott & Shin, 2002). The quality of services offered by a university is measured by student satisfaction (Sultana & Nasrin, 2021). If expectations are greater than performance, perceived quality levels are lowered, and customer dissatisfaction occurs (Parasuraman et al., 1985).

Perceptions of quality in university-level education in Bangladesh can be attributed mostly to six factors—faculty credentials, classroom facilities, campus facilities, the academic calendar, research facilities, and the cost of education (Ashraf et al., 2009). Private university students are generally satisfied with the ways institutional authorities deal with some of these factors. Under certain circumstances, students at public and

private universities share common experiences. For instance, during the COVID-19 pandemic, students at both types of institutions encountered similar issues, even though most private universities adopted online teaching earlier than some public universities (Genilo, 2022).

The pandemic provided to opportunity to reconceptualize higher education, specifically in terms of effective integration of traditional in-person and online teaching with emerging digital tools and methods of learning. These conditions offer enhanced flexibility and convenient learning experiences for students, balancing technology and pedagogy in the new normal (Giday & Perumal, 2024; Momen et al., 2023; Rapanta et al., 2021). Eventually, this may create pathways to bringing academicians under the broader umbrella of Information Communication Technologies for Development (ICT4D) initiatives, which typically exclude academicians in the knowledge encoding process for e-learning purposes (Muzareba, 2021).

Higher education plays a pivotal role in human capital development (Chowdhury & Kabir, 2014; Islam, 2013). Several studies have identified the critical importance of education as it is linked to the negative impact of higher education dropouts on the vicious circle of poverty and economic and social backwardness (Khondkar, 2002, 2015; Rahman et al., 2019). In this context, Bangladesh is trying to offer high-quality education through its 54 public universities, 112 private universities, and three international universities (UGC, 2024). The UGC and the Bangladesh Accreditation Council function as government representatives that act as watchdogs, engaging external audits that have become practiced as part of a global trend (Kabir & Chowdhury, 2021). The Ministry of Education is the main policy-making body, whereas UGC is the main administrative regulatory agency, coordinating plans and programs of public and private universities (Alam et al., 2007).

When evaluating the quality of education, students consider the various measures taken by the institutions to ensure the delivery of high-quality education (Xiaoying & Abbott, 2016), which is why the top private universities invest money and effort in earning different international standard certifications. The ISO 9000 service quality management system, a set of international standards introduced by the International Organization for Standardization in 1987 and updated most recently in 2015, can be applied in higher education sectors to provide better customer satisfaction; it has crucial implications for quality enforcement, continuous improvement, and quality standardization across different higher education institutions (Rahman & Osman, 2006). The accreditation mechanism works as a control measure over the proliferation of private universities in terms of their conforming to the required level of quality; it minimizes the mistrust of the government about education quality by helping with the evaluation process (Teixeira et al., 2016).

In the case of quality assurance from private universities, the government depends on market forces to impose control measures, which are assessed in terms of the sustainability of a particular institution. Private universities generally engage an optimal number of senior faculty to minimize costs; this leads to most courses being taught by junior faculty, which might have consequences for the quality of knowledge developed by the students. Moreover, when it comes to the quality of students admitted, private universities suffer from the limiting nature of their high tuition fees despite mandatory scholarship options (Alam et al., 2007). The target groups for private universities are sometimes different since tuition fees are relatively higher when compared to those charged by public universities, and the programs of studies offered are less diverse than those of public universities (Hadikoemoro, 2002).

In line with this difference between target groups, students' perceptions regarding quality assessment criteria for universities can also be different. For instance, in the United States, students at public universities consider the quality of a university based on the quality of education and the institution's accreditations, but those at private universities value the recognition and reputation of both the university and its faculty. Despite this difference, students at both public and private universities desire a modern experience that involves the use of cutting-edge technologies, high-impact community engagement, and attractive campuses, all of which need to be addressed in the development of university branding (Joseph et al., 2012).

In Indian private universities, developing sustainable institutions requires university attractiveness, which is based on the quality of teaching, research and publications, branding, and course diversity (Yadav et al., 2024). In contemporary Bangladesh, perceptions of the quality of education on the part of students at private universities are influenced by provisions for scholarship and other administrative features, the scope of extracurricular activities, the image of the university, faculty characteristics, the age of students, results of previous examinations, and their parents' education (Akareem & Hossain, 2012, 2016). Students believe that administrative and faculty characteristics are strongly related to the quality of education, whereas student characteristics are only moderately related (Akareem & Hossain, 2012). Overall, the quality of higher education has yet to reach the level of students' expectations when they assess quality in terms of faculty credentials, administrative and library services, general facilities, students' career prospects, and provisions for financial aid (Ashraf et al., 2016).

Student dissatisfaction may be reduced when there are strong relations between students and faculty (Hossain et al., 2019). The performance of faculty contributes to student retention (Huynh-Cam et al., 2024). Teacher-student ratio is a critical factor in determining the quality of higher education (Hawkins et al., 2013). In this respect, private universities in Bangladesh are in an advantageous position, as the ratio there (1:32.3) is closer to the national ideal ratio (1:15 to 1:25) than that of the public universities (1:45.4; Sarkar & Hossain, 2018). Evaluation of existing pedagogy at private universities is often emphasized, as it guides teachers in how to teach effectively and helps them teach students how to learn. Training in pedagogy helps teachers transform student behavior from merely memorizing information to challenging existing thinking and developing innovative knowledge (Ali, 2019).

To ensure that private universities also provide a public good, the Government of Bangladesh has adopted public-private mixed governance, based on the New Public Management approach, to control the vested interests of private university owners and political influences (Kabir & Webb, 2018). As with the global trend where private universities are alleged to develop specialization only in profitable areas, a similar trend is claimed for Bangladesh (Akareem & Hossain, 2016) although a few private universities in the country also include areas of specialization under arts, humanities, and social sciences, which are not in trend. In the early phase of privatization in Bangladesh, the concept of a private university was perceived by the government in a way that was neither for-profit, nor not-for-profit, or both, when respective global models are considered (Kabir & Chowdhury, 2021). To understand quality management in private universities in Bangladesh, a third-order model was used to reflect on educational, administrative, and societal qualities; it was found that perception of quality relates more to administrative activities than to curricula and that image is a serious issue in the management of quality (Hossain & Hossain, 2019). Institutions of higher education need to build internal capacity for quality assurance that engages students as well as staff, along with a framework to achieve this goal (Rahnuma, 2020).

Studies of some private universities, namely NSU, IUB, BRACU, EWU, and United International University (UIU), claim that female students are more likely to consider the quality of higher education as moderate, whereas male students are more likely to consider it as high (Akareem & Hossain, 2016, 2012). This might be attributed to the consequences of the persisting structured gendered realities in the country (Kabeer et al., 2011; F.D. Chowdhury, 2009). A recent study found similarly that female students were less satisfied with their institutions of higher education when compared with their male counterparts (Hossain et al., 2019). Students at BRACU have a relatively higher expectation of quality for their education when compared to the students at other top private universities, who have higher expectations regarding personal and professional achievements. Students who earn scholarships have comparatively fewer expectations of the quality of education, and the environment at private universities shapes students' perception of the quality (Akareem & Hossain, 2012, 2016). However, some of these associations between the quality of higher education and students' perceptions thereof might change over time (Akareem & Hossain, 2016). The performance of private universities in Bangladesh is below the average standard when the standard of the top universities, which are quintessentially public, is

considered, although a few of them are performing a little above average. The private universities are doing moderately well in maintaining process quality and operational results, leadership, information analysis, and strategic planning for quality, but need to improve performance regarding human resource development and management, as well as customer focus and satisfaction (Mamun, 2000).

Purposes of the Study

The main purpose of this research is to examine the level of service quality provided by the top-tier private universities of Bangladesh from the perspectives of students. The top-tier private universities were selected on suggestions from the groups of key stakeholders identified below. The specific purposes of this study are to ...

1. understand students' expectations and perceptions using SERVQUAL dimensions.
2. determine the average gap score between students' expectations and perceptions.
3. assess the overall service quality along each of the SERVQUAL dimensions.
4. compare the gap scores of the selected top-tier universities.

Methods

This research looked at service quality in higher education and investigated the expectations and perceptions of students studying at top-tier private universities in Bangladesh. Studies of higher education have been influenced by the gap analysis of Parasuraman et al. (1985) to develop several questions by which to compare what students look for and what they experience in a course (LaBay & Comm, 2003; Lampley, 2001). In this research, students' expectations and perceptions of service, in terms of tangibles, reliability, responsiveness, assurance, and empathy, were compared using the SERVQUAL framework. This research is based mostly on primary data. However, secondary data in the form of a comprehensive literature review were also used to inform the construction of primary data collection tools. Primary data were collected using a structured questionnaire informed by the SERVQUAL framework. It incorporated 20 survey queries regarding perceptions and expectations. Secondary data were collected from articles, books, annual reports, and recognized institutional web sources.

The five top-tier private universities—NSU, IUB, BRACU, EWU, and AIUB—were selected as per the suggestions from five industry experts, ten employers from four different industries, 30 parents or guardians of university students, and 30 university graduates. These groups considered universities' brand images, market reputations, employability, quality of education, quality of teachers, number of students, and publications in reputed journals.

A total of 412 respondents were surveyed (out of 450 targeted respondents, 38 could not be reached), and 78 to 90 from each university were taken as samples. More than 75% of the respondents were from undergraduate programs, while the rest were from graduate programs, to represent the ratio of the total undergraduate and graduate students.

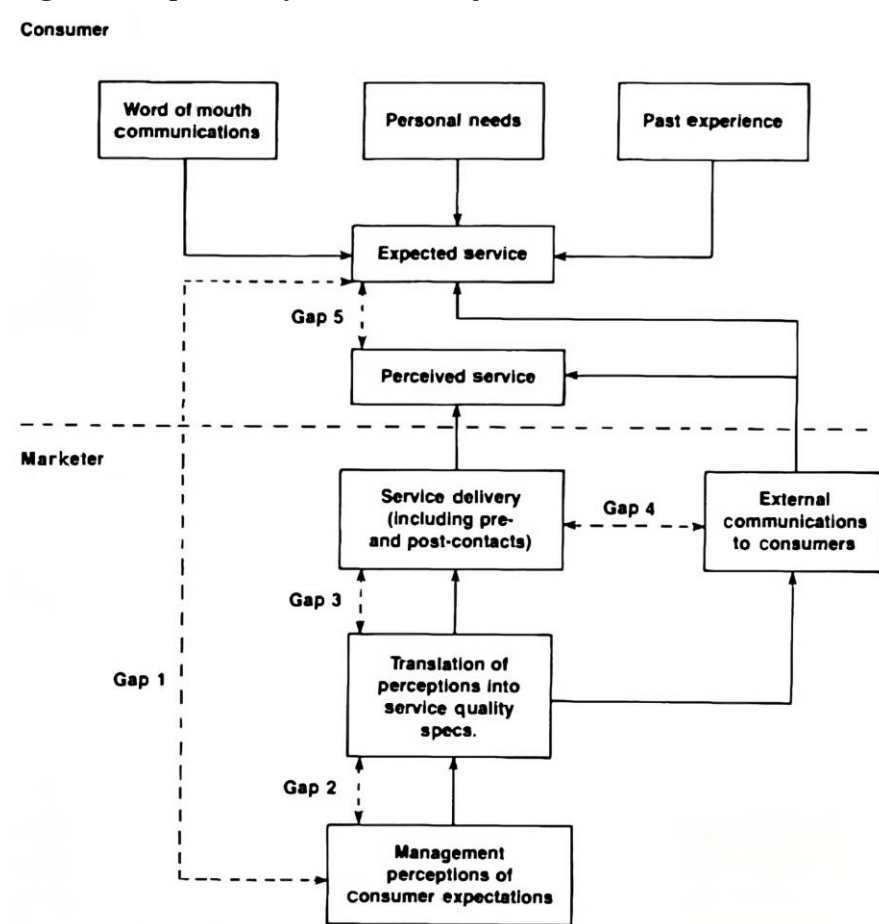
The data analysis comprises an evaluation of the service quality gap in terms of students' expectations and perceptions of service quality. The average value of the service quality gap was considered for analyses. SPSS software was used for data analysis that included reliability analysis, descriptive statistics, and paired-sample *t*-tests. Cronbach's alphas were calculated for internal reliability analysis consistency, and above 0.70 was considered acceptable as per the norm (Nunnally & Bernstein, 2010). Standard descriptive statistics, including means and standard deviations for all the variables in the data set, were calculated. Paired-sample *t*-tests were undertaken on the perception and expectation mean items to identify whether the gaps were

significant. Regarding statistical significance, a p -value < 0.01 was considered an indicator of a statistically significant gap between students' expectations and perceptions of services at the 99% confidence level, and a p -value < 0.05 was for the same at the 95% confidence level.

Analytical Framework

There have been many attempts to demonstrate the efficacy of the SERVQUAL framework, and it is generally agreed that it is suitable for the measurement of service quality because it measures key aspects of service quality (Kitchroen, 2004). Considering its suitability, numerous studies have adapted SERVQUAL measurement in assessing higher education (Aghamolaei & Zare, 2008; Barnes, 2007; Cuthbert, 1996; Hoque et al., 2023). Quality initiatives have been identified as a crucial subject in academic discourse and, at various levels, have found a gateway into higher education (Avdjieva & Wilson, 2002).

Figure 1. Gap Model of Service Quality



Note: Parasuraman et al. (1985)

In this research, the SERVQUAL framework is used to conduct the gap analysis of service quality performance along five dimensions (Parasuraman et al., 1988), including tangibles (appearance of physical facilities, equipment, personnel, and communication materials), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (knowledge and courtesy of staff and their ability to convey trust and confidence), and empathy (caring and individualized attention to the customer). The Gap Model of Service Quality is also used as a

framework for assessing the gaps in service quality. This model is also a well-accepted framework to measure gaps in service quality and has made heuristically valuable contributions to services literature (Brown & Bond, 1995). Good service quality exists when customer expectations are met or exceeded (Edvardsson, 1998), and Gap 5 of this model (Figure 1) is involved in this respect. The SERVQUAL framework is used to understand Gap 5 to reveal the circumstances around students' satisfaction.

Results

Survey responses were analyzed to find the gaps between students' expectations and perceptions. For each survey query, the respective means of expectation (E), perception (Pr), and service gap (G) (using the formula $G = E - Pr$) have been calculated. A positive gap score refers to perceptions of students falling short of expectations and the presence of a service quality gap. Significant differences were found between the expectations and perceptions of students in all the answers to the twenty survey queries ($p < 0.01$). Table 1 summarizes the survey findings that are used in the following discussion section.

Table 1. Mean Scores of SERVQUAL Dimensions and Gap with Paired-Sample t-test

SERVQUAL Dimensions and Statements	Pr (sd*)	E (sd*)	Gap G = E-Pr (sd*)	t Value	p Value
A. Tangibles	3.22 (0.66)	4.07 (0.47)	0.85 (0.72)	25.988	.000
1. Campus facility	3.04 (0.93)	4.05 (1.14)	1.01 (1.14)	19.135	.000
2. Adoption of modern technology and equipment	3.31 (0.89)	4.04 (0.74)	0.74 (1.03)	15.412	.000
3. State-of-the-art library and laboratory	3.38 (0.95)	4.16 (0.68)	0.77 (1.10)	15.281	.000
4. Convenient campus location	3.13 (1.01)	4.02 (0.70)	0.88 (1.19)	16.076	.000
B. Reliability	3.35 (0.58)	4.08 (0.39)	0.73 (0.58)	27.254	.000
5. On-time starting and ending of semesters	3.67 (0.83)	4.08 (0.67)	0.41 (0.97)	8.923	.000
6. Arrangement of make-up classes	3.63 (0.91)	4.00 (0.68)	0.37 (0.97)	8.157	.000
7. Competent, qualified, and permanent faculty members	3.34 (0.82)	4.17 (0.64)	0.84 (0.99)	18.324	.000
8. Adequate number of permanent faculty members	3.06 (0.87)	4.14 (0.67)	1.08 (1.07)	22.027	.000
9. Give promised financial aid, scholarships, and course and tuition fee waivers	3.34 (0.94)	4.00 (0.74)	0.67 (1.12)	12.831	.000
10. Ease of transferring credit hours to collaborated foreign universities	3.03 (1.00)	4.07 (0.72)	1.04 (1.14)	19.842	.000

C. Responsiveness	2.91 (0.80)	4.20 (0.52)	1.29 (0.87)	32.286	.000
11. Help to solve problems	2.97 (1.03)	4.21 (0.69)	1.24 (1.16)	23.330	.000
12. Provide prompt advising, counseling, and other services; willing to help	2.84 (0.98)	4.18 (0.63)	1.34 (1.10)	26.316	.000
D. Assurance	3.36 (0.59)	4.24 (0.43)	0.88 (0.66)	28.627	.000
13. Appropriate, standard, and up-to-date grading policy, academic curriculum, and study materials	3.42 (0.85)	4.20 (0.62)	0.78 (1.00)	16.675	.000
14. Behavior of staff instills confidence	3.11 (0.94)	4.13 (0.64)	1.02 (1.03)	21.305	.000
15. Widely accepted degree	3.51 (0.85)	4.35 (0.64)	0.84 (1.05)	17.090	.000
16. Ensure study environment	3.38 (0.90)	4.28 (0.72)	0.90 (1.12)	17.187	.000
E. Empathy	2.94 (0.67)	4.24 (0.41)	1.30 (0.73)	38.243	.000
17. Provide on-campus job facilities	2.40 (0.98)	4.30 (0.62)	1.90 (1.12)	36.600	.000
18. Understand specific needs and know how to meet queries	3.03 (0.94)	4.20 (0.67)	1.17 (1.08)	23.550	.000
19. Provide individual attention	3.12 (1.03)	4.21 (0.68)	1.10 (1.17)	20.072	.000
20. Provide quality education at affordable tuition fees	3.22 (0.96)	4.24 (0.70)	1.02 (1.17)	18.819	.000
SERVQUAL Average	3.16	4.17	1.01		

Note: *sd = standard deviation

Discussion

Expectation (E)

The expected service aspect most emphasized by students at private universities is acceptance of the degree (E = 4.35), followed by the availability of on-campus jobs (E = 4.30) and maintenance of a proper study environment (E = 4.28). The expected service aspects least emphasized are the arrangement of make-up classes (E = 4.00) and distribution of promised financial aid, scholarships, and course and tuition fee waivers (E = 4.00), followed by convenient campus locations (E = 4.02) and adoption of modern technology and equipment (E = 4.04). One probable reason for this could be that parents of most top-tier private university students have reasonably good incomes. Considering student expectations in the five dimensions of service quality, the most appreciated dimensions are assurance (E = 4.24) and empathy (E = 4.24), followed by responsiveness (E = 4.20), reliability (E = 4.08), and tangibles (E = 4.07). This might imply that physical infrastructure and interiors are not the best areas of further investment for university authorities. Considering

all the data, the overall expectation score becomes 4.17. All scores for expectation are between 4.00 and 5.00; students' expectations are high.

Perception (Pr)

The perceived service aspect most appreciated by students is on-time starting and ending of the semesters (Pr = 3.67), followed by the arrangement of make-up classes (Pr = 3.63) and acceptance of the degree (Pr = 3.51). Students are relatively satisfied with certain aspects of the services provided by their universities, including the acceptance of the degree by employers and society at large. The perceived service aspect least appreciated by students is the availability of on-campus jobs (Pr = 2.40), followed by provision of prompt advising, counseling, and other related services and willingness to help (Pr = 2.84), and assistance to solve problems (Pr = 2.97). The sources of dissatisfaction implied by these low scores should receive more attention from university authorities in terms of effort and investment. Regarding student perceptions in the five dimensions of service quality, the most appreciated dimension is assurance (Pr = 3.36), followed by reliability (Pr = 3.35), tangibles (Pr = 3.22), empathy (Pr = 2.94), and responsiveness (Pr = 2.91). Considering all the data, the overall perception score becomes 3.16. Three perception items are below the mid-point of 3.00 on the scale, suggesting some disagreement among students regarding factors such as helping students; provision of prompt advising, counseling, and other services; and availability of on-campus jobs. The remaining 17 queries illustrate mean scores of above 3.00, suggesting overall agreement in terms of those.

Service Quality Gap (G)

As the findings in Table 1 show, all the expectation scores are higher than the corresponding perception scores, which leaves all positive service gap scores. Paired-sample *t*-tests were undertaken on the perception and expectation mean items to identify whether the gaps were significant or not. For all five dimensions of service quality, the statistical significance was less than 0.01 ($< .01$), or a statistically significant gap between students' expectations and perceptions of services at the 99% confidence level. These service quality gaps are considerable, and the surveyed universities would be wise to take appropriate measures to minimize them.

The biggest disparity between expectation and perception is in the availability of on-campus jobs ($G = 1.90$), which is followed by provision of prompt advising, counseling, and other related services and willingness to help ($G = 1.34$) and help in solving problems ($G = 1.24$). These gaps are arguably sources of student dissatisfaction. The lowest gap between expectation and perception is for the arrangement of make-up classes ($G = 0.37$), which is followed by on-time starting and ending of the semesters ($G = 0.41$) and financial aid, scholarships, and course and tuition fee waivers ($G = 0.67$). These lower gaps suggest that the universities do achieve some aspects of operational efficacy to levels close to the students' expectations.

In terms of the five dimensions of the SERVQUAL framework, the biggest gaps between expectations and perceptions are found in empathy ($G = 1.30$) and responsiveness ($G = 1.29$), followed by assurance ($G = 0.88$), tangibles ($G = 0.85$), and reliability ($G = 0.73$). These imply that the respective universities need to consider revising related policies to conform to expected empathy levels and might consider process reengineering to improve in the responsiveness aspect. The overall service quality gap score is 1.01. Table 2 illustrates the mean expectation scores, perception scores, and gap scores, along with their respective means.

Table 2. *Expectations, Perceptions, and Gap Scores for the Top-Tier Universities*

SERVQUAL dimensions	Perception (Pr)	Expectation (E)	Gap (G)	Overall expectation	Overall perception	Overall gap
Tangibles	3.22	4.07	0.85			
Reliability	3.35	4.08	0.73			
Responsiveness	2.91	4.20	1.29	4.17	3.16	1.01
Assurance	3.36	4.24	0.88			
Empathy	2.94	4.24	1.30			

The dimensions of assurance and empathy received the highest expectation scores ($E = 4.24$ for each), suggesting that these are the most important factors for students studying at private universities in Bangladesh. The tangibles dimension received the lowest expectation score ($E = 4.07$), suggesting that tangibles are regarded as the least important factor or that the tangibles offered by these private universities could not create higher expectations. On the other hand, the assurance dimension is found to have the highest score for perception ($Pr = 3.36$), suggesting that students are confident about and trust the knowledge of the faculty members, as well as the other employees at their universities. The responsiveness dimension is found to have the lowest score ($Pr = 2.91$), suggesting that students believe that they get the least in terms of prompt services and university employees' willingness to help them. The overall expectation score is 4.17, while the overall perception score is 3.16. The greatest dissatisfaction can be seen to be felt along the empathy dimension as it shows the widest gap ($G = 1.30$), while the lowest dissatisfaction can be seen to be felt along the reliability dimension as it shows the narrowest gap ($G = 0.73$). The overall gap score is 1.01 and all the gaps are statistically significant ($p < 0.01$).

Based on the results, we can argue that students are most dissatisfied with their institutions in terms of the following services: providing on-campus jobs; provision of prompt advising, counseling, and other services, and willingness to help; and help in solving problems. It can also be argued that students' dissatisfaction is comparatively lower when it comes to the arrangement of make-up classes, on-time starting and ending of semesters, and distribution of promised financial aid, scholarships, and course and tuition fee waivers.

University-Specific Major Findings

When service quality at NSU is considered, the expectation score is found to be highest for responsiveness and lowest for tangibles and empathy. The perception score is found to be greatest for assurance and lowest for empathy. Students at NSU feel relatively dissatisfied along the responsiveness dimension of service quality, which is reflected by the widest services gap. The assurance dimension had the lowest gap between expectation and perception, indicating less dissatisfaction along that dimension. The overall expectation score is 4.13, while the overall perception score is 3.20, leaving an overall gap score of 0.93. All the gaps are statistically significant ($p < 0.01$). Students' experiences around the adequate number of permanent faculty and the availability of on-campus jobs appear to be potential sources of their dissatisfaction. However, students' dissatisfaction is relatively lower when it comes to the on-time starting and ending of semesters; arrangement of make-up classes; appropriate, standard, and up-to-date grading policy, academic curriculum, and study materials; and acceptance of the degree. These insights suggest that NSU needs to enhance its service quality in terms of sufficient permanent faculty and the availability of on-campus jobs.

When service quality at IUB is considered, the expectation score is found to be highest for empathy and lowest for tangibles. The perception score is found to be highest for tangibles and lowest for responsiveness. Students at IUB feel relatively dissatisfied along the empathy dimension of service quality, which is reflected in the widest services gap. The tangibles dimension had the lowest services gap, indicating the least dissatisfaction

along this dimension. The overall expectation score is 4.21, while the overall perception score is 3.17, leaving the overall gap score of 1.04. All the gaps are statistically significant ($p < 0.01$). Students' experiences regarding the availability of on-campus jobs, along with provision of prompt advising, counseling, and other related services, and willingness to help are the major sources of students' dissatisfaction. However, students' dissatisfaction is comparatively lower when it comes to the state-of-the-art library and laboratory, arrangement of make-up classes, and on-time starting and ending of semesters. These insights suggest that IUB needs to enhance its service quality in terms of empathy, specifically regarding the availability of on-campus jobs, as well as its responsiveness, in terms of providing prompt advising, counseling, and other related services, and willingness to help.

When service quality at BRACU is considered, the expectation score is found to be highest for reliability and lowest for responsiveness. The perception score is found to be greatest for assurance and lowest for responsiveness. Students at BRACU feel dissatisfied with the responsiveness dimension of service quality, which is reflected in the widest services gap. The assurance dimension had the lowest services gap, indicating less dissatisfaction along this dimension. The overall expectation score is 4.20, while the overall perception score is 3.14, leaving the overall gap score of 1.06. All the gaps are statistically significant ($p < 0.01$). Students' experiences regarding the availability of on-campus jobs and the quality of campus facilities are the major sources of students' dissatisfaction. However, students' dissatisfaction is comparatively lower when it comes to acceptance of the degree and the arrangement of make-up classes. These insights suggest that BRACU needs to enhance service quality in terms of the availability of on-campus jobs and campus facilities.

When service quality at EWU is considered, the expectation score is found to be highest for empathy and lowest for assurance. The perception score is found to be highest for assurance and lowest for responsiveness. Students at EWU are dissatisfied with the responsiveness dimension of service quality, which is reflected in the widest services gap. The assurance dimension had the lowest gap, indicating less dissatisfaction along this dimension. The overall expectation score is 4.21, while the overall perception score is 3.15, leaving the overall gap score of 1.06. All the gaps are statistically significant ($p < 0.01$). Students' experiences regarding adequate number of permanent faculty, along with provision of prompt advising, counseling, and other related services, and willingness to help are the major sources of students' dissatisfaction. Students' dissatisfaction is relatively lower when it comes to convenient campus location and on-time starting and ending of semesters. These insights suggest that EWU needs to enhance service quality regarding having adequate permanent faculty, as well as provision of prompt advising, counseling, and other related services, and willingness to help.

When service quality at AIUB is considered, the expectation score is found to be highest for empathy and lowest for tangibles. The perception score is found to be highest for reliability and lowest for responsiveness. Students at AIUB feel relatively dissatisfied with the responsiveness dimension of service quality, which is shown in the widest service gap. The tangibles dimension had the lowest gap, indicating less dissatisfaction along this dimension. The overall expectation score is 4.10, while the overall perception score is 3.13, leaving the overall gap score of 0.97. All the gaps are statistically significant ($p < 0.01$). Students' experiences around provision of prompt advising, counseling, and other related services, willingness to help, as well as the availability of on-campus jobs are the major sources of dissatisfaction. However, students' dissatisfaction is comparatively lower when it comes to the distribution of promised financial aid, scholarships, course and tuition fee waivers; arrangement of make-up classes; adoption of modern technology and equipment; and having a state-of-the-art library and laboratory. These insights suggest that AIUB needs to enhance its service quality in terms of provision of prompt advising, counseling, and other related services and willingness to help, as well as availability of on-campus jobs.

Conclusion

All the private universities operating in Bangladesh must take into account ethical considerations while developing their marketing plans and programs. Providers of higher education offer various services to students; therefore, they need to apply marketing tools and techniques at various levels, and, if they wish to be market-driven, they must be close to the customer. Satisfying the needs of the customer will create a cyclical process, generating further demand for courses on offer. This parallels the cycle of quality found in product-process-outcome dimensions. Further research can help address issues related to introducing new courses and/or programs according to students' needs, as well as potential future market demands.

Marketing of services in the not-for-profit sector is substantially different from the marketing of services in the for-profit sector, in that the objectives of higher education will produce manifestly diverse marketing programs. In this respect, further research could identify how targeted students' gender might shape marketing initiatives, given that choice of courses and programs of study can often be linked to students' gender identity (Islam et al., 2021). For example, while the respondents in this research are gender balanced for all five private universities, BRACU has more female than male students, which could be the source of new research.

With the demands on university budgets always increasing, cost-effectiveness is a signal feature of any agenda, but cost-effectiveness must not be allowed to override the expectations of private university students, most of whom are from solvent or well-off families and whose needs and expectations are determined accordingly. This study could be extended to investigate the relationships between students' socioeconomic status and their response patterns to the set questions of the SERVQUAL framework. The education sector has become quite competitive and, as a result, the quality of education in both tangible and intangible dimensions has become the prime factor to safeguard the balanced progression of the sector (Hoque et al., 2023).

To reduce the gaps between expectation and perception, improvements are needed across all five SERVQUAL dimensions, especially responsiveness and empathy. A broad scope of improvements to service quality is possible, and some suggestions for authorities at private universities are presented below.

- Students expect more in terms of acceptance of their degree, the availability of on-campus jobs, and maintenance of a proper study environment. These are crucial to a university's reputation, and a long-term plan is required to maintain these aspects of quality.
- In the case of students' career prospects, university career development centers should involve the corporate world to facilitate job placements.
- Students are often not impressed with their university's service in helping them with problems, providing prompt advice and counseling, and making on-campus jobs available. These are major sources of dissatisfaction: the gap between students' expectations and perception is highest in the SERVQUAL dimensions of responsiveness and empathy. Faculty and staff might be more proactive and receptive to helping students overcome difficulties and problems. Attention is also needed to ensure that staff are credited with sufficient time to undertake such duties. Performing such services correctly calls for attentive listening on the part of university employees to make sure that students are fully understood and that appropriately responsive services are provided and/or advice is effectively communicated. Staff need to be trained in meeting students with empathy.
- Students' perceptions are considerably lower than their expectations. An effective quality management strategy to minimize the gaps needs to pay attention to all aspects of service quality, even though it is a continuous and time-consuming process. Private universities should assess service quality regularly, as students' expectations and perceptions are always changing.
- More attention should be given to students' expectations, not only by university authorities but also by appropriate government bodies. In terms of quality assurance at private universities, the state

needs to form a specific accreditation council to monitor, evaluate, and implement rules and regulations. UGC should enforce the optimal faculty mix involving senior and junior members. It should have more power for strict implementation of laws regarding permanent campuses and the number of full-time faculty members.

Although the implementation of some of these suggestions would require relatively quick fixes, others need long-term commitment, as they involve modifications of policy and resource management. The top-tier private universities in Bangladesh can reach a distinctive position and achieve a milestone in the higher education sector by addressing the issues examined here.

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