

MOSHI CO-OPERATIVE UNIVERSITY

**SERVICE ENCOUNTER APPROACH AND WORD OF MOUTH:
A SERVICE CONTEXT OF HIGHER LEARNING
INSTITUTIONS IN KILIMANJARO TANZANIA**

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A SERVICE CONTEXT OF HIGHER LEARNING
INSTITUTIONS IN KILIMANJARO TANZANIA**

BY

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT
OF THE REQUIREMENT FOR THE DEGREE OF MASTER OF
BUSINESS MANAGEMENT OF MOSHI CO-OPERATIVE
UNIVERSITY, MOSHI TANZANIA**

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DECLARATION AND COPYRIGHT

I, **HADIJA HATIBU KUBENEA**, declare that this dissertation is my own original work and that it has not been presented and will not be presented to any other higher learning Institution for a similar or any other academic award.

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CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the Moshi Co-operative University a research dissertation titled: **“Service Encounter Approach and Word of Mouth: A Service Context of High Learning Institution in Kilimanjaro Tanzania”**, for partial fulfillment of the requirements for the degree awards for Masters of Business Management in Moshi Co-operative University

Dr. Isaac Kazungu

(Supervisor`s Signature)

Date: _____

DEDICATION

This Dissertation is dedicated to my mother Mrs. Domana Zube Masumbuko and my sister Ms. Rahma Nuhu Mfangavo for their love, moral support, encouragement, prayers and guidance that have empowered and motivated me to work hard during the whole period of carrying out this study. I truly appreciate you and always remain grateful.

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LIST OF ABBREVIATIONS AND ACRONYMS

AGFI	:	Adjusted Goodness-of-fit statistic
CFI	:	Comparative fit index
CS	:	Customer satisfaction
CVI	:	Content Validity Index
DF	:	Degree of freedom
EAC	:	East Africa Community
EDSDP	:	Education Sector Development Plan
GFI	:	Goodness-of-fit statistic
HLIs	:	High Learning Institution
KCMUCO	:	Kilimanjaro Christian Medical University College
KMO	:	Kaiser-Meyer-Olkin
MoCU	:	Moshi Cooperative University
MoEVT	:	Ministry of Education and Vocational Training
MWECAU	:	Mwenge Catholic University
RFI	:	Relative Fit Indices
RMR	:	Root mean square residual
RMSEA	:	Root mean square error of approximation
RSK	:	Relational Skills
S.E	:	Standard Error
SADC	:	Southern Africa Development Community
SDGS	:	Sustainable Development Goals
SEM	:	Structural Equation Modeling
SERVIQUAL	:	Service Quality Model
SF	:	Service facility
SP	:	Service personnel
SPSS	:	Statistical Package for Social Science
SV	:	Service value
TCU	:	Tanzania Commission for Universities
UNESCO	:	United Nation Educational, Scientific and Cultural Organization
URT	:	United Republic of Tanzania
WB	:	World Bank
WoM	:	Word of Mouth

ABSTRACT

The concept of word of mouth (WoM) seem to be one of the most effective marketing strategy in High Learning Institution (HLIs) than any other marketing strategy because WoM is thousands of times as powerful as conventional marketing since friends and relatives are the number-one source of information about service quality. Generally, the study aimed to assess the effect of service encounter on Word of Mouth. Specifically to determine the effect of service personnel on word of mouth, examine the relationship between service facility and Word of Mouth and to determine the effect of service value on word of mouth. This study is guided by SERVQUAL Model and expectation disconfirmation theory. A cross-sectional research design was adopted while stratified and simple random sampling techniques were used to obtain 201 respondents. Data were collected through questionnaire and interview while Covariance Based Structural equation modeling (CB-SEM) models were used in analyzing data with Amos 26. The findings shows that service facility has significant effect on word of mouth, Likewise there are relationship between service facility and word of mouth also service value has significant effect on word of mouth. The study also found that for the service encounter to affect word of mouth then satisfaction or dissatisfaction must occur so as word of mouth could happen, This mean that satisfaction direct mediate the effect between service encounter and word of mouth. This study concluded that service personnel, service facility and service value are the factor identify the service encounter and for the service encounter to occur it is very important for satisfaction or dissatisfactions to occur and when customer are satisfied then will be positive word of mouth. This study recommend to HLIs to invest much on improve the service facility, service value and service personnel since they are the most important things that affect student during the moment of encounter or contact between them and the HLIs.

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background Information

Development over the past decades indicates that globally the higher education sector has moved from a state of decline and disrepair to a state of revival and regeneration in 21st century (Carroll & Ruseski, 2011). The 1980s was a period of decline in higher education when student enrolment declined even in the developed countries, also the developing countries experienced a state of erosion of facilities and capacities (Lemoine, *et al.*, 2017). The higher education system in the developed countries was fast in responding to the decline through ‘cut back management’ policies and measures to withdraw public subsidies (Wang & Xiao, 2017). According to the World Bank (WB) report, there are around 200 million students in Higher Learning Institution (HLIs) in the world today from 89 million in 1998 in Latin America and the Caribbean, the number of students in high education courses has nearly double in the past decade (WB, 2018). The higher learning education system for any country constitutes an influential part of its education system and the overall development of the country (Munyengabe, *et al.*, 2017).

Africa has an estimated 1,650 HLIs, many of them are facing service provision challenges that require the examination of various stakeholders such as national government and development partner in order for the student to maximize their learning outcome and contribute effectively to the workforce (Jonathan, 2017). At the time they become independent most African countries heavily depend on external expertise and source of finance to manage and operate HLIs. The idea of development university highlighted the role of the university in meeting the human resources needs of the economy. Although enrollment rates in higher education in Sub-Saharan Africa are by far the lowest in the world. But still the gross enrollment ratio in sub-Saharan Africa has increased in the past 40 years, from one percent in 1965 to 5 percent 2005 (UNESCO IIEP, 2016).

In Tanzania, HLIs are regulated by the Ministry of Education and Vocational Training (MoEVT) together with the Tanzania Commission for Universities (TCU). In a period of 53 years after independence, the education system in Tanzania has evolved from only one institution of higher education (University College) to more

than 420 training institutions (TCU and NACTE report 2019) HLIs in Tanzania and globally are facing many challenges which impact their performance (France & Hawa, 2020). The government is taking various measures to improve the HLIs such as in 1995 the government formulated the Education and Training Policy which redefined the role of the government and provided opportunities meant for the private sector to participate in providing education at all levels (EDSDP, 2016/17-2020/21). According to the Tanzania Vision of 2025, education should be treated as a strategic agent for mind-set transformation and for the creation of a well-educated nation, sufficiently equipped with the knowledge needed to completely solve the development challenges. The development vision 2025 on the education sector prescribes the need for revolutionized teaching, purposeful learning, good governance and management of education (URT, 2016). The competition in education sector also changes how HLIs are operating and their focus at which it does not only provide quality service or education but now they provide service that will motivate their customer in good Word of Mouth (WoM) since it will influence the good brand image of their institution (Tundui, 2020).

The service encounter approach includes service personnel, service facility and service value. The interactive relationship between service providers and customers during service encounters has attracted attention over the past few years in the marketing and management literature (Hsu, 2018). Higher education is a service based, where prospects make a one-time decision and do not have the opportunity to 'test-drive' their higher education courses before selection one, since the selection of a university is a unique decision-making process in which prospects engage in various stages of a lengthy consideration process (Pamela, *et al.*, 2017). The service encounter approach in HLIs is an important part of the service provision since relationships are built from a series of encounters with a customer and top managers today are expanding their strategies to design and manage the entire process the customer goes through to have a good experience (Voorhees, *et al.*, 2017). During the service encounter process service personnel, service facility, and service value may influence customer satisfaction or dissatisfaction with the service (Han *et al.*, 2019).

The changing business environment is characterized by economic liberalization increasing competition, high consumer choice, a well-informed and demanding customer who cares about quality and value purchase (Kotler, 2006). One of the most

important challenges for any organization is to serve and maintain good relations with the King (the customer) Yeni and Yasri (2018). The collaborating bond among service provider and customers during the service encounter lead to the establishment of long term and favorable relationship with the customer, so an organization needs to focus on valuing the service management concept and come up with better service encounter approach to inspire the customer to engage in WoM (Hsu, 2018). Voorhees (2017) views service encounter as any discrete interaction between the customer and the service provider relevant to a core service offering. Service firms share the same curiosity in service encounters as customers and employees do, since satisfactory encounters may deliver service firms with a competitive advantage and may result in repeat consumption, and positive WoM, as well as customer satisfaction (Meesala, 2018).

1.2 Statement of Problem

Tanzania is performing poorly in high education and training component with a national over role score of 34.4 out of 100 of the compere to other under developed country as revealed by global competitive report (2017/2018). The government had taken different measures to ensure quality performance of the HLIs as shown in the education sector development plan 2016/17- 2020/21. Among the strategy that can be used in improving HLIs is to become market oriented which could be the means to meet their service objective including quality service delivery, a better understanding of customer and competition, increase profit, improvement of facility and faculty and hence the HLIs become competitive in a domestically and international market (Fancis & Hawa, 2020). Service industries or sectors are taking a different strategy to ensure that they have a positive WoM but still, the organization is facing negative WoM due to poor service encounter approaches (Collier *et al* ; 2018).

Studies by Bushra, (2019), Yeni and Yasri, (2018), Sandaruwan and Pathmini (2015) show that there is a direct relationship between the service encounter approach and WoM. These studies emphasize the point that in order to maintain the company's image, companies and organization need to optimize customer satisfaction through the quality of services provided. Since the quality of service also has a significant effect on word of mouth intention, customer satisfaction and word of mouth intention Hsu (2018). In order to maintain any organization or company's image, organization need to optimize customer satisfaction through the quality of services provided, and

in order for the organization or company to maintain this lasting relationship with customers, their satisfaction is necessary (Farooq, *et al.*, 2018).

Therefore, it is important to conduct further study on service encounter approaches and their effect on WoM in order to better understand how service value, personnel, and service facility influence positive or negative WoM especially in HLIs. This will enable HLIs to identify what measure or strategy to undertake so that they can have positive WoM and hence improve and growth HLIs and also become competitive in the local and international market.

1.3 Research Objective

1.3.1 Main objective

The main objective of the study is to assess the relationship between the service encounter approach and word of mouth in Higher learning institutions in Kilimanjaro Tanzania.

1.3.2 Specific objectives

- i. To determine the effect of service personnel on word of mouth in HLIs,
- ii. To examine the relationship between service facility and word of mouth,
- iii. To determine the effect of service value on word of mouth.

1.4 Null Hypotheses

H₀₁- Service personnel has no significant effect on customer satisfaction

H₀₂-Service personnel has no significant effect on word of mouth

H₀₃- Service facility has no significant effect on customer satisfaction

H₀₄- Service facility has no significant effect on word of mouth

H₀₅-Service value has no significant effect on customer satisfaction

H₀₆-Service value has no significant effect on word of mouth

1.5 Justification of the Study

The role of higher education has been highly related to the economic, social, and environmental activity in the world. The demands from all interested party in HLIs is for quality, strong and diverse systems of higher education and take active responsibility in addressing the challenges of the world's demanding issues (UNESCO, 2016). Due to its important, there are various global and country policy which explained about their focuses in HLIs such as the Sustainable Development

Goals (SDGs) 2030 (UNDP, 2014) particularly Goal 4 on education; which among its target is by 2030, ensure equal access for all women and men to affordable and quality education. Regional cooperation and integration initiatives also take measures to improve the HLIs, East African Community (EAC) which has article 102 on education and training. The article states that the Partner States of the EAC agrees to undertake intensive measures to raise cooperation in education and training within the community.

Tanzania Development vision 2025 treats the education industry as a strategic agent for mind-set transformation and for the creation of a well-educated nation, sufficiently equipped with the knowledge needed to completely solve the development challenges. It is very important now for the HLIs to improve their organization since the government put a lot of focuses on the education industry. This study will be used by the HLIs in making the policy and strategy that will enable them to provide good and quality service to their customer which will bring positive WoM and a good image to their institution. Encounters have many forms and can be face-to-face in an actual service setting or online; they can also be over the phone, through the mail, or even by catalog encounter (Lemon & Verhoef, 2016). There are things that also matter, especially in the provision of quality service in HLIs that is how the institution be able to fulfill the needs to improve not only knowledge but also certified skills in specific areas. Aspects of customer value on education services are also a consideration for prospective students in choosing universities (Rahayu, 2013). Also, this study will enable the education stakeholder such as the government and other organizations to be aware of the importance of the service encounter moment and the changes that occur in the world of business and how they can help this HLIs to cope up with the changes in the market.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Definition of the Key Terms

2.1.1 Service encounter approach

Service encounter is any discrete interaction between the customer and the service provider relevant to a core service offering, including the interaction involving the provision of the core service offering itself (Bitner & Wang, 2014). In this study Service encounter approaches is moment where HLIs incorporate service personnel, service facility and service value when providing the service to the customer.

2.1.2 Word of Mouth (WoM)

Word of mouth is a verbal information, person to person information between perceived non-commercial communicator. WoM is the process where customer talking about brands, products, or services between receivers and communicators without a real business intent (Eisingerich, 2015). These may include not only promotional communication originating from the organization but also formal communication from customers like complaints and suggestions (Marchand *et al*, 2018). In this study WoM is what customer say to the other potential customer about the service they receive in the HLIs and they talk about good service, bad service and any content they have to the potential customer.

2.1.3 Service value

In a service contest, value can be understood as a conception that involves trade-off between what the consumer gain from the service and what the consumer offers to obtain it. In short, a customer is pre-assumed to make the decision based on "value" which also underlies the notion of cost (Hsu, 2018). Managing the quality of the services is about managing expectations and perceived service so that consumer satisfaction is achieved so service delivered to the customers must be carried out with high standard and must satisfy the customers for company survival (Husin, *et al*, 2015). In this study service value is what customer see and expect to get as part of HLIs service such as the quality of education, the quality of facility and concern on student affairs since this is what make the pays for and to the selected HLIs and not others.

2.1.4 Customer satisfaction

Customer satisfaction is a dimension that determines how happy customers are with a company's products, services, and capabilities (Hsu, 2018). Customer satisfaction is a tool that can be used to measure customer feelings and understand customer needs and expectations (Pansar, 2018). Customer satisfaction in this study is how well the customer feel after reserving the service and how good a student needs are meet individually, also how well HLIs create good facility, value and service provider to ensure customer are satisfied and their needs are meet.

2.2 Theoretical Literature Review

This study used the SERVQUAL model as the main theoretical model to analyze the independent variable which is the service encounter approach but also this study use Expectation-Disconfirmation theory as the supporting theory because the study needs to assess customer satisfaction in relation to word of mouth.

2.2.1 SERVQUAL model.

To measure service quality, Parasuraman *et al.*, (1988) proposed a comprehensive model named SERVQUAL which consist of five dimensions, namely physical facilities, reliability, responsiveness, assurance and empathy. When you talk about the service encounter approach in HLIs you talk about things such as service facility, services personnel, and lastly the service value. Hsu, (2018), Jung and Seock (2017) support the adaptability of SERVQUAL to different industries by modifying some of the scale items in order to fit different service settings. It is recommended that the SERVQUAL model is a good scale to use when measuring service quality in various specific industries but that it is appropriate to choose the most important dimensions of this model that fit that particular service being measured in order to assure reliability and valid results.

An encounter between employee or service personnel and customer is a critical component of service quality, this is characterized by a high degree of person-to-person contact or interaction and so far by the absence of an exchange of tangible goods (Chandon, 1997). Therefore perception toward service quality can only be measured by an interaction between the service provider and customers. To evaluate the perception of service quality in the higher education context Rahayu (2013) adapted variables offered by Rabinowitz (2006), which was modified from the

SERVQUAL model which are communication, productivity, and responsiveness. This study, adapts SERVQUAL model to assess the service encounter approach by analyzing the service personnel, service facility, and service value in HLIs.

Many scholars have argued that the components of SERVQUAL fail to fully evaluate customer perception on service quality in certain industries (Cronin & Taylor, 1992; Finn and Lamb, 1991). Two attributes of service was proposed by Gronroos (1984) which have been identified as dimensions of service quality relied on the conceptualization of service quality as between expectation of service and perceived service. Rust and Oliver (1994) extended Gronroos' model by providing a three-component model explaining service quality through service product, service delivery and service environment. Whereas Brady and Cronin (2001) suggested three service quality dimensions including service outcome, consumer-employee interaction and service environment. It can be said that the conceptualization of service product/service outcome and service delivery/consumer – employee interaction is consistent with the idea of technical attribute as well as functional attribute derived from Gronroos' model. (Ravichandran, et al, 2010).

However, service quality is not produced in a factory and delivers as well. Zeithaml, *et al*, (1985) proposed that service quality is a function of the differences between expectation and performance along the quality dimensions. Seth and Deshmukh, (2005): They developed a service quality model gap (Appendix iv) based on gap analysis and the gaps include:

Gap 1: Customer expectation-management gap. This gap addresses the difference between consumers' expectations and management's perceptions of service quality. In this study customer expectation –management gap is what student expect from the university such as quality facility, and good service value and what the university and management at general perceive is what student expect from them such as financial support and others.

Gap 2: Management perception-service quality specifications gap. This gap addresses the difference between management's perceptions of consumer's expectations and service quality specifications, i.e. improper service-quality standards. In this study Management perception-service quality specifications gap address what the university perceive as what student expect from the university and what are the

quality specification. If this gap is well addressed then the quality specification will meet the student expectation.

Gap 3: Service quality specification-service delivery gap. This gap addresses the difference between service quality specifications and service actually delivered, i.e. the service performance gap. In this study Service quality specification-service delivery gap address what are the service specification in HLIs and the actual service provided to the student by the university. When this gap is well addressed then the university will provide the quality service to the student and student will have quality service.

Gap 4: Service delivery-external communication gap. This gap addresses the difference between service delivery and the communications to consumers about service delivery, i.e. whether promises match delivery. In this study Service delivery-external communication gap address what university advertise or communicate about the quality of service offered to the university and what is actually provided to the student by the university or service personnel. If this gap are well address then university will communicate only what they can provide to the students.

Gap 5: Expected service-perceived service gap. This gap addresses the difference between consumer's expectation and perceived service. This gap depends on size and direction of the four gaps associated with the delivery of service quality on the marketer's side. In this study Expected service-perceived service gap address what student expect to receive from the university and how student perceive the actual service delivered. This gap depend much on the rate of other gap so university should understand all the gap and address them so as to address this gap .If this gap is well address then student will be satisfied and when student are satisfied lead to positive WoM.

2.2.2 Expectations-disconfirmation theory

According to the expectation-disconfirmation theory by Oliver (1997) satisfaction is the result of customer comparison between expectations and perceptions. The disconfirmation of those expectations then predicts satisfaction. Based on this definition, Li *et al.*, (2013) defined customer satisfaction in the service industry as the overall evaluation of the service encounter. If the service meets/exceeds expectations,

customers are generally satisfied. However, if the service does not meet their expectations, customers are normally unsatisfied with the service.

Expectations is a hope of future moments based on prior experience, current circumstances or other sources of information. Expectations play an important role in customer satisfaction because they offer a referent to compare with the service performance (Young, *et al* 2019). Perceptions can be described as an outcome of a customer's performance analysis. In a service context, the performance analysis is a customer judgment of the quality of the service received. Perception of performance is directly influenced by pre-purchase expectation and in turn directly influences discomfort of beliefs and post-purchase satisfaction (Sispa, *et al* 2019).

Disconfirmation of beliefs refers to judgment or evaluation that a person makes with respect to a product or service or technology artifact. The customer's comparison between expectations and perceptions may lead to three situations: (Oliver, 1997). Negative disconfirmation: a negative discrepancy that occurs when performance is below standard, positive disconfirmation: a positive discrepancy that occurs when performance is above standard and zero disconfirmation: when performance is equal to standards or expectations.

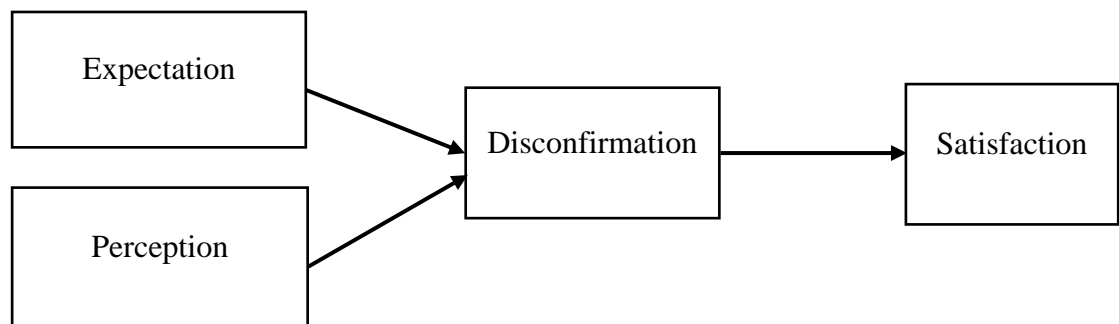


Figure 1: Expectancy disconfirmation framework

Source: Adopted and modified from Oliver (1997)

2.3 Empirical Literature Review

Hsu, (2018) investigates the relationships among service encounter, service value, patient satisfaction, and Word-of-Mouth (WoM) intention from the viewpoint of interactive marketing. Data were collected using a questionnaire survey. A total of 372 questionnaires were obtained and 350 of these questionnaires were valid

(94.09%), and a structural equation model was used to analyze the data. This study proposed seven hypotheses, and five of the seven hypotheses were supported. Service encounters indirectly affect their patient WoM through service value and satisfaction. In addition, the strength of facilities indirectly enhances satisfaction through service value. To support patients' satisfaction with hospital services, service personnel must strengthen service quality by provide optimal services to patients and increase their WoM recommendation intention. Also, the study suggests that to build up WoM, touching consumers' hearts is necessary. This implies that both service value and satisfaction are key facilitating variables and critical factors to be used for improving the originator variables of WoM intention for patients in a service encounter. Therefore, service value and satisfaction play a critical reconciling role in linking service encounters and WoM. This study determined WoM intentions in an outpatient service context and provides important business suggestions for helping hospitals to enable them to improve their service quality and achieve a sustainable operation.

Bushra (2019) studied factors affecting WoM towards Islamic Banking (IB) in Jordan identify that WoM towards Islamic Bank is a function of service quality, perceived value, and convenience. This implies that improving how the service is delivered has an impact on WoM behavior. The service quality in Islamic banks is lower than in conventional banks as perceived by many customers (Ludwing *et al.*, 2017). Customers attach great importance to the various attributes of service quality such as the availability of service variations, the skills, and proficiency of employees in contact with clients, the confidentiality of the transaction, and the speed of the financial transactions. Islamic banks can achieve differentiation by offering high-quality services, resulting in increasing the banks' profits, securing customer satisfaction, improving customer loyalty, increasing market share, and encourage customers to engage in positive WoM communication

The study of the impact of customer satisfaction on WoM behavior by Rosario (2016) identifies that there is a link between customers' satisfaction, and their motivation to spread WoM. The employee's performance also has a noticeable impact on their final decision to spread their experiences to other people. Furthermore, it is very important for customers to find concordance between what is advertised by the

company and the quality of the service encountered. Failure on reliability might be a powerful reason for customers to spread bad experiences in order to prevent potential customers. Voorhees (2017), emphasized the importance of studying the service experience, which encompasses multiple service encounters. Although the reflection on a series of service encounters has increased, the scope of research in this space remains narrow the authors present a framework to guide comprehensive service experience research. Broadly, they define pre-core service encounter, core service encounter, and post-core service encounter as distinct periods within a service experience. Further, they review the literature and put forward important research questions to be addressed within and across these periods. Finally, they argue that researchers need to consider simultaneously all periods of the service experience to make valuable contributions to the literature.

In the article that analyses the effect of service quality and customer satisfaction toward word of mouth intention by Yeni and Yasri, (2018) argues that service quality has a significant effect on customer satisfaction. So In order to maintain the company's image, companies need to optimize customer satisfaction through the quality of services provided. In addition, the quality of service also has a significant effect on WoM intention. Customer satisfaction also has a significant relation toward the word on mouth intention. Word of mouth is communication carried out by receivers of services to other people related to the services they receive, both positive and negative. In order to maintain the company's image, companies need to optimize customer satisfaction through the quality of services provided.

Sandaruwan, and Pathmini, (2015) emphasize that for a firm to be profitable, it must be attentive to those factors that affect service satisfaction. The research in the service sector reveals two important determinants of service satisfaction. One is service quality, and the other is the service encounter, representing the interaction between the customer and the service provider. Further, it has been demonstrated that service quality is also related to customer perceptions of the service encounter. The findings add a compelling perspective on the impact of service encounters in that such encounters seem to have more power in shaping satisfaction than just service quality. Most explanation deals with the role of service providers in cultivating relationships with the customer as they deliver the service. Service personnel that is helpful, knowledgeable, and agreeable will make the service encounter more

enjoyable or fulfilling for the customer versus rude and impatient personnel. Improper behavior by personnel may compel the customer to seek out a new shipper even if the goods are shipped successfully.

2.4 Research Gap

Different study such as Hsu (2018), Yeni and Yasri (2018) and Rosario, (2016), and indicate that the study done on the effect of service encounter approach on word of mouth mostly based on another industry such as hospital, hotels, banks, and transportation industry and leave aside the HLIs. According to France and Hawa (2020), Tanzania is performing poorly in HLIs and among strategies that can be used in improving HLIs is to become market oriented which means to provide quality service. However, it has been observed that there are various changes and improvement on HLIs which make the service encounter and WoM an important part of the HLIs improvement so there is a need for further study in this area especially on the effect of service encounter approach on word of mouth for HLIs in Tanzania. Also study done by Hsu (2018), Kibuku *et al*; (2020) and Usman (2016) has conduct the related study in HLIs but in various place and country such as Malaysia and Nigeria .Tanzania as one of the Country that HLIs are growing and number of HLIs also increase which rise the important of conducting this study in Tanzania to enable the university to perform well and compete in the market.

2.5 Conceptual Framework

In order to better understand the subject of this study, it was necessary to provide comprehensive conceptual framework. The independent variables in the study Service Encounter Approaches and these approaches are based on the dimension of service facility, service personnel, and service value. The independent variable has an effect on the dependent variable which is word of mouth. This study use four major dimensions to measure WoM: which are WoM intensity (activity, volume, and dispersion), positive WoM, negative WoM, and WoM content. See figure 3.

Service personnel in this study refer to those who provide the service to the university student and this study aim at assessing how service personnel show empathy, reliability and assurance when providing service to the student. Service personnel play an important role on WoM especially in HLIs. Meesala, (2018) Stated that service personnel significantly affected satisfaction in the service industry,

suggesting that in a service encounter between customer and service personnel when it is in a high-level then the customer will be high satisfied . This study used SERVIQUAL Model as the theoretical guideline since the model explain much about service quality and service personnel is one among the variable of service quality measurement but also the model talk about the service quality gap which indicate where the gap is and how to identify it in the service quality line.

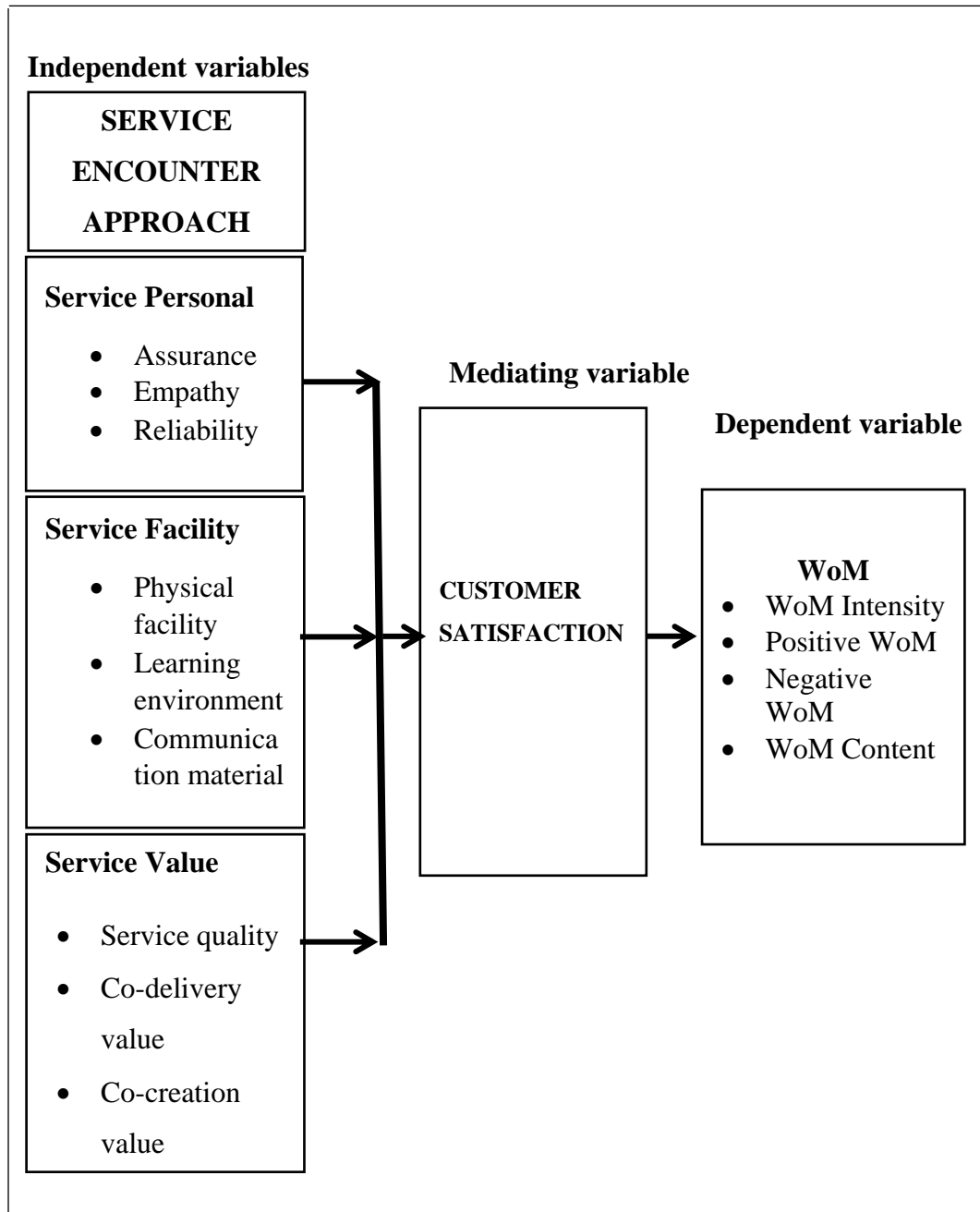


Figure 2: Conceptual framework

Source: Researcher's construction (2021)

Service facility in this study refers to all the university facility which are very important part of the service quality in the HLIs. In this study service facility include physical facility, learning environment and communication material. Service facility play an important role on WoM especially in HLIs since this are things that make student feel comfortable or uncomfortable when he or she is in the university. France and Hawa , (2020) agree that university are one of the most important thing in the university such as lecture rooms, library, hostel and other things since these are the things that make the student to have a conducive environment. This study used SERVIQUAL Model as the theoretical guideline since the model explain much about service quality and service facility is one among the variable of service quality measurement but also the model talk about the service quality gap which indicate where the gap is and how to identify it in the service quality line. This gap enables the university to identify where to improve especially in service facility.

Service value in this study refer to all that value the university focuses on service quality especial the co-creation value and co- delivery value. The value is what differentiate the service of one university and another university. Service value play an important role on WoM especially in HLIs since this is what make the university different from other university. This study used SERVIQUAL Model as the theoretical guideline since the model explains much about service quality and service value is one among the variable of service quality measurement. Service value is a basic of growth or fails of university in satisfying the customer and have the positive WoM.

These studies also have a mediating variable which is customer satisfaction or dissatisfaction. Customer satisfaction or dissatisfaction is the overall evaluation of service encounter. Li et al., (2013) state that if the service meets/exceeds expectations, customers are generally satisfied. However, if the service does not meet their expectations, customers are normally unsatisfied with the service. This variable mediate service personnel and WoM, service facility and WoM and service value and WoM since the only way that WoM was affected is depend on the satisfaction level of customer. This study used Expectation -disconfirmation theory since the theory explain much on the customer satisfaction and how well can it be explained and justified. Mediating variable in this study was used to build the strong understanding on the study that for HLIs to have positive WoM it is very important for the

university to undusted the satisfaction of the student is a result of customer comparison between expectation and perception.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Research Designs

The study adopted cross-sectional research design. This design is selected because it can estimate prevalence of outcome of interest since the sample is taken from the whole population (Spector, 2019). It allowed the collection of data to be done once on the subject under the study and also incorporated people who have different interest, views and experience that were beneficial to the study (Setia, 2016). Salkind (2014) states that Cross-sectional types of studies investigate the relationship between independent and dependent variables after an action or event has already taken place.

3.2 Description of Study Area

This study was undertaken in Kilimanjaro region Tanzania where both private and public HLIs in the region was selected. Kilimanjaro Region is Geographically located North-Eastern of mainland Tanzania, covers area of 13,209 square kilometres with population of 1.65 million people and forecasted population of 1.80 million in 2017 according to census of (2012) The choice of the study area was based on various reasons: First Kilimanjaro is one of the few regions with more than three Universities which are located in one district (TCU, 2019). The location of the University in one district will enable researcher to collect data in a short period of time

3.3 Population of the Study Area

This study targeted population was student of HLIs who are one of the customers of HLIs, The study selected three HLIs which are located in one district which will make easy data collection processes since their located at the same region. So the study use students from three selected universities which are Moshi Co-operative University (MoCU) with a total of 10,500 students, Mwenge Catholic University (MWECAU) with 3,832 students and Kilimanjaro Christian Medical University College (KCMUCo) with 2,254 students (University's student registration report 2020/21). The study used a total number of 16,586 students as a population size in which all these selected universities are considered representing HLIs in the

Kilimanjaro region. This study used HLIs in the Kilimanjaro region as the unity of analysis, and students from three selected university as the unity of observation.

3.4 Sample and Sampling Techniques

3.4.1 Sampling techniques

The study use stratified random sampling because of the nature of the population. The technique ensured that each subgroup in the population gets proper representation in the sample (Khan, 2015). First the stratified technique was applied so the study grouped the population based on type of university is it public or privet this strata is very important since privet and public university have different ways of operating and then university and university collage. Then group the student based on level of education such as non-degree, degree, or postgraduate and lastly based on gender such as male or female, then the study apply random sampling by select randomly respondent from the strata to ensure that the data collected are related to what the researcher intends to get.

3.4.2 Sample size

Out of the population of 16586 students of the selected HLIs in Kilimanjaro, a required sample was selected. Therefore, the sample size was determined using the formula developed by Yamane (1967). Yamane’s formula was adopted because the population of the study is known and also it provides a simplified formula to calculate sample size (Oduor, 2016). The sample size formula developed by Yamane, (1967) is as indicated in equation (1):

$$n = \frac{N}{1+N(e)^2} \dots\dots\dots 1$$

Where:

n = Sample Size

N = Population size

e = Margin of error 0.06

$$n = \frac{16586}{1+16586(0.06)^2}$$

$$n = \frac{16586}{60.7096}$$

$$n = 273.20226126$$

n = 273 university students.

The study employed Proportional sample size techniques since Proportionate sampling is a sampling strategy used when the population is composed of several subgroups that are vastly different in number. The number of participants from each subgroup is determined by their number relative to the entire population. (See in table 1)

Table 1: Distribution of sample size

Name of university	Population size	Ratio	Sample size
MoCU	10,500	0.6	164
MWECAU	3,832	0.3	82
KCMUCO	2,254	0.1	27
Total	16,586		273

The above distribution table of sample size was constructed based on the method of sampling of allocation proportional to size of selected groups (Daniel, 2012) which is guided by the formula $n_i = n \cdot (N_i/N)$, where n_i is the group (university) desired sample size, n is the total number of sample units available for allocation which is 273 in this case, and N_i is the number of sample units to allocate to respective group (university selected) and N is the total population which is 16,586 and the ratio in each group is the result of (N_i/N) .

3.5 Types and Sources of Data

3.5.1 Types of data

This study collected data related to demographic features of respondents of selected HLIs such as gender, age, marital status, education level, number of year spent in the institution employees.name of the institution. The study gathered data describing the extent to service personnel, service facility and service value influence word of mouth

3.5.2 Sources of data

Both primary and secondary data were collected whereby primary data were obtained direct from the respondents (student of the selected university), secondary data were obtained from published documents such as TCU-REPORT (2019).

3.6 Data Collection Techniques

3.6.1 Survey method

Survey technique was used in this study because it is a good way of gathering a large amount of data which provides a broad perspective. Also with this technique it is easier to find statistically significant results than other data gathering methods (Sajilan.2016). It was carried out by administering copies of structured questionnaire with both open and closed ended. The questionnaire (see appendix 1) was used because it helps to collect large amount of data from a large number of people in a short period of time. This was done through distributing the questionnaire to the student in the selected HLIs thereafter simple random sampling was undertaken to choose the sample from each subgroup.

3.6.2 Key informant interview

The study employed key informant interview method (see Appendix 2) since it helps in framing preliminary understanding about a phenomenon and also provides a qualitative and rich detail about a phenomenon (Cossham, 2019). The interview involved 3 student (one from each university) who have been leaders in the university since they have experience and also they do receive student complain in the university. One key informants' was selected from each university and the interviews were done, whereby a key informant interview guide was used to guide the collection of relevant information concerning the effect of service encounter in WoM.

3.6 Reliability and Validity

3.6.1 Reliability of data

Cronbach's alpha coefficient was used to test the internal reliability. This is due to the fact that the questionnaire comprised of multiple likert questions in a survey which required using this measure to determine if the scale is reliable or not (Bujang, 2018). Also because the Cronbach's Alpha coefficient describes the extent to which all the items in a test measure the same concept or construct and hence it is connected to the inter-relatedness of the items within the test (Taber, 2020). According to Bonett (2015) the acceptable values of alpha ranges from 0.70 to 0.95. It indicates that if the coefficient alpha obtained is 0.7, means 70% of the variance in the scores is reliable variance and the remaining 30% is considered to be error variance.

As shown in table 2 the findings indicated that research constructs in service personnel, service facility, service value, customer satisfaction and WoM were reliable at Cronbach's alpha coefficients of 0.772, 0.877, 0.876, and 0.805 and 0.776 respectively. Therefore, in this study the data were found reliable as shown .This study was related to Austin, (2017) who found out that the data was reliable with cronbach's of 0.7 to 0.94. These indicate that all the items in a test, measure the same concept or construct and hence it is connected to the inter-relatedness of the items within the test.

Table 2: Reliability test

Variables	Cronbach's Alpha	Comment
Service personnel	0.772	Reliable
Service facility	0.877	Reliable
Service value	0.876	Reliable
Satisfaction	0.805	Reliable
WoM	0.776	Reliable

3.6.2 Data validity

Content validity test was employed. This evaluated the content related to the field of the study in a manner sufficiently representable, relevant and comprehensible. To ensure validity, the pilot study was carried out to check the accuracy of the instruments in order to make correction where necessary whereby the questionnaire and interview guide were distributed to the few respondents and then pre-tested. Content validity index was used in this study based on expert's rating of item relevance. CVI is an index of inter-rater agreement that simply expresses the proportion of agreement and agreement can be inflated by chance factors (Beck, 2016).

$$\text{Content validity index (CVI)} = \frac{\text{Number of items declared valid} \dots \dots \dots 2}{\text{Total number of items in questionnaire}}$$

Findings from the pre-test of questionnaire and expert's ratings of items ' relevance showed that out of 48 constructs 43 items were valid, hence CVI was 0.895 which is in line with a study by Kovacic (2018) who stated that item content validity index greater than 0.78 are considered valid. Therefore, it was found out that the contents related to the field of the study were sufficient and relevant to what was intended to be studied.

3.7 Data processing, Analysis and Presentation

Descriptive statistics was used with SPSS version 25 to analyse data concerning socio-economic characteristics of respondents by using parameters such as mean, frequency distribution, percentages and standard deviation. Covariance Based (CB) SEM with Amos 26 was used to determine the effect of service personnel and WoM, second to examine the relationship between service facility and WoM, and lastly determine the effect of service value on WoM. The study applied the two steps approach which combines confirmatory factor analysis (CFA) and path models analysis to test the relationships between variables simultaneously Senecal and Nantel, (2004).

The study analysed two statistical tests which assess the suitability of data for qualified for further inferential analysis by SEM were carried out. These are, Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's Test of Sphericity. Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy indicates the proportion of variance in the variables that might be caused by underlying factors, whereby high values which are close to 1.0 generally implies that a factor analysis may be useful with the data (Pallant, 2016). Bartlett's Test of Sphericity was used because it measures the strength of relationships among variables. Also it tests the hypothesis that one's correlation matrix is an identity matrix, which would imply that the variables are not related and therefore unsuitable for structure detection. Small values ($p < 0.05$) of the significance level indicate that a factor analysis may be valuable. Adequate and appropriate for statistical analysis, five tests Kaiser-Meyer-Olkin (KMO)-measure of sampling adequacy and Bartlett's test of sphericity were carried out.

Confirmatory factors analysis (CFA) was first performed to assess the internal consistence, convergent validity and model fit. To analyse internal reliability and convergent validity the study analyse croanbach alpha (α) and the value > 0.7 was accepted (Boateng, 2020), the study analysed Composite Reliability (CR) and value >0.7 was accepted (Hensel, 2012) also the study analysed Average Variance Extracted (AVE) and value >0.5 was accepted (Boateng, 2020) and lastly the model analyses the factor loading where the value >0.5 was accepted (Bagozzi & Yi 2021). These confirmatory factor analyses enable the study to conduct date pruning so as to

meet all the model fit criteria. The study also analysed the model fit by using RMSEA, TLI, NFI, CFI, AGFI, NFI, RFA, PNFI, PCFI, and RMR. P-value was used to test statistical significance of hypotheses because it shows how incompatible the data are with a specified statistical model (Marasini, 2016). Also it is a statistical measure that shows how much evidence a study has against null hypothesis meaning that if p-value is less than 0.05 null hypotheses was rejected while alternative hypothesis was accepted (Ibrahim, 2015). Also the study run a Separate structural models to explore the causal relationships between the independent variables (service personnel, service facility and service value) and the dependent variable(WoM), as well as to the mediation analysis. Also, with regard to the mediating role of customer satisfaction a bootstrap analysis was used to test for the mediation in the second structural model.

3.8 Ethical Considerations

The ethical consideration during conducting of the research work was recognized as a very important aspect. This is because it enabled the production of the quality research report. In order to ensure ethical issues were considered in the study as recommended by (MoCU, 2017), the study did the following: the study informed all respondents about the purpose of the study and assured them confidentiality of collected information. The study assured the participants to be free from any physical or psychological harm when participating in the research process. The study observed a high degree of respect to all respondents by asking their consent and willingness in responding to questions.

Furthermore, the study observed research guidelines and postgraduate guidelines. The study obtained data collection permits from MoCU, then Regional Administrative Secretaries for Kilimanjaro region, and the permits were presented to the selected university which are MoCU, MWECAU, KCMUCo to allow the data collection process to be conducted in their institution

3.9 Operationalization and Measurement of Variables

This study investigated the effect of service encounter on Word of Mouth (WoM) in HLIs in Kilimanjaro region. Service personnel, service facility and service value where the independent variable while word of mouth was dependent variable in this study as shown in Table 3.

Table 3: Measurement of variables

Variable	Definition	Benchmark/ Measurements	Instruments
<i>Dependent variable</i>			
WoM intensity	Is the rate at which customer talk about the service or organization	Frequency of spread of information to customers.	Questionnaire and Interview Guide
Positive WoM	Good says about the product or organization	customer's needs fulfilled	Questionnaire and Interview Guide
Negative WoM	Bad says about the service or organization	Customer needs not full filled	Questionnaire and Interview Guide
WoM content	What part of the organization customer talk more about	Type of service provided	Questionnaire and Interview Guide
<i>Independent variables</i>			
Service personnel	Employee who have direct contact with customer	Moment of truth.	Questionnaire and Interview Guide
Service facility	Environment that surround and identify organization	How the environment present the brand or organization.	Questionnaire and Interview Guide
Service value	What customer receive after paying the price	Customer expectation meet	Questionnaire and Interview Guide

CHAPTER FOUR

4.0 FINDINGS AND DISCUSSION

4.1 Introduction

This chapter present a discussion on findings and analysis of collected data based on the research objectives and hypotheses. Specifically, the study was aimed to assess three research objectives namely; to determine the effect of service personnel on word of mouth in HLIs; to examine the relationship between service facility and word of mouth; to determine the effect of service value on word of mouth. The analysis and discussion in this chapter begin with respondents' profiles which are the respondent rate and social demographic characteristics followed by descriptive analysis of the obtained data from the field to each study objective where tables, percentages, and figures were used to present the findings.

4.2 Response Rate

The targeted population in the study were Higher learning institution in Kilimanjaro. A total of 273 copies of questionnaire were administered to student from the three selected university but only 201 of copies of questionnaires were returned. This gave a response rate of 73.5% meaning 73.5% of the entire copies of questionnaire were returned while 26.5% were not returned as shown in Table 4. It implies that data were adequate to be used since they were collected from more than 50% of the expected sample size. These results were in line with those of the study by Nganu (2015) who revealed that the response rate was above the 50% which was required to be met in order to ensure adequacy of data for analysis and reporting. Findings in Table 4 showed questionnaire completion rates of different HLIs. This was due to the fact that, the population was heterogeneous which required stratified random sampling to be done to form subgroups (Khan, 2015). Those subgroups were KCMUCo, MoCU, MWECAU.

Table 4: Response rate

University	Expected		Actual	
	Frequency	Percent (%)	Frequency	Percent (%)
MoCU	164	60.1	121	44.1
KCMUCo	27	9.9	20	7.3
MWECAU	82	30.0	60	21.9
Total	273	100		
Response rate			201	73.5

Source: Field data (2021)

4.3 Socio-Demographic Characteristics

Socio economic and demographic characteristics have been identified to have an influence to WoM in HLIs either direct or indirect. In this study social –demographic characteristics are sex, age, number of year spent in the institution, marital status, education level .Hsu (2018) reveal that sex, age, number of year spent in the institution, marital status, education level in service industry are the demographic characteristics that have a direct or in direct effect to how customer perceive and interpret the quality of the service.

4.3.1 Sex representation

The findings as shown in Figure 4 indicate that out of 201 respondents, 61.7 % were male while 38.3% were female. Also, it showed that, majority of student who study in this higher learning institution in Kilimanjaro are male which signifies that in the HLIs male are dominant compare to female. Socio cultural attitudes could be one factor or reason for large number male in HLIs compared to female since many tribes in Tanzania still have the male dominance culture at which family believe that that only male need to get university education and female should remain home to take care of the family .This findings are related with the TCU report 2018/19 which show that the enrolment in Universities and Colleges and other higher learning institutions dipped by 14% and the data indicate that of the total students who were enrolled in HLIs which was (181,897), majority were male (108,655), representing (59.7%) of the total enrollment.

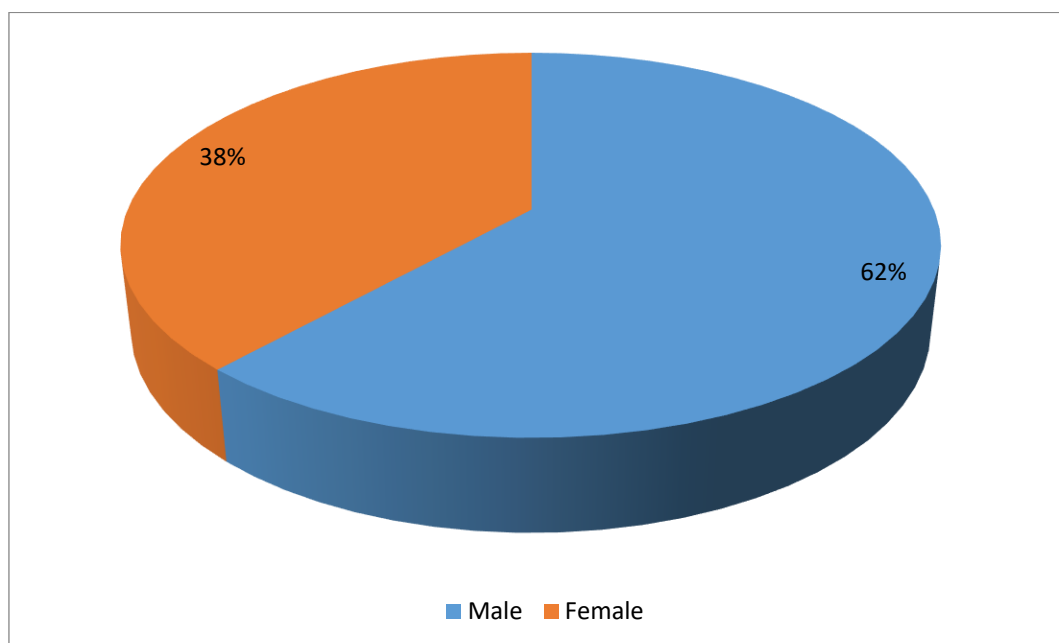


Figure 3: Gender of respondents

Source: Field data (2021)

4.3.2 Age of the representation

Findings in figure 5 show that 37.3% of the student are aged <20 years and 53.7% are aged between 21-30 years while 9.0% are aged between 31-40 yrs. This indicate that high number of student in HLIs are between 19 years to 29years. One of the reason to which the student in university having young age, is because of the changes in education system at which now children start school at young age such as they start school at 6 or 5 years in standard one. Starting school at a young age made the student to reach university still young age. This study alien with the study by Nuru and lucas (2016) where students aged less than 25 years were 30%, and those between 26 and 35 years were 58%. There are two perspective at which age can influence word of mouth. One of the perspective is that young student are more communicative to other people than other aged group but also those who are aged between 21-30 years have power to influence other in making the choice of university so they have a lot of power in WoM than other groups.

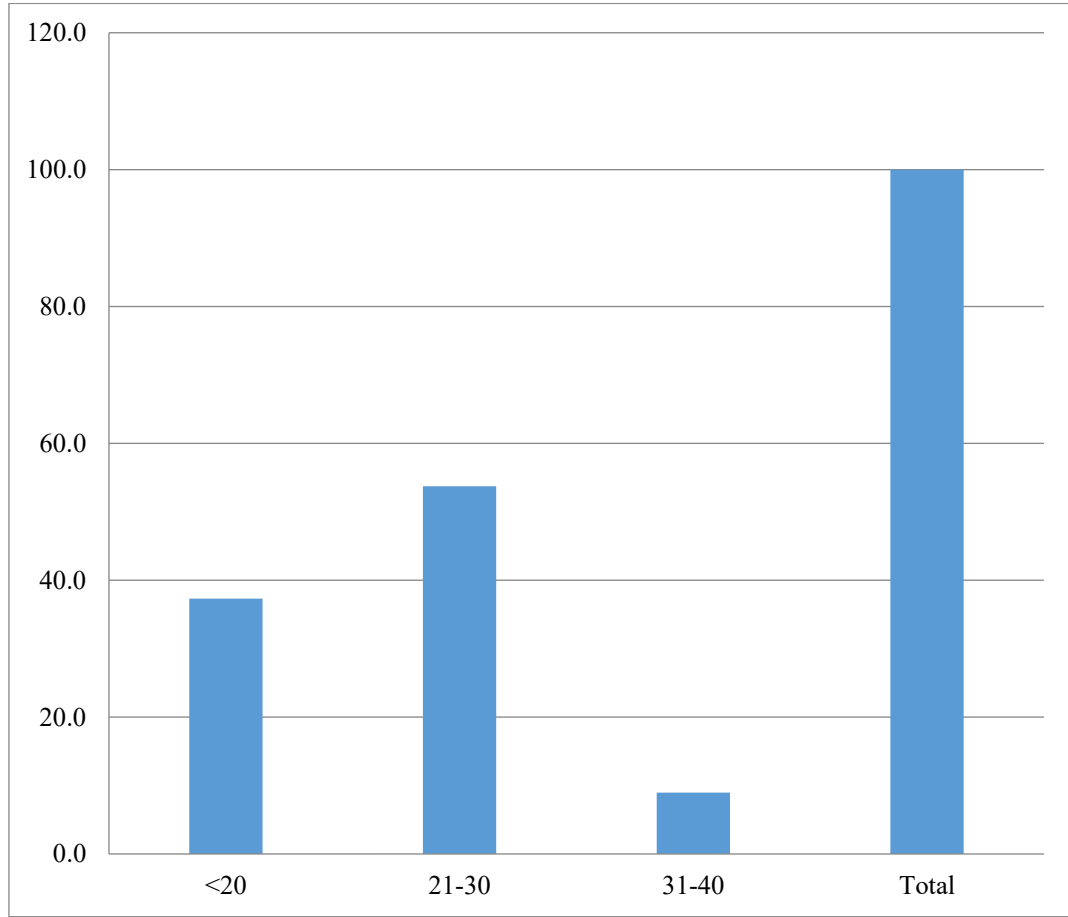


Figure 4: Age of respondents

Source: Field data (2021)

4.3.3 Number of years spent in the institution

Findings in table 5 indicate that 68.7% of respondent spent 2-4 years in the University and 17.4% spent less than one year while only 13.9% are 5-7 years in the University. This 13.9% are the student who started from certificate to degree level or degree to masters level in the same university or those who study degree that require more than three years to be qualified. This findings indicate that most of the respondent spent more than 2 years in the University this implies that they have encounter the service in more than one time in the university but also in different part of the university which make them have more experience about the service facility, service personnel and service value more than those who spent less years in the institution. When university student have a lot of experience indicate they have a lot of information on the quality of the service and the WoM. This study is aligned with Hoy *et al* (2016) found that student in HLIs institution spent between 2-5 years in the University and at the time they spent in the University and University must focused

on provide a constant quality service since that is the time the observe the performance of the service and they will generate good or bad reference after they left the institution.

Table 5: Number of years spent in the institutions

	Frequency	Percent (%)
0-1	35	17.4
2-4	138	68.7
5-7	28	13.9
Total	201	100.0

Source: Field source (2021)

4.3.4 Marital status presentation

Figure 6 indicate that 75.1% are single and 23.9 are marred and only 1.0% are divorced. This indicate that most of the student are single and this can be due to the fact that many student are in the university at 19-27 years of age so they are not involved in marriage since they are young. This may have implication on WoM since single have a lot of time to engage with people from different class and level since they have a lot of time to communicate and interact but also share advice and opinion on the selection of the university to the family member and friends in general. This study was supported by Assan *et al* (2019) who identify that single student in the university have a lot of influence on the selection of university than other since single are young and are the model to the other young people or student and model have influence on decision on selecting University so there WoM have great impact on the selection of the university.

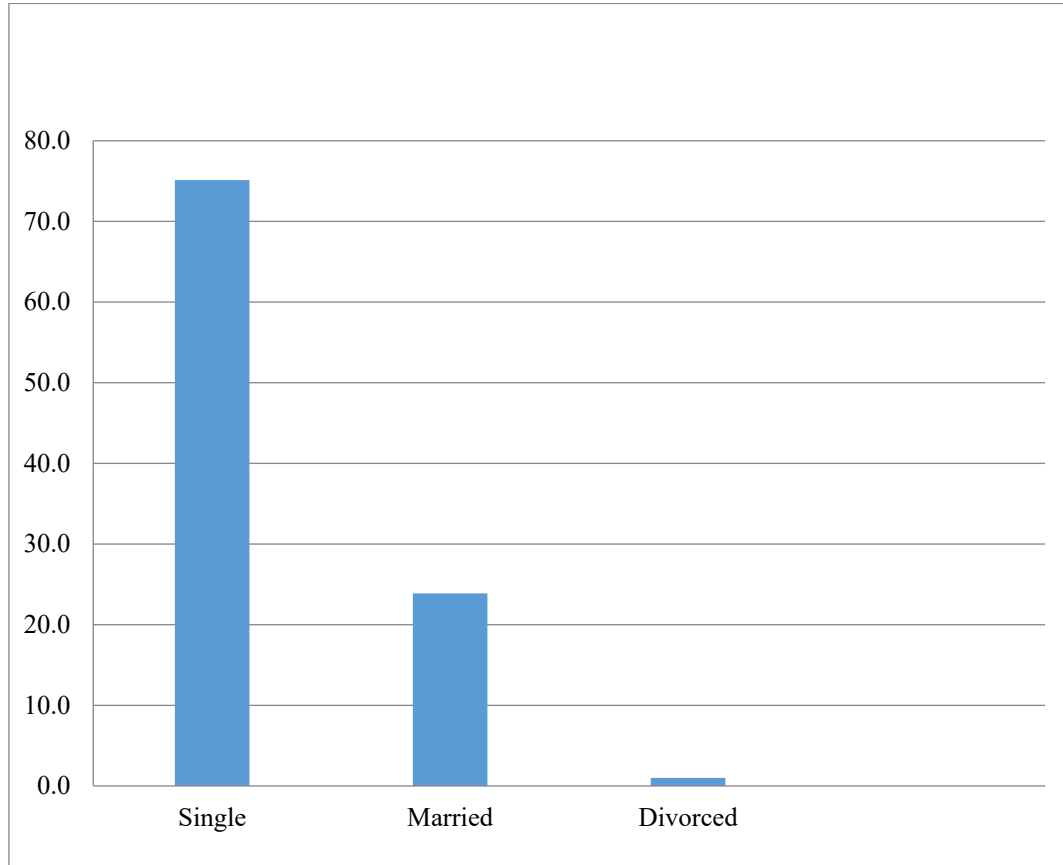


Figure 5: Marital status of respondents

Source: Field data (2021)

4.3.5 Education level presentation

Figure 7 show that 1.5% of respondent are non-degree student and 85.6% are degree student and only 12.9% are postgraduate student. This findings indicate that high number of student in HLIs are in degree level and this is because of the changes of education market demand such as many employment opportunity in Tanzania require degree level that why many student are straggling to reach that degree level. The levels of education have implication on WoM since the student in degree level has high capacity in identify the quality of service offered than student from other level. This study also allied with the study by Ali *et al* (2016) who state that 86% of the student in HLIs are in degree level which indicate that high number of HLIs focus much on provision of education at degree level and the level of education requirement in the employment market changed and it indicate the growth of education.

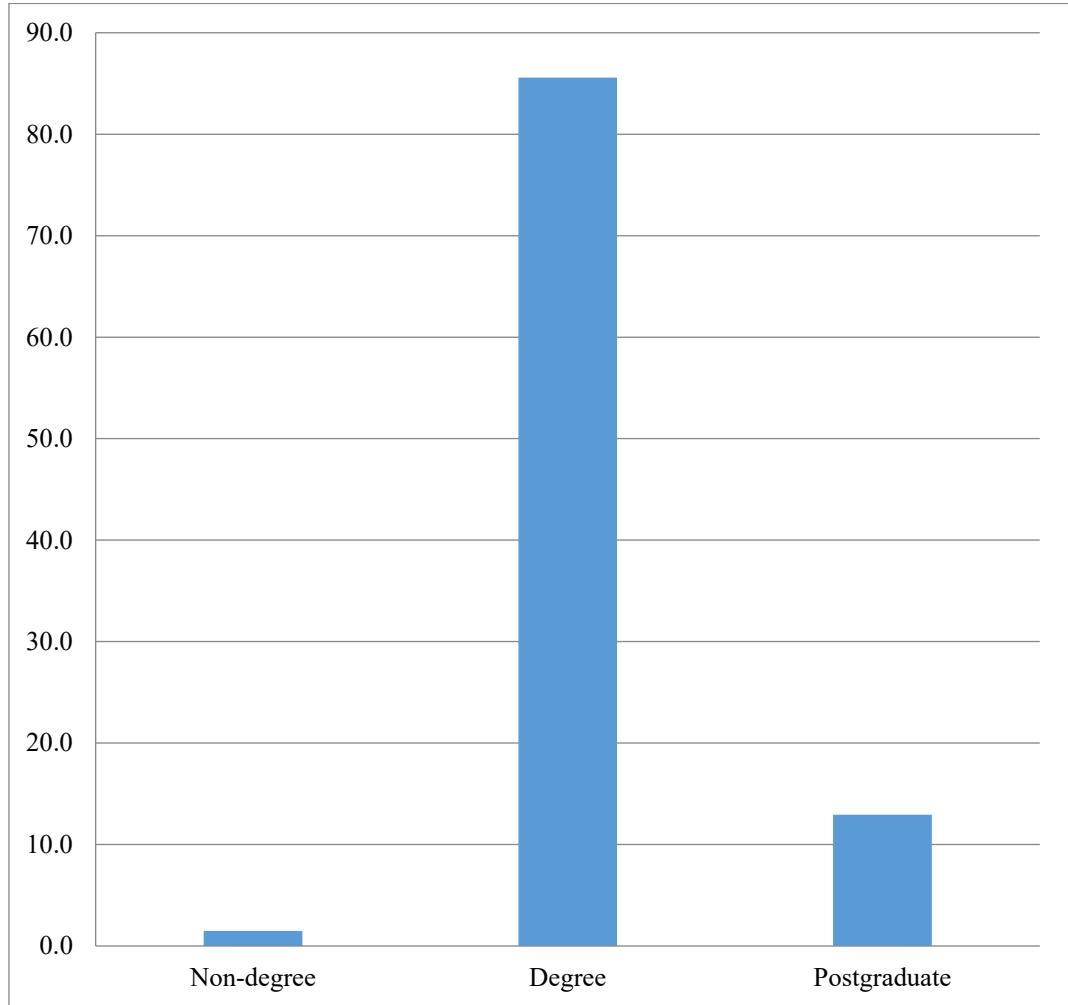


Figure 6: Education level of Respondents

Source. Field data (2021)

4.4 Effect of Service Personnel on WoM in HLIs

4.4.1 Service personnel

Service personnel or service providers are considered very important element in service encounter approach and service in general since in any service the encounter process involves the service personnel either direct or indirect. This element tend to be the major factor when assessing the service encounter in any organization since Customer must have the contact with the service personnel either face to face or through indirect communication such as telephone, message or email. The study used the five point likert scale to determine the effect of service personnel on word of mouth in HLIs, the study established index for service personnel based on likert means \bar{x} . In this index, the extent to which service personnel influence WoM was rated as very great extent from (1 to 1.5), great extent (1.5 to 2.5), moderate extent

(2.5 to 3.5), little extent (3.5 to 4.5), and (above 4.5) zero extent. Finding in table 6 show the mean score of 2.07. This indicate that student agree that service personnel influence the WoM in a great extent.

Table 6: Service personnel

Variable	SA%	A%	N%	D%	SD%	Likert Mean	Std Deviation
Personalized attention	42.8	43.8	12.4	1.0	0	1.72	0.717
Specific needs	37.3	34.8	21.4	4.5	2.0	1.99	0.975
Respect	25.9	52.2	11.9	8.0	2.0	2.08	0.935
Solved any dissatisfaction	38.8	32.0	15.9	11.4	1.5	2.04	1.069
Willing to help	15.9	48.8	27.4	7.0	0	2.27	1.681
Short period of time to save Information	14.4	46.3	23.9	12.4	3.0	2.43	2.493
	39.3	38.3	10.0	11.4	1.0	1.97	1.022
Mean						2.07	1.27

SA=Strongly Agreed, A=Agreed, N=Neutral, D=Disagree, SA=Strongly Disagree

Source: Field data (2021)

The findings in table 6 show that 42.8 % strongly agree and 43.8% agreed that the employee proved the service with a personalized attention and 12.4% netrial and one percent disagreed that employee proved the service with personalized attention with a mean of 1.72, This finding implies that the majority of respondents received the service with the personalized attention which indicate that employee or service personnel proved service with the attention. This allied with the study by Birigimana (2016) and Yacob, *et al* (2018) who identify that the worker or service provider in high learning institution should work in in good working environment so that they can feel good to serve the customers with personalized attention.

As provided in Table 6 the finding indicates that 37.3% strongly agreed and 34.8% agreed that employee understood their specific needs and 21.4% where neutral and 4.5% disagree and 2.0% strongly disagreed that employee understood their specific need .This observation indicates that majority of respondents reserve the service as their needs but still employee or service provider fail to understand the need of the

customer or student during the encounter moment which lead to failure in understanding their need during the provision of service. This study allied with the study by Anikwa,*et al* (2016) and Ludwig *et al* (2017) which identify that for the employee to understand customer needs they need to understand the customer expectation and to understand customer expectation employee should feel comfortable and happy to work in the organization.

The findings show in table 6 that 25.9% strongly agreed and 52.2% agreed that employee treated them with respect and 11.9% where neutral while 8.0% disagreed and 2.0% strongly disagreed that employee did not treat them with respect during the service encounter period (see Table 6). This indicates that majority of respondents acquired service and treated with respect with the service personnel but in some cases still service personnel in HLIs treat customer with little or no respect during the encounter period. This allied with the study by Mullins (2010) and mullins (2017) identify that when employee of a certain organization are well managed and the organization care about their employee then it is easy for the service personnel will provide service to the customer with respect .

As provided in Table 6 the finding indicates that 38.8% strongly agreed and 32% agreed that employee was able to solve a dissatisfactory during the encounter and 15.9 % where neutral while 11.4% disagreed and 1.5% strongly disagreed that employee solve dissatisfactory situation when occurred during the encounter .This observation indicates that majority of respondents acquired the service and when dissatisfaction occur the service provider was able to solve it but in some situation failed solve unsatisfactory crises due to various reason. This study was supported by Abasimi *et al* (2016) at which it has identify that service provider especial lecture need to be satisfied with their working environment so at to help and provide quality service and when dissatisfaction occur the service provider will be willing to help customer to solve the dis-satisfactions.

The results in Table 6 indicated that 15.9% of respondents strongly agreed and 48.9% agreed that employee are always willing to help and 27.4% were neutral while 7.0% of respondents disagreed that employee was always willing to help .This implies that during the service encounter period employee was willing to help the customer

during the provision of service but not in all situation and not all the time but also not all the employee where willing to help customer. This study was supported by Assan *et al* (2019) who agree that for student to be satisfied with the service provided employee need to be willing to help student or customer all the time. Also for the employee to have willing to help they need to know the value of student as the customer of the organization.

The findings show in table 6 show that 14.4% of respondents strongly agreed and 46.3% agreed that employee or service personnel proved the service within a short period of time and 23.9% where neutral while 12.4% disagreed and 3.0% strongly disagreed that and 15.9% of respondents disagreed that the employee did take a short period of time to attend to them with a mean of 2.43 as shown in Table 6. This finding implies that the majority of respondents received the service in a short period of time but still there are some situation at which the service provider take a long time to attend to the customer during service provision. This study also relate with Yacob, *et al* (2018) who identify that one of the element of quality service is acquire and reserve service at a short period of time but also customer are expecting to be served at a short period of time. So service personnel should always try to serve the customer at short period of time.

As provided in Table 6 the finding indicates that 39.3% of respondents strongly agreed and 38.3 agreed respectively that employee give all the information required and 10.0% where neutral while 11.4% disagree and 1.0% strongly disagreed that employee provide all the information as required during the service encounter period. This observation indicates that majority of respondents receive all the information service as required but some of the employee did not provide all the information during the service encounter. Brail, (2016) also agreed that in high learning institution not all information need to be given to student but still the service provider need to justify and tell student what are the information which are confidential and which cannot be given by a certain person with a certain position in the organization, this will create transperence and accountability among customer and organization.

This descriptive analysis was followed by the interview information at which from the interview student had more information about service personnel whereby student

from the selected university where required to respond if they are satisfied with the service personnel service provision and what do they suggest university or management should do to improve the service. It was reported by one of the interviewee that:

“... Service personnel are not delivering the service as promised. University should train the service provider or service personnel so as to provide quality service but also university should reduce the rate of contact between service provide and customer by providing new digital technology such Administration Technological software such as online registration systems. This new digital technology will help employee and service personnel to provide service at short period of time and reduce student complains. (Key informant interview, MoCU Student affairs ministry, 2021)

4.4.2 Service personnel sampling adequacy

The adequacy of the sample was measured by KMO in SPSS. Findings in Table 7 show that Kaiser-Meyer-Olkin (KMO) value was 0.744 which was significantly high; that is greater than the critical level of significant of the test which was set at 0.5 (Field, 2013; Hutcheson & sofronious, 1999; Kaiser 1974). In addition to the KMO test, the Bartlett's Test of Sphericity was also highly significant (Chi-square =193.463 with 21 degree of freedom, at $P < 0.05$). These result gives an excellent justification for further statistical analysis to be conducted.

Table 7: Service personnel KMO sampling Adequacy

Test		Coefficient
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.744
Bartlett's Test of Sphericity	Approx. Chi-Square	193.463
	Df	21
	Sig.	0.000

Source: Field data (2021)

4.4.3 Service personnel factor analysis

The study also conduct the confirmatory factor analysis (CFA).CFA was first performed to assess the internal consistence and convergent validity was tested. Service facility had 7 scale and the 5 measurement items were found to be reliable, with the calculated of AVE= 0.828 and Composite Reliability values CR = 0.966 which was above the required cut-off points (Chen et al, 2011).In addition, the factor

loadings were all within the acceptable range of 0.5 or more, thus indicating construct reliability (Hair et al, 2010). See Tables 8

Table 8: Service personnel measurement model

Service Personnel item	Factor loading	CR	AVE
Employees provided you with personalized attention	0.858	0.966	0.828
Employees understood your specific needs	0.779		
Employees treated you with respect	0.651		
Employees solved any dissatisfactory on service issues	0.994		
Employees are always willing to help	0.883		

Source: Field data (2021)

Also the study assesses the overall model fit to asserting whether the model adequately explain the data gathered. Findings of overall model fit test shows that, the measurement of absolute fitness has a $\chi^2=96.484$, $df=55$, GFI (0.937) > 0.80, RMR (0.022) < 0.05, RMSEA (0.059) < 0.095, this gives an indication that all indicators reach the accepted level. The measurements of asymptotic fitness, reveals the values of AGFI (0.896), TLI (0.945), RFI (0.881), NFI (0.916), CFI (0.961), IFI (0.962) are larger than 0.80. The measurements of summarized fitness, indicates the values of PNFI (0.646) PCFI (0.678) and PGFI (0.566) are larger than 0.5, and $\chi^2/d.f$ (1.754) is between 1 and 3. This implies that all indicators have attained the accepted level, and therefore the theoretical model of this paper has a good overall model fit.

4.4.4 Test of hypothesis Ho₂

This study had a null hypotheses which is Ho₂ Service personnel has no significant effect on customer satisfaction. Through the use of SEM with the help of AMOS that all indicators in service personnel are statistically significant in explaining the association between service personnel in HLIs and word of mouth since their $P < 0.05$. Also by using the regression weight service personnel and word of mouth have a $p < 0.05$ which indicate that we reject the null hypothesis that: Ho₂ Service personnel has no significant effect on customer satisfaction and accept H_A: Service personnel has significant effect on Word of Mouth. (See table 9). This indicate that

service personal when provide the service can direct make a customer to talk good or bad about the organization without retaining if he or she is satisfied with service or not. Ishamuddin *et al* (2019) stated that how service personnel speak or treated a customer have a lot of effect on what he or she will say to other than the fact that he or she is satisfied, since only one service personnel can treat the customer wrong and the other four treat the customer right that customer can be satisfied but still that customer can have a negative WoM because of that one service provider.

Table 9 : Regression Weights for service personnel

Estimate	S.E	C.R	P	Label
WOM <---	SP	.731	.133	5.513 *** par_32
SP5 <---	SP	.952	.080	11.918 *** par_13
SP4 <---	SP	1.164	.094	12.350 *** par_14
SP3 <---	SP	.793	.083	9.556 *** par_15
SP2 <---	SP	.830	.093	8.921 *** par_16
SP1 <---	SP	.707	.085	8.300 *** par_17

*** = Sign indicates a probability lesser than 5% (0.05).

WoM= Word of Mouth , SP= Service Personnel

4.5 Effect of Service Facility on Word of Mouth.

4.5.1 Service facility

Service facility plays an important role in service encounter since the facility explain a lot about the quality of the service offered by the organization or institution. The study use the five point likert scale to determine the effect of service facility on word of mouth in HLIs, the study established index for service facility based on likert means (x). In this index, the extent to which service personnel influence WoM was rated as very great extent from (1 to 1.5), great extent (1.5 to 2.5), moderate extent (2.5 to 3.5), little extent (3.5 to 4.5), and (above 4.5) zero extent. Finding in table 10 show the mean score of 2.02. This indicate that student agree that service facility influence the WoM in a great extent. Service facility have great extent influence or effect on WoM in HLIs.

Table 10 : Service Facility

Variable	SA%	A%	N%	D%	SD%	Likert Mean	Std Deviation
Excellent laboratory	33.3	40.3	21.4	4.0	1.0	1.99	0.894
Lectures & seminar room	50.7	19.4	17.4	12.4	0	1.92	1.085
Books & study material	60.2	16.4	9.5	7.5	6.5	1.84	1.248
Enough hostel	29.4	21.9	8.5	34.3	6.0	2.66	1.366
Sport facility							
Health center	48.8	32.8	10.4	4.0	4.0	1.82	1.040
facility Favored the disable student	45.8	38.3	9.5	6.5	0	1.77	0.872
Internet Facility	32.8	40.3	20.9	3.0	2.5	2.02	0.951
Open and Distance Learning (ODL) facility	36.3	31.8	25.9	3.5	2.5	2.04	0.994
	34.8	28.4	24.9	10.0	2.0	2.16	1.074
Mean						2.02	1.02

SA=Strongly Agreed, A=Agreed, N=Neutral, D=Disagree, SA=Strongly Disagree

Source: Field data (2021)

The findings in table 10 show that 33.3% strongly agreed and 40.3% agreed that university have excellent laboratory and 4.0% disagree and 1.0% strongly disagreed while 21.4 % of respondents were neutral with a mean of 1.99. This finding implies that the majority of the university have excellent laboratory and few things in the laboratory facility need to be improved and some is the size of the laboratory should be increased. This study was supported by Griffin *et al* (2017) who identify that any HLIs should have good facility which allow student to do the practical activity such as computer laboratory and other facility so as to enable student to perform well and also student to be motivated and have interests in the University and good laboratory facility influence positive WoM.

As provided in Table 10 the finding indicates that 50.7% of respondent strongly agreed and 19.4% agreed that university have enough lecture and seminar room while 12.4% disagreed and 17.4% remain neutral .This implies that university have lectures and seminar room but there are not enough especial due to the increase number of student in the university and also to those university with a lot of programs and

different level in education. Ngo *et al* (2016) also agree that university facility have direct influence on the performance of the student and also the selection of the university, so it is important to have quality facility so as to ensure that customer have satisfaction.

The findings show that 60.2% strongly agreed and 16.4% agreed that library have enough study material and 9.5% where neutral while 7.5% disagreed and 6.5% strongly disagree that library have enough studies material (see Table 10). This show that university library have enough study material but the book are not enough for the student of all level and course which mean some of the course have fewer books than other course and other level but still 76.6% agreed that library have enough books and learning material since now days a lot of student use online library or search for information online This finding relate to Mohtashm (2017) who identify that one of the reason for satisfaction and successfully WoM is innovation and university can be innovative in things such as online library so as to ensure student access all material in library even if the university have shortage of library facility.

The findings in Table 10 show that 29.4% strongly agreed and 21.9 agreed that university have enough hostel and 8.5% where neutral while 34.3%disagreed and 6.0% strongly disagreed that university have enough hostels. This show that the hostel are not enough and high number of student live off Campus since university have few hostel ,also this show that Hostel are very important to student and lack of enough hostel in the university is a challenge to the student. This study related to Kitojo, (2016) and Mukerjee, (2018) who agree that one of the important facility which are important to student is accommodation since a lot of student of HLIs come in different Region out of where the university is located .

As provided in Table 10 the finding indicates that 48.8% of respondents strongly agreed and 32.8%agreed respectively that university have enough sport facility while 4% disagreed and 4% strongly disagree that university have enough sport facility and 15.9% remain neutral. This observation indicates that majority of respondents agreed that the sport facility are available in the university but few identify that not to all kind of sport. This study was supported by Popp *et al* (2016) who say that one of the important factor about brand is brand loyalty and to have it HLIs should ensure customer are satisfied and identified by having all quality facility Sport facility have

direct relation to the selection of the university but also motivate student since a lot of student are youth and sports are what motivate most in study.

The results in Table 10 indicated that 45.8% of respondents strongly agreed and 38.3% agreed that university have student health center while 16% were neutral. It implies that all university have health facility in the university and this is due to the fact that university do care about student health. Study by Pamela *et al* (2017), identify that university are very important part in education sector also assurance of student health is a key factor but also is not enough to have only health facility but also it is very important to have all facility that ensure access of quality service such as medicine.

The findings in table 10 show that 32.8% of respondents strongly agreed and 40.3% agreed that university facility in general favored disable people while 20.9% where neutral and 3% disagreed and 2.5% strongly disagreed that university facility favored the disable people this indicate that the university facility are designed to favor also disable people but those who say neutral and disagreed it's because not all the facility in the university really are favorable to disable people. So it is very important for HLIs to improve all facility environment to favor disable students. This study was supported by Sugiyono, (2018) stated that every customer have the right to be service and every person need to be treated the same despite the difference because every customer is the heart of the business without customer then organization are highly going to fail.

The results in Table 10 indicated that 36.3% of respondents strongly agreed and 31.8% agreed that university have internet facility while 3.5% of respondents disagreed and 2.5% strongly disagreed and 25.9% were neutral. It implies that most of respondent agreed that the university have the internet facility in the university but still not all the university internet facility function all the time. Sivadas *et al* (2016) who identify that study facility is very important and one of the facility is internet since all material and operation are now conducted through internet so it is very important for the university to improve its internet facility to ensure that student will have access of the internet.

As provided in Table 10 the finding indicates that 39.3% of respondents strongly agreed and 38.3% agreed respectively that university have OLD facility while 11.4% disagreed and 1% strongly disagreed 12% and 24.9% remain neutral. This observation indicates that most of the universities have OLD facility. This indicate that OLD facility are very important and university must use them so as to ensure that all student have access to the education even to those who are very far at which this will ensure that university will be able to capture all customer from different location .this study was supported by Adeoti (2016) who revel that the development of the university is linkage between the university and innovation, this innovation is also relate to OLD since student prefer it due to different reason .So if the university will be able to capture it, then it mean that university are able to satisfy customer and build brand loyalty.

These descriptive results were followed by the responses obtained from interview where by student from the selected university where required to respond if they are satisfied with the service facility and how do the university facility influence the selection of the university and how does it affect the student performance . It was reported by the key informer that:

“... Service facility are important factor on selection of the university such as what kind of course you want to study .example when a person want to study science then he/she will select university which have laboratory facility so as to insure he/she will be able to do a lot of practical study and if a person is interested with sport he or she will select university with good sport facility. Also university facility play an important role in student performance since good university facility enable the student to study without worries such as class, library, and access to internet, hostels and other” .(Key informant interview, KCMUCo ministry of facility Student 2021).

Also the respondent were asked to respond on the state of this facility in the university and if they are good and effective and how they speak about the university facility to the other people. It was respondent by the key informer that:

“.....University have the facility yes but most of the facility they are not enough to meet the customer needs or they are in bad condition or not effective. This condition of the facility in this university cause student to always complain much on the quality of the service on the university. Facility

such as hostel, library, lecture room and OLD are the most important facility in the university and still they are not effective or in a bad condition. If the university expect to have positive WoM from student then they must work on facility improvement and increase the number of facility since this is what student complain much when it comes to service quality". (Key informant interview, MoCU, MWECAU, and KCMUCo 2021).

4.5.2 Service facility sampling adequacy

The adequacy of the sample was measured by KMO in SPSS. Findings in Table 11 show that Kaiser-Meyer-Olkin (KMO) value was 0.832 which was significantly high; that is greater than the critical level of significant of the test which was set at 0.5 (Field, 2013; Kaiser 1974). In addition to the KMO test, the Bartlett's Test of Sphericity was also highly significant (Chi-square =862.241 with 21 degree of freedom, at $P < 0.05$). These result gives an excellent justification for further statistical analysis to be conducted.

Table 11 : Service facility KMO sampling Adequacy

Test	Coefficient
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.832
Bartlett's Test of Sphericity	Approx. Chi-Square Df Sig.
	862.241 21 0.000

Source: Field data (2021)

4.5.3 Factor Analysis

The study conducted the confirmatory factor analysis (CFA). CFA was performed to assess the internal consistence and convergent validity. Service facility had 9 scale and Only 5 measurement items were found to be reliable, with the calculated of AVE= 0.869 and Composite Reliability values CR = 0.876 which was above the required cut-off points > 0.7 (Boating, 2020 & Hensel,, 2012). In addition, the factor loadings were all within the acceptable range of 0.5 or more, thus indicating construct reliability (Hair et al, 2010). See Tables 12.

Table 12 : Service facility measurement model

Service facility item	Factor loading	CR	AVE
Employees provided you with personalized attention	0.584	0.876	0.869
University have excellent laboratory	0.796		
University have enough lecture and seminar rooms	0.691		
The Library have enough books and study material	0.964		
University have enough hostels	0.863		

Source: Field data (2021)

Also the study assesses the overall model fit to asserting whether the model adequately explain the data gathered. Findings of overall model fit test shows that, the measurement of absolute fitness has a $\chi^2=97.495$, $df=45$, RMSEA (0.056) < 0.095, this gives an indication that all indicators reach the accepted level. The measurements of asymptotic fitness, reveals the values of AGFI (0.968), TLI (0.945), RFI (0.861), NFI (0.981), CFI (0.961), IFI (0.861) are larger than 0.80. The measurements of summarized fitness, indicates the values of PNFI (0.646) and PGFI (0.666) are larger than 0.5, and $\chi^2/d.f$ (2.16656) is between 1 and 3. This implies that all indicators have attained the accepted level, and therefore the theoretical model of this paper has a good overall model fit.

4.5.4 Test of hypothesis Ho₃

This study had a null hypotheses which is Ho₃ Service Facility has no significant effect on word of mouth. Through using the regression weight service facility and word of mouth have a $p < 0.05$ which indicate that we reject the null hypothesis that: Service facility has no significant effect on customer satisfaction and accept H_{A3}: Service facility has significant effect on Word of Mouth. (see table 13). This indicate that service facility have positive and significant effect on WoM. HLIs should now understand that service facility plays a very important role in WoM of the student, This result supported with the study of A'mirah, *et al.*, (2016) customers consciously (or unconsciously) see the physical environment surrounding before, during, and after encounter. A favorable university image with a unique facility is one of the valuable marketing assets to create a competitive advantage that is not easily

duplicated by other university. So it is true that service facility has significant effect on Word of mouth.

Table 13 : Regression Weights for service facility.

Estimate		S.E.	C.R.	P	Label
WOM <--- SF		-1.013	.198	-5.121 ***	par_30
SF5 <--- SF		1.293	.174	7.434 ***	par_9
SF4 <--- SF		1.741	.217	8.007 ***	par_10
SF3 <--- SF		1.592	.186	8.544 ***	par_11
SF2 <--- SF		1.355	.200	6.790 ***	par_12
SF1 <--- SF		.863	.167	5.163 ***	par_31

*** = Sign indicates a probability lesser than 5% (0.05).

WoM= Word of Mouth , SF= Service Facility

4.6 Effect of Service Value on Word of Mouth in HLIs

4.6.1 Service value

Service value is very important in any business since the service value is what customer expect to achieved during service delivery or service encounter. The study use the five point likert scale to determine the effect of service value on word of mouth in HLIs, the study established index for service value based on likert means . In this index, the extent to which service personnel influence WoM was rated as very great extent from (1 to 1.5), great extent (1.5 to 2.5), moderate extent (2.5 to 3.5), little extent (3.5 to 4.5), and (greater than 4.5) indicate zero extent. Finding in table 14 show the mean score of 1.58. This indicate that student agree that service value influence the WoM in a very great extent. Service value among the three variable have a great extent influence on WoM than other variable in the influence or effect on WoM in HLIs.

Table 14 : Service value

Variable	SA%	A%	N%	D%	SD%	Likert Mean	Std Deviation
Practical to the working environment	61.2	27.4	6.0	5.5	0	1.56	0.835
Expectation	45.8	39.8	7.0	6.0	1.5	1.79	0.924
Delivered on time	48.8	27.9	16.9	6.5	0	1.81	0.940
Passive	35.3	41.8	16.9	4.0	1.5	1.94	0.904
University value	30.3	45.8	20.9	2.0	1.0	1.98	0.827
Customer need	37.3	41.8	15.4	3.0	2.5	1.92	0.932
Service quality promised	32.3	45.8	14.9	7.0	0	1.97	0.868
Mean						1.58	0.89

SA=Strongly Agreed, A=Agreed, N=Neutral, D=Disagree, SA=Strongly Disagree

Source: field data 2021

The findings on table 14 show that 61.2% strongly agreed and 27.4% agreed that education they receive are practical to the working environment and 5.5% disagree while 6.0 % of respondents were neutral. This finding implies that the majority respondent agreed that university provide education that are practical to the working environment. This is due to different reason but most of them is the training that university provide to the finalist of the university each year to ensure that student are employable. This study also alien with the study by Ishengoma (2016) who identify that Employers expected graduates to have the technical and discipline competences from their degrees but also require graduates to demonstrate a range of broader skills and attributes that include team working, communication, leadership, critical thinking, problem solving and often managerial abilities.so it is very important for the university to know what market expect grandaunt to have and cooperate that in their skills and kind of education they are providing

As provided in Table 14 the finding indicates that 45.8% of respondent strongly agreed and 39.8%agreed that service was delivered as expected but 6.0% disagreed and 1.5% strongly disagreed while 7.0% remain neutral. This implies that universities have tried to understand what customer expect and meet their expectation but also

due to competition many university now are focusing much on meeting customer expectation even though it's hard to meet expectation for all student but it is very important to promote what university can deliver it easily. This study was supported by Bituro (2017) who state that for any service organization to perform well especially HLIs customer expectations is very important thing to understand and very important thing to be ensured by the university because failure of meeting customer expectation direct cause dissatisfaction and when customer is dissatisfied then it is hard for the organization to compete in the market.

The findings on table 14 show that 48.8% strongly agreed and 27.9% agreed that service was delivered on time and 16.9% where neutral while 6.5% disagreed that service was delivered on time. This indicate that university has try to provide service on time and mostly by taking short period of time to serve customer which allow them to solve customer problem and provide service on time . Piercy (2017) and Austin (2017) who identify that student loyalty depend much on satisfaction they get when delivering the service but also customer are more satisfied when they deliver the service in time since it make them feel as part of the organization and served as an important part of the organization

The findings in table 14 show that 35.3% strongly agreed and 41.8% agreed university service value is delivered as passive and 16.9% where neutral while 4% disagreed and 1.5% strongly disagreed that university provide service as passive. This show that the university are provide the service as promoted since customer passive the service due to how the organization or institution promote. This show that it is very important for the university to promote the value that they are willing to provide so as to meet their customer expectation .this stud was supported by the study done by Jamal *et al.*, (2018) who agreed that what customer passive matter since that is what they want to reserve and university have to provide the exactly what student passive or more than what student passive and not less than that

As provided in Table 14 the finding indicates that 30.3% of respondents strongly agreed and 45.8% agreed respectively that university value are meant by the service provider while 2% disagreed and 1% strongly disagree that university value are meet by the service provider and 20.9% remain neutral. This indicate that most of the student know the university value and also as customer of the organization they are

trying to assess if the value are communicated or not and the university at the other hand they are doing all that they can to ensure that the value are truly communicated to the customer. Ngo *et al.*, (2016) identify value in any service industry is what keep the institution on record and in the market so it is very important to ensure that all employee understood and communicate the value to the customer since customer assess the value of the organization and what they acquire from the organization.

The results in Table 14 indicated that 37.3% of respondents strongly agreed and 41.8% agreed that university value are designed to meet customer needs have but 3% disagreed and 2.5% strongly disagreed that university value are designed to meet customer needs while 15.4% were neutral. This indicate that the value of the university was designed to meet customer need. .Mihanovic, *et al.*, (2016) and Nguyen (2016) justify that value is what keep the institution in the market so it is very important to ensure that all employee understood and communicate the value to the customer since customer assess the value of the organization and what they acquire from the organization but also it is very important to ensure the value meet the customer need or in other words is the value is what you intend to serve or provide.

The findings in Table 14 show that 32.3% of respondents strongly agreed and 45.8% agreed that university provide the service quality and value they have promised but 7% disagreed while 14.9% where neutral. This show that university at large are trying so much to provide what they promise the student who are customer in terms of value and quality. Ndyal (2016) state that HLIs are very important part of the system even though they provide service but still they have customer and they want to have more customer for them to survive so it is very important for HLIs to ensure that they always deliver what they promise.

These descriptive results were supported by the responses obtained from interview where by student from the selected university where required to respond if first, they understand university value and second , if they are satisfied with the service value are communicated and lastly how do the value affect them as student in general and how they speak about the university . It was reported by key informant that:

“... yes I know the value of my university and yes I am satisfied with how the value is communicated since the university deliver exactly what is on the

value such as the service value which is to meet the learning demand of an individual student through quality program and supportive learning environment. If the university don't have value that are related to student need then it means the university and student will have different goals, also it is very important for the student when selecting the university he/she should asses the university value if they relate with their personnel goals.(Key informant interview, MWECAU 2021)

4.6.2 Service value sampling adequacy

The adequacy of the sample was measured by KMO in SPSS. Findings in Table 15 show that Kaiser-Meyer-Olkin (KMO) value was 0.768 which was significantly high; that is greater than the critical level of significant of the test which was set at 0.5 (Field, 2013; Kaiser 1974). In addition to the KMO test, the Bartlett's Test of Sphericity was also highly significant (Chi-square =702.70 with 21 degree of freedom, at $P < 0.05$). These result gives an excellent justification for further statistical analysis to be conducted.

Table 15 : Service value KMO sampling Adequacy

Test	Coefficient
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.768
Bartlett's Test of Sphericity	Approx. Chi-Square Df Sig.
	702.70 21 0.000

Source: Field data (2021)

4.5.3 Factor analysis

The study also conduct the confirmatory factor analysis (CFA). CFA was first performed to assess the internal consistence and convergent validity was tested. Service facility had 7 scale and the 5 measurement items were found to be reliable, with the calculated of AVE= 0.828 and Composite Reliability values CR = 0.966 which was above the required cut-off points (Chen et al, 2011). In addition, the factor loadings were all within the acceptable range of 0.5 or more, thus indicating construct reliability (Hair et al, 2010). See Tables 16.

Table 16 : Service value measurement model

Service value item	Factor loading	CR	AVE
Employees provided you with personalized attention	0.797	0.966	0.828
The education you received from the university are practical to the working environment	0.679		
Service was delivered to meet your expectation.	0.951		
Service was delivered on time	0.934		
University is providing service according to what you passive	0.783		

Source: Field data (2021)

Also the study assesses the overall model fit to ascertain whether the model adequately explains the data gathered. Findings of the overall model fit test show that the measurement of absolute fitness has a $\chi^2=95.844$, $df=64$, GFI (0.977) > 0.80, RMR (0.098) < 0.05, RMSEA (0.089) < 0.095, this gives an indication that all indicators reach the accepted level. The measurements of asymptotic fitness, reveals the values of AGFI (0.899), TLI (0.995), RFI (0.871), NFI (0.966), CFI (0.963), IFI (0.948) are larger than 0.80 and $\chi^2/d.f$ (1.4975625) is between 1 and 3. This implies that all indicators have attained the accepted level, and therefore the theoretical model of this paper has a good overall model fit.

4.6 Test of hypothesis Ho₆

This study had a null hypothesis which is Ho₆: Service value has no significant effect on word of mouth. Through the use of SEM with the help of AMOS was identified that all indicators in service value are statistically significant in explaining the association between service value in HLIs and word of mouth. Also by using the regression weight service value and word of mouth have a $p < 0.05$ which indicates that we reject the null hypothesis that: Service value has no significant effect on word of mouth and accept Ho₆: Service facility has significant effect on Word of Mouth. (see table 17). This means that service value plays an important role on customer satisfaction and the customer satisfaction leads to positive WoM. This finding was supported with the study by Hsu (2018) who agreed that Service value had significant effect on Word of Mouth even in other content such as Health industry.

Table 17 : Regression Weights for service value.

Estimate		S.E.	C.R.	P	Label
WOM	<--- SV	1.293	.174	7.434	*** par_31
SV1	<--- SV	1.741	.217	8.007	*** par_10
SV2	<--- SV	1.592	.186	8.544	*** par_11
SV3	<--- SV	1.355	.200	6.790	*** par_12
SV4	<--- SV	.952	.080	11.918	*** par_13
SV5	<--- SV	1.164	.094	12.350	*** par_14

*** = Sign indicates a probability lesser than 5% (0.05).

WoM= Word of Mouth , SV= Service Value

4.7 Relationship between Service Encounter Approach and Customer Satisfaction

4.7.1 Customer satisfaction

Customer satisfaction are very important factor as the mediator variable between service encounter and word of mouth as it show that customer need to be satisfied or not so that the can speak about the service or organization. The study also asked respondents to identify the level of satisfaction. Various statements were presented on a Likert scale where respondents were asked to state their level of Satisfaction or dissatisfaction on a scale of 1to 5 where 1 represented highly satisfied , 2 satisfied, 3 not sure or neutral, 4 dissatisfied and 5 highly dissatisfied . The assertions ‘highly satisfied’ and ‘satisfied’ were assigned a mean of 1.0 to 2.0, to represent satisfied. The assertion ‘not sure’ was assigned the mean of 2.1 to 2.5, and it identified neutrality. While the assertion ‘dissatisfied and highly dissatisfied’ were given the mean of 2.6 to 3.0 to indicate dissatisfaction upon. Table 18 shows the result in terms of percentage, mean and standard deviation.

Table 18 : Customer Satisfaction

Variable	HS%	S%	N%	D%	HD%	Likert Mean	Std Deviation
Staff help	54.7	38.8	2.5	2.5	1.5	1.57	0.791
Value	31.8	54.7	10.9	2.5	0	1.84	0.710
facility	51.2	30.3	14.9	3.5	0	1.71	0.848
Requirement	10.9	57.7	24.4	7.0	0	2.27	0.748
expectation	21.4	53.2	16.9	5.0	3.5	2.16	0.935
Means						1.91	0.81

HS=Highly satisfied, S=Satisfied, N=Neutral, D=Dissatisfied, HD=Highly Dissatisfied

Source: field data (2021)

The finding in Table 18 show that 54.7% are highly satisfied and 38.8% are satisfied with the staff help but 2.5% was neutral while 2.5% are dissatisfied and 1.5% are highly satisfied. This show that student are satisfied with the staff help and in some situation student are not satisfied but for the better growth of the university it is very important to ensure that student are satisfied with the help of the customer. This study alien with the study by France and Hawa , (2020) who state that satisfaction or dissatisfaction is what determine the remaining of the customer and also customer loyalty. Staff plays a great role to the satisfaction if the staff have empathy and willing to help the customer

The finding in table 18 show that 31.8% are highly satisfied and 54.7% are satisfied with the value of the university to customer also 10.9% where neutral while 2.5% are dissatisfied. This indicate that university value are important and university has understood the important of value which make the student to be satisfied with the value of the organization. Despite the fact that student are satisfied with the value but still there are few student who are neutral and dissatisfied this rise an important attention to the organization of empower their employee to ensure that they understand the university value and communicate that with their customer. This study was supported by Ngo *et al* (2016) and Mihanovic, *et al* (2016) who state that the value is important part of the organization and if the value are well communicate then customer will be satisfied and if not the that means that customer will be dissatisfied

The finding in table 18 indicate that 51.2% highly satisfied and 30.3% are satisfied with the university facility and 14.9% was neutral while 3.5% was dissatisfied with university facility .this indicate that a lot of student was highly satisfied with the facility and university both privets and public are trying to improve their facility to meet student demand, still there is need of much more effort in improving the student facility and university should plan the improvement of facility based on long term plan , changes in education sector and demand of education qualification ,this study relate with the study by Mohd (2012) who identify that 60% of respondent where satisfied with the service facility in HLIs and add that Improving the facilities to be more student centered is very important since it give assurance to the service provider to provide quality service and customer will be satisfied.

Table 18 show that 10.9% are highly satisfied and 57.7%are satisfied with their requirement to be fulfill and 24.4% are neutral while 7% are dissatisfied. This indicate that a lot of student was satisfied with the fact that their requirement was fulfill. University are trying to understand the student requirement so as to satisfy them. This study was related by the study done by David *et al* (2020) who stated that student of HLIs are grown-ups who understand what they need so for the university to increase number of student then the university need to make sure that student requirement are fulfill even if it is not on sport but still they need to ensure that there requirement are well fulfill to ensure that customer are satisfied

This findings in table 18 indicate that 21.4% was highly satisfied and 53.2% was satisfied that their university reel meet customer expectation 16.9% was neutral while 5% was dissatisfied and 3.5% highly dissatisfied. This indicate that most of the student are highly satisfied with how University meet their expectation this identify that university focus much on understanding the customer expectation and ensure that all the customer expectation are meet. This was supported by the study done by by Bituro (2017) who state that for any service organization to perform well especially HLIs customer expectations is very important thing to understand and very important thing to be ensured by the university because failure of meeting customer expectation direct cause dissatisfaction and when customer is dissatisfied then it is hard for the organization to compete in the market.

The study also use the five point likert scale to determine the effect of customer satisfaction on word of mouth in HLIs, the study established index for customer satisfaction based on likert means. In this index, the extent to which customer satisfaction influence WoM was rated as very great extent from (1 to 1.5), great extent (1.5 to 2.5), moderate extent (2.5 to 3.5), little extent (3.5 to 4.5), and (greater than 4.5) indicate zero extent. Finding in table 18 show the mean score of 1.91. This indicate that student agree that customer satisfaction influence the WoM in a very great extent. Customer satisfactions is what influence word of mouth at a very great extent. University should understand the role and important of student satisfaction since is one of the variable that influence WoM in a very great extent in HLIs.

4.7.2 Satisfaction sampling adequacy

The adequacy of the sample was measured by KMO in SPSS. Findings in Table 19 show that Kaiser-Meyer-Olkin (KMO) value was 0.743 which was significantly high; that is greater than the critical level of significant of the test which was set at 0.5 (Field, 2013; Kaiser 1974). In addition to the KMO test, the Bartlett's Test of Sphericity was also highly significant (Chi-square =356.584 with 10 degree of freedom, at $P < 0.05$). These result gives an excellent justification for further statistical analysis to be conducted. See table 19.

Table 19 : Satisfaction KMO sampling Adequacy

Test		Coefficient
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.743
Bartlett's Test of Sphericity	Approx. Chi-Square	356.584
	Df	10
	Sig.	0.000

Source. Field study (2021)

4.7.3 Factor analysis

The study also conduct the confirmatory factor analysis (CFA). CFA was first performed to assess the internal consistence and convergent validity was tested. Customer satisfaction facility had 5 scale and the 5 measurement items were found to be reliable, with the calculated of AVE= 0.758 and Composite Reliability values CR = 0.864 which was above the required cut-off points (Chen et al, 2011). In addition, the factor loadings were all within the acceptable range of 0.5 or more, thus indicating construct reliability (Hair et al, 2010).

Table 20 : Customer satisfaction measurement model

Customer satisfaction item	Factor loading	CR	AVE
Are you satisfied with the staff helpfulness	0.697	0.864	0.758
The university are delivery customer value	0.796		
Are you satisfied with the Range of facility	0.519		
University if Meeting customer requirement	0.849		
University meet customer expectation	0.873		

Source: Field data (2021)

Also the study assesses the overall model fit to asserting whether the model adequately explain the data gathered. Findings of overall model fit test shows that, the measurement of absolute fitness has a $\chi^2=97.400$, $df=64$, GFI (0.966) > 0.80, RMSEA (0.059) < 0.095, this gives an indication that all indicators reach the accepted level. The measurements of asymptotic fitness, reveals the values of AGFI (0.876), TLI (0.845), RFI (0.771), NFI (0.916), CFI (0.871), IFI (0.893) are larger than 0.80. The measurements of summarized fitness, indicates the values of PGFI (0.514) are larger than 0.5, and $\chi^2/d.f$ (1.521875) is between 1 and 3. This implies that all indicators have attained the accepted level, and therefore the theoretical model of this paper has a good overall model fit.

4.7.4 Test of hypotheses Ho₁, Ho₃, Ho₅

This study had null hypotheses which is Ho₁: Service personnel has no significant effect on customer satisfaction, Ho₃: Service facility has no significant effect on customer satisfaction, and Ho₅: Service value has no significant effect on customer satisfaction. The study use SEM and the result from the regression weight indicate the p value of service facility, service value and service personnel was $P < 0.05$ so we accept the null hypothesis and reject alternative hypotheses as shown in table 21. This mean that service personnel, service facility and service value has no significant relation or effect to customer satisfaction. The finding was against the study done by Ngo, *et al* (2016) who conducted studies in technical institution revealed that, there are nine areas that effect satisfaction which is campus environment, facilities, equipment, teaching staff, syllabus, training delivery, support staff services, library and the management of the institutes.

The finding from this study indicate that service facility, service personnel, service value has no relation or effect to the customer satisfaction. But this does not directly mean that service facility service value and service facility does not cause any effect to the satisfaction because customer's satisfaction has significant effect to the WoM as indicated in table 21.

Table 21: WoM Regression weights

			Estimate	S.E.	C.R.	P	Label
CS	<---	SF	-.149	.367	-.406	.685	par_26
CS	<---	SV	1.763	1.374	1.283	.199	par_27
CS	<---	SP	-.651	.678	-.960	.337	par_28
CS	<---	WOM	.863	.140	6.166	***	par_29

*** = Sign indicates a probability lesser than 5% (0.05).

WoM= Word of Mouth, SV= Service Value, SF= Service Facility, SP= Service Personnel and CS=Customer Satisfaction

4.8 Service Encounter on Word of Mouth

4.8.1 WoM

Word of mouth have shown it's important on the growth of the business but also the word of mouth has identified as one of the cheap and easy but also effective marketing strategy. The study also asked respondents to identify the effect and the extent at which they speak about the institution and what dimension did they speak much about. Various statements were presented on a Likert scale where respondents were asked to state their level of agreement or disagreement on a scale of 1 to 5 where 1 represented very large extent, 2 large extent, 3 low extent, 4 very low extent and 5 not at all. The assertions of "very large extent" and "large extent" were assigned a mean of 1.0 to 2.5, to represent large extent. The assertion 'low extent' was assigned the mean of 2.6 to 3.4, to identify low extent. While the assertion 'very low extent and not at all' were given the mean of 3.5 to 5.0 to indicate not at all. Table 22 shows the result in terms of likert mean and standard deviation with the four dimension of WoM which are Intensity, positive, negative and content.

Table 22 : Word of Mouth

		Mean	Standard deviation
WoM Intensity	I speak about the university more frequently than about any other university.	1.75	0.888
	I speak of this university to many individuals.	2.21	0.804
	I talk about this university more frequently than about other type of institution	1.99	1.037
	I talk about the university service quality more frequently	1.80	0.813
	I spoke about this university often to my friend and family.	1.69	0.790
Positive WoM	I do recommended this university to family and friends	2.03	0.877
	I speak of this university good sides.	2.07	0.897
	I have spoken favorably of this university to others.	2.06	0.816
	I always say positive things to others about the university	1.72	0.717
	I am proud to say to others that I am a student of this university.	1.83	1.07
Negative WoM	I always say negative things to others about the university	3.81	1.313
	I always talk about the bad things about this university to others.	4.02	1.077
	I always talk about bad service offered by the university	3.80	1.262
	I always talk about negative quality of the service provided by the university.	4.11	1.110
	I am not proud to say that I am a student of this university	3.97	1.241
WoM Content	I discuss the quality education offer by this university.	1.79	0.748
	I talk about the Service personnel in this university	2.13	1.008
	I discuss the University environment	1.95	1.940
	I talk about the quality of the learning facility in the university.	1.91	1.040
	I talk about how the university handle the student affairs	1.92	1.176
	MEAN		2.4356

Source: Field source (2021)

This finding in table 22 show that when it come to the intensity of what student talk about the University the mean was 1.8876 which indicate large extent. The study also asked student on the frequency that student spoke about the university and the finding was the mean of 1.75 which indicate larger extent. Also the study found the mean of 2.21 on the question of I spoke about the university quality service which indicate larger extent. Also when students respond on I talk about the university more frequently than any other organization, the findings indicate the mean of 1.99 which indicate great extent. The study also state that student talk about the university service quality more often and had a mean of 1.80 which indicate large extant, also when student are asked about I speak about the university so often to my friends and family with a mean of 1.69 which indicate large extent. This findings indicate that student talk about different thing about the university service quality in a large extent to friends and family

Table 22 show that when it's come to the positive talk made by the student too the family and friend was larger extent with a mean of 1.99403. Since respondent state that they do recommended this university to family and friends with a mean of 2.03 which indicate large extent and they speak of this university good sides with a mean of 2.07 which indicate great extent , they have spoken favorably of this university to others with a mean of 2.06 which indicate great extent, they always say positive things to others about the university with a mean of 1.72 which indicate the great extent, they are proud to say to others that they are student of this university with the mean of 1.83 which indicate the greater extent. This show that respond are more interested to spread the positive WOM to the family and friend and also student like much to talk about the positive or good service of the university than bad thing about the university.

Also finding in table 22 show that when it comes to negative talk made by student to other potential customer who are family and friends was in low extent since the mean was 3.942 which indicate not at all. Since respondent stated they always talk about the bad things about this university to other with a mean of 4.02 which indicate not at all, they always talk about bad service offered by the university with a mean of 3.80 which indicate not at all, they always talk about negative quality of the service provided by the university with a mean of 4.11 which indicate not at all, they are not

proud to say that i am a student of this university 3.97 which indicate not at all. This indicate that student don't talk much about the negative side of the service to the other people because they don't like to talk about the bad service since they are still student of the university but they still talk about the bad quality service among them.

Finding in table 22 show that when it comes to content it seem that the student talk about student affairs at large extent since the mean was 1.9184. Also respondent stated that they discuss the quality education offer by this university with a mean of 1.79 which indicate large extent, they talk about the Service personnel in this university with a mean of 2.13 which indicate large extent ,they discuss the University environment with a mean of 1.95 which indicate large extent, they talk about the quality of the learning facility in the university with a mean of 1.91 which indicate large extent ,they talk about how the university handle the student affairs with a mean of 1.92 which indicate large extent. This indicate that student talk about the student affairs since that is all that matter to the student and are the things that matter the most to them since they are student and their affairs are all concern.

The study also use the five point likert scale to determine how in HLIs and how student rate the role of service encounter on WoM. The study established index for WoM based on likert means. In this index, the extent to which service personnel influence WoM was rated as very great extent from (1 to 1.5), great extent (1.5 to 2.5), moderate extent (2.5 to 3.5), little extent (3.5 to 4.5), and (greater than 4.5) indicate zero extent. Finding in table 22 show the mean score of 2.4356. This indicate that student agree that WoM Intensity, Positive WoM, Negative WoM and WoM content influence the WoM in a great extent .Also this indicate that service facility, service value and service personnel influence WoM in a very great extent.

4.8.2 WoM sampling adequacy

The adequacy of the sample was measured by KMO in SPSS. Findings in Table 23 show that Kaiser-Meyer-Olkin (KMO) value was 0.735 which was significantly high; that is greater than the critical level of significant of the test which was set at 0.5 (Field, 2013; Kaiser 1974). In addition to the KMO test, the Bartlett's Test of Sphericity was also highly significant (Chi-square =527.70 with 190 degree of freedom, at $P < 0.05$). These result gives an excellent justification for further statistical analysis to be conducted.

Table 23 : WoM KMO sampling Adequacy

Test		Coefficient
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.735
Bartlett's Test of Sphericity	Approx. Chi-Square	527.70
	Df	190
	Sig.	0.000

Source : Field data (2021)

4.8.3 WoM factor analysis

The study also conduct the confirmatory factor analysis (CFA). CFA was first performed to assess the internal consistence and convergent validity was tested. Customer satisfaction facility had 5 scale and the 5 measurement items were found to be reliable, with the calculated of AVE= 0.758 and Composite Reliability values CR = 0.864 which was above the required cut-off points (Chen et al, 2011).In addition, the factor loadings were all within the acceptable range of 0.5 or more, thus indicating construct reliability (Hair *et al*, 2010).

Also the study asses the overall model fit to asserting whether the model adequately explain the data gathered. Findings of overall model fit test measurement of absolute fitness has a $\chi^2=86.975$, $df=79$, $GFI > 0.80$, $RMR < 0.05$, $RMSEA (0.059) < 0.095$, this gives an indication that all indicators reach the accepted level. The measurements of asymptotic fitness, reveals the values of AGFI (0.966), TLI (0.945), RFI (0.981), NFI (0.816), CFI (0.861), IFI (0.962) are larger than 0.80. The measurements of summarized fitness, indicates the values of PNFI (0.646) PCFI (0.978) and PGFI (0.556) are larger than 0.5, and $\chi^2/d.f (1.100949)$ is between 1 and 3. This implies that all indicators have attained the accepted level, and therefore the theoretical model of this paper has a good overall model fit.

4.9 Model Estimate and Modification Indices

A Structural Equation Model tests a general model that prescribes the relationships among the latent variables. The proposed analytical model was developed and then a maximum likelihood estimate was applied to the latent variables for determining the path coefficient values of all the variables. The study proposed the analytical model as indicated in figure 8. As the model to be used in the study.

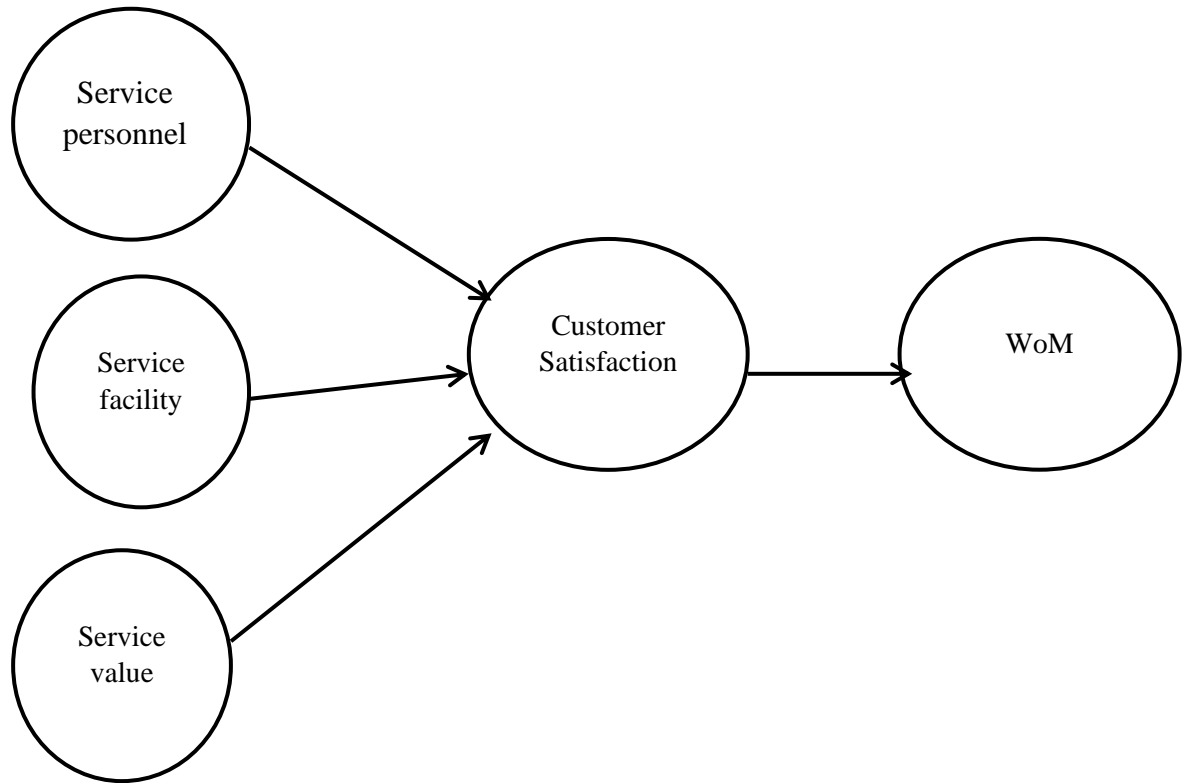


Figure 7: Proposed Analytical Frame work

Table 24 lists the estimated value of the parameter and test results for analyzing three path coefficients. The finding shows the path coefficient and relationship between the cause and effect also it has shown that there is direct relation between service encounter and word of mouth and satisfaction was the main factor affecting WOM intention (path coefficient: 0.003 and p value of 0.006) which indicate that still satisfaction had correlation or significant effect on WoM. This aligns with the study by Popp and Woratschek (2016) who found that customer satisfaction has a positive and significant influence on word of mouth behavior. The more satisfied customers are with the service, the more positive their word of mouth behavior will be.

Table 24 : Model relation and mediator path analysis

Relationship	Direct without	Direct with	Mediation
SP→CS→WoM	0.564(0.001)	0.765(0.001)	Full mediation
SF→CS→WoM	0.743(0.210)	0.875(0.001)	Partial mediation
SV→CS→WoM	0.662(0.001)	0.0554(0.213)	Full mediation

A mediation analysis was subsequently conducted using a bootstrap sample of 201. table 24 highlight the outcome of the analysis, indicating the presence of both partial and full mediation relationship. It can be observed from the table that service personnel affect word of mouth through customer satisfaction with full mediation. Finding indicate that service facility affect the word of mouth through satisfaction with a partial mediation. Service value affect word of mouth through satisfaction with full mediation. This findings indicate that customer satisfaction mediate the relationship between service personnel, service facility, and service value with customer satisfaction. This finding aligned with other research scholar such as Li-Chun, (2018) who agreed that Service encounters indirectly affect patient WoM through satisfaction. Also, the study suggests that to build up WoM, touching consumers' hearts is necessary. This implies that both service value and satisfaction are key facilitating variables and critical factors to be used for improving the originator variables of WoM intention for patients in a service encounter. Therefore, satisfaction play a critical reconciling role in linking service encounters and WoM.

4.8 Test of Overall Theoretical Model for Service Encounter on WoM.

Structural Equation Modeling (SEM) with Amos 26 was used to analyze the relationship among the variables which is service encounter, satisfaction and word of mouth. Hair et al. (2016) accept as true that structural equation modeling must be measured from three parts including preliminary fit criteria; overall model fit and fit of internal structure of model.

All the factors loading values of latent variables were in the standardized level between 0.5 and 0.9, and all of them are at the significant level. So, the theoretical model of this dissertation is fit for the basic fitting standards. Test results of overall model fit shows the measurement of absolute fitness, $\chi^2=0.826$, $df=1$, RMSEA (0.001) is lower than 0.06, which indicates that all indicators reach the accepted level. In the measurement of asymptotic fitness, values of GFI (0.866), TLI (1.014), NFI (0.999), CFI (1.000), RFI (0.939), IFI (1.000), AGFI(0.960) are larger than 0.5. As to measurement of summarized fitness, values of PNFI (0.028), PCFI (0.028) are less than 0.5, and χ^2/df (0.929) is less than 2 and RMR (0.009) which implies that all indicators reach the accepted level (Kumar, 2017). Therefore the theoretical model of this paper has a good overall model fit.

To assess the structural model, two measures namely: statistical significance (t- test) of the estimated path coefficient- β , and the coefficient of determination - R^2 (which explain the ability of the model to explain the variance in the dependent variable). The hypothesis model was tested by using CB-SEM method to confirm the relationship between the constructs within the model. The paths in the model were tested to determine their significance. Therefore, in order to assess the model, the squared multiple correlation (R^2) were examined in each construct. Then the significance of the paths was also evaluated. R^2 was assessed according to Chin (2010) who suggested that, values of approximately to 0.190 are weak, values of 0.333 are moderate and 0.35 are substantial. Findings in appendix shows that, 0.32% (R^2) of the variance in service facility is explain by customer satisfaction 27.0% in service value is explained by customer satisfaction and 0.95% in service personnel is explain by customer satisfaction. All the R^2 are substantial according to Chin (2010).

CHAPTER FIVE

5.0 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter provides a summary of the findings of this study, the conclusion and the recommendations. The recommendations are based on both the objectives of the study and conclusion shown from the findings.

5.1 Summary of the Findings

A summary of key findings on influence of Service encounter on word of mouth in HLIs found that service encounter have direct influence on WoM ,also the finding indicate that satisfaction play an important role in WoM since one of the objective of WoM is customer satisfaction.

5.2 Summary of the Study

5.2.1 Socio-economic demographic characteristics

Socio-economic and demographic characteristics of the respondents were based on the marital status, age, gender (sex), education level of respondents and number of years spent in the institution. These variable were important to since they have direct or in direct effect to customer satisfaction and WoM. In analyzing the socio-demographical characteristics of the respondents, it was found that majority of student in HLIs where male, also the majority of student where aged 21-30 years who are young generation ,and it was found that the number of years this student spent in this HLIs are more than two years as a student. The marital status of the respondent was also observed where by the finding show that most of the student are single at the time they start the university and the status change within a period of time. The education level of respondents were also observed whereby the findings showed that most of the student are at degree level even if they start at non degree level.

5.2.2 Service personnel

In determining the extent to which service personnel facilitate WoM, structural equation model was used to help in showing the causal relationship between Service personnel and WoM. Findings obtained from the model found that there is statistically significant evidence that, there is positive causal relationship between service personnel and WoM. Also, The result implied that the majority of respondents was receiving the service with the personalized attention since it cause

the customer to feel special and satisfied likewise it implies that to understand the need of the customer is also important since when customer needs are well served this will lead to positive WoM. Also it shows that respect to customer is very important and solve any dissatisfaction when it occurs make the customer more satisfied and feel part of the organization. Likewise providing the information, willing to help and serve customer at short period of time are the things that service personnel should know and have the ability and willing to provide to the customer.

Generally, SERVQUAL model as a theoretical model has been captured in this study since what are the things that service personnel should have such as empathy, assurance and willing to help, this means that when service personnel have all of this character then it is easy for customer to be satisfied and talk positive WoM.

5.2.3 Service facility

In determining the extent to which service facility enables WoM, structural equation model was used to help in showing the causal relationship between Service facility and WoM. Findings from the model found that there is statistically significant evidence that, there is positive causal relationship between service facility and WoM. Also, The result implied that the excellent laboratory, availability of lecture rooms, hostel, health center, ODL facility and Internet facility are the most important facilities since this facility is what makes customer to be satisfied and perform well in the university and in some point also proud to be student of a certain university. Findings also indicate that the facility should also favor all students and especially those with special needs. Also SERVQUAL model was applicable to the service facility since the model identifies the appearance of physical facility, equipment and communication material as very important parts of the quality service in the organization.

5.2.4 Service value

In determining the extent to which service value facilitates or influences WoM, structural equation model was used to show the causal relationship between Service facility and WoM. Findings from the model found that there is statistically significant evidence that, there is positive causal relationship between service value and WoM. Also, The result implied that the value of the university should relate to what customer or student needs, student perception and student expectations so as to meet their satisfaction level and influence them to have positive WoM. SERVQUAL

model was applicable to the service value since all of the five dimension of service quality depend much on the value of the organization so it is very important university to identify their value and deliver them.

5.2.5 Service encounter and word of mouth

In determining the extent to which service encounter facilitate WoM, structural equation model was used to show the causal relationship between Service encounter, satisfaction and WoM. Findings obtained from the model found that there is statistically significant evidence that, there is positive causal relationship between service encounter and WoM but also satisfaction is a mediator .This indicate that service encounter lead to customer satisfaction and customer satisfaction or dissatisfaction is what lead to positive or negative WoM. Generally the expectation-disconfirmation theory by Oliver (1997) was applicable in this case since satisfaction is the result of customer comparison between expectations and perceptions. The disconfirmation of those expectations then predicts satisfaction. This show that student have expectation and perception on the service encounter and student satisfaction mediate what they will say about the university.

5.3 Conclusion

It was concluded that there is positively causal relationship between service personnel and WoM. It was also reveal that among the seven predictor only five of them are significant to measure service personnel which are personalized attention (SP₁), specific need (SP₂), respect (SP₃), solve dissatisfactory (SP₄), willing to help (SP₅) It was also revealed that all the five predictor variables had strong influence on WoM by 61.8% at a significant level of p-value less than 0.05. This implies that the HLIs when they want to improve service they have to consider the role of service personnel and its role on WOM also the service personnel based on the five indicators.

It was also concluded that there is positive association between service facility and WoM. It also showed that among the 9 predictor only five predicators had strong influence on WOM which are laboratory (F₁),lecture rooms (F₂),Study material (F₃),Hostel (F₄),Sport facility (F₅) at a significant level less than p-value 0.05, which demonstrates that any change in service facility will cause a greater change in WoM by 68.1%. It implies that the more the more service facility are improved the student

will have WoM. It was also concluded that Service value is positively related to WoM. It is also demonstrated that all predictor variables had strong and positive influence on WoM at a significant level less than p-value 0.05. It implied that the value that HLIs are focused on service value can cause change in WoM by 50 %. It implies that service value is important factor in WoM. Generally, it was concluded that service encounter have direct impact on WOM but service encounter have no direct effect on satisfaction but the main factor or consideration on WoM is satisfaction and satisfaction have direct effect on WoM.

5.4 Recommendations

Based on the observation made and findings of this study several strategies are recommended to HLIs to enable good and quality service provision

Recommendation to HLIS

- i) This study found that service personnel provide quality service to the university student but still there are challenges and not all the time service personnel provide this quality service. So the study recommends HLIs should improve and establish new way of communication with customer so as to reduce the rate of encounter moment between service personnel and customer such as student accounts where student can do the registration, reserve the examination result, request different information from it. The study also recommends that the HLIs should provide training to the service personnel about customer care and provision of quality service to the customer.
- ii) The study found that the service facilities are available in the university but the facilities are not enough to meet the demand of students. The study recommends that HLIs should improve the facilities to meet the student capacity especially accommodation since this is the challenge to all universities and students do require the hostel so that they can be safe while studying in the university. Also government and other stakeholders in HLIs should or must put much effort in improving the university facilities through things such as national budget and donation.
- iii) The study found that service value contributes much to customer value and the university students are well aware about the university value. The study recommends that HLIs should always remain the university employee about the university value especially service personnel so as to ensure that they always communicate about the service value and provide the service as equal to the

value of the university and the value should be adjusted to meet the current changes in the market

5.5 Suggestions for Future Research

It is recommended that future research to be done on service encounter on online WoM, effect of WoM on HLIs brand and reputation. This is due to the fact that there is increase number of university in the market which make the competition a litter harder so it is very important for the institution to know its market position and what customer passive about the institution which will enable the university to improve.

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II: Service facility

S/n	Factor	Strongly agreed	Agreed	Neutral	Disagreed	Strongly Disagreed
1	University have excellent laboratory					
2	University have enough lecture and seminar rooms					
3	The Library have enough books and study material					
4	University have enough hostels					
5	University have sports facility					
6	University have student health center					
7	The university facility favored the disable student					
8	University have the internet facilities					
8	University have Open and Distance Learning (ODL) facilities					

III: Service value

S/n	Factor	Strongly agreed	Agreed	Neutral	Disagreed	Strongly Disagreed
1	The education you received from the university are practical to the working environment					
2	Service was delivered to meet your expectation.					
3	Service was delivered on time					
4	University is providing service according to what you passive					
5	University value are meet by the service provider in the university					
6	University value are designed to meet customer needs.					
7	University provide you with the service quality promoted					

PART C: CUSTOMER SATISFACTION

Please rate the level of satisfaction within the following by putting tick (√)

S/n	Factor	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied
1	Are you satisfied with the Staff helpfulness?					
2	The university are delivery customer value					
3	Are you satisfied with the Range of facility					
4	University is Meeting customer requirement					
5	University meet Customer expectation					

PART D: WORD OF MOUTH

Please mark a tick (✓) in a specific and appropriate answer

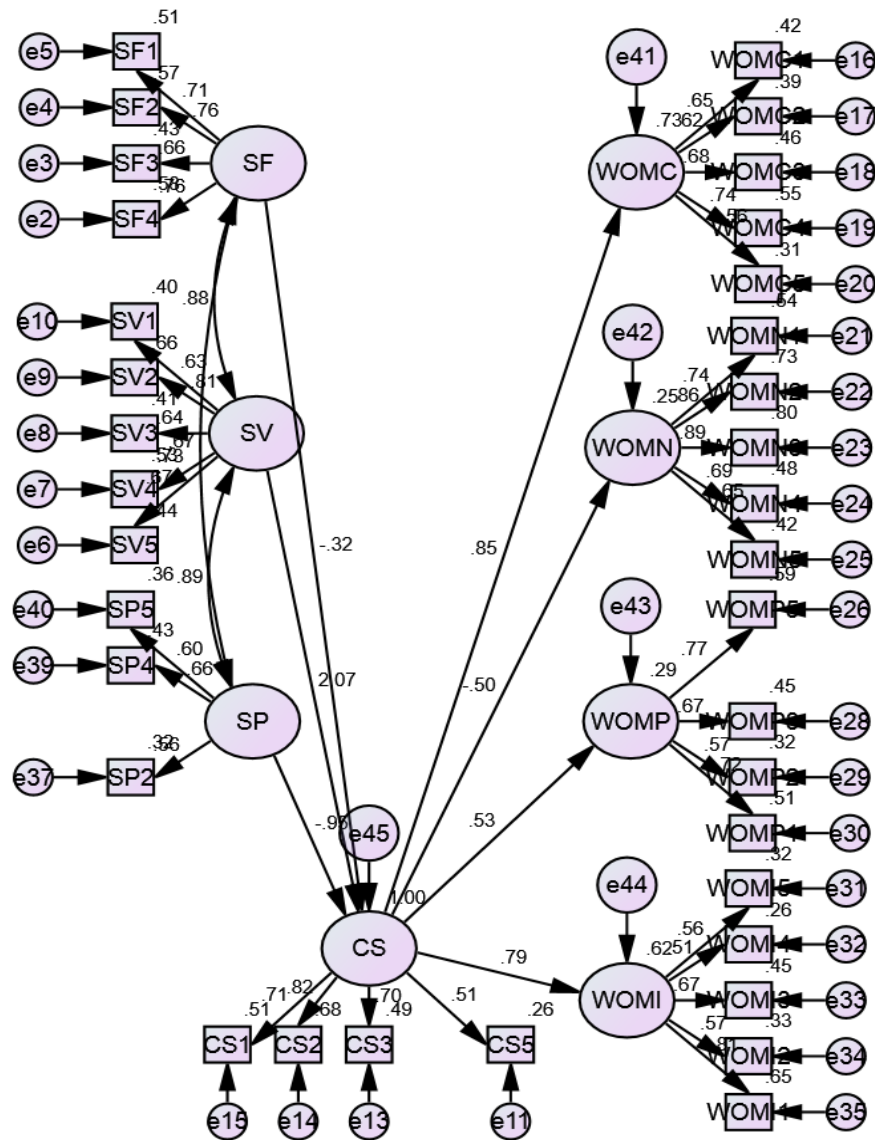
WoM dimension	Statement	Very Large Extent	Large Extent	Low Extent	Very low extent	Not at all
WOM intensity	I spoke about the university much more frequently than about any other university.					
	I spoke of this university to many individuals.					
	I talk about this university more frequently than about organization of any other type.					
	I talk about the university service quality more frequently					
	I spoke about this university so often to my friend and family .					
Positive WOM	I do recommended this university to family and friends					
	I speak of this university good sides.					
	I have spoken favorably of this university to others.					
	I always say positive things to others about the university					
	I am proud to say to others that I am a student of this university.					
Negative WOM	I always say negative things to others about the university					
	I always talk about the bad things about this university to others.					
	I always talk about bad service offered by the university					
	I always talk about negative quality of the service provided by the university.					
	I am not proud to say that I am a student of this university					
WOM content	I discuss the quality education offer by this university.					

	I talk about the Service personnel in this university					
	I discuss the University environment					
	I talk about the quality of the learning facility in the university.					
	I talk about how the university handle the student affairs					

Appendix II: Interview Guide for the University's Staff.

1. Do you think the service personnel is providing service quality as the organization's goal?
2. Do you think the students are satisfied with the service facility in your university?
3. Do you know the university value? Do you think that university provide the value they promised, and how the university value affect you.
4. Do you think the students are satisfied with the service they receive in the university?
5. How much is the student complain about the service offered by the university especially during the service encounter? And what is their most complaint is about?
6. How does the university handle the student complain and what is the limitation in the provision of quality service?
7. How does your student speak about your organization?

Appendix III: Service encounter on work of mouth SEM mode



KEY

SP-Service personnel SF- service facility SV-service value CS-Customer Satisfaction

WoMI-Word of Mouth Intensity WoMP- Positive Word of Mouth WoMN- Negative Word of Mouth WoMC- Word of Mouth Content

Appendix IV: SER IQUAL model Gaps

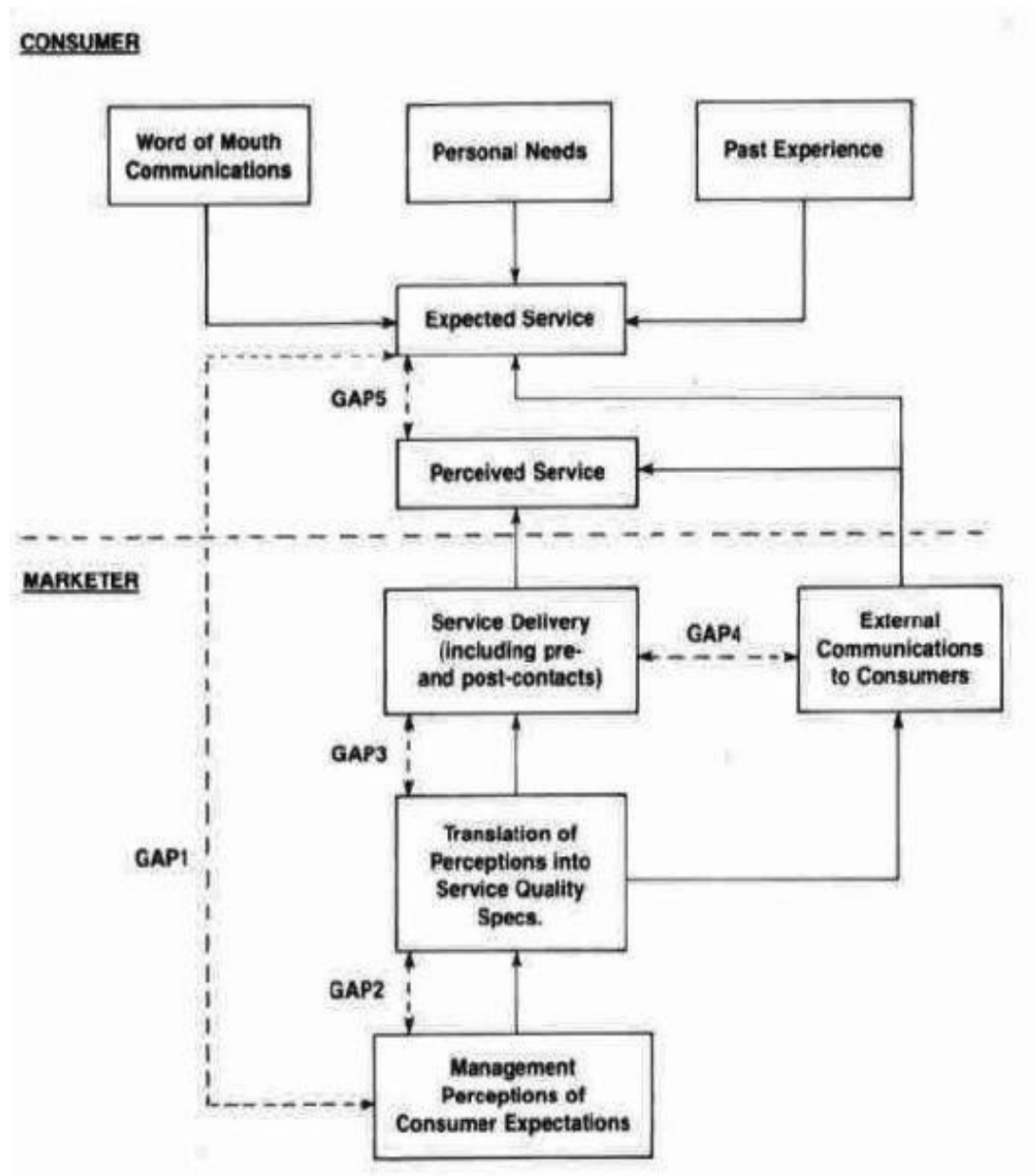


Figure 8: SER IQUAL model Gaps

Source: Parasuraman *et al.*, (1985).

Appendix V: Publishable Manuscript

**SERVICE ENCOUNTER APPROACH AND WORD OF MOUTH: A
SERVICE CONTEXT OF HIGHER LEARNING INSTITUTIONS IN
KILIMANJARO TANZANIA**

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**EFFECT OF SERVICE FACILITY ON WORD OF MOUTH .A SERVICE
CONTEXT OF HIGHER LEARNING INSTITUTIONS IN
KILIMANJARO TANZANIA**

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ABSTRACT

The concept of word of mouth (WoM) seem to be one of the most effective marketing strategy in HLIs than any other marketing strategy because WoM is thousands of times as powerful as conventional marketing since Friends and relatives are the number-one source of information about service quality . Service Facility as one of the element of the service quality which make the WoM positive or negative is a very important element in assessing the quality of service in HLIs .Generally the study aimed to assess the effect of service facility on Word of Mouth (WoM).This study was guided by SERVIQUAL Model and expectation disconfirmation theory as the bases of the study. A cross-sectional research design was adopted while stratified and simple random sampling techniques were used to obtain 201 respondents. Data were collected through questionnaire and interview while Structural equation modeling (SEM) models were used in analyzing data. The findings shows that service facility has significant and positive effect on word of mouth. The study also found that. This mean that satisfaction direct mediate the effect between service facility and word of mouth. This study concluded that service facility are one of the element of the service quality at which it lead to positive WoM or negative WoM. Also the study identify that satisfaction mediate the effect of service facility and WoM. This study recommend to the university to invest much on improving the service facility since this are the most important element that service quality and one of the element that affect WoM in HLIs than any other element of service quality.

Keywords: *Service facility, Word of Mouth (WoM), High Learning Institution (HLIs), SERVIQUAL Model, Structural equation modeling (SEM)*

1. INTRODUCTION

The interactive relationship between service providers and customers during service encounters has attracted attention over the past few years in the marketing and management literature (Li-Chun, 2018). Higher education is a service based, where prospects make a one-time decision and do not have the opportunity to 'test-drive' their higher education courses before selection one, since the selection of a university is a unique decision-making process in which prospects engage in various stages of a lengthy consideration process (Pamela, *et al.*, 2017). The service encounter approach in HLIS is an important part of the service provision since relationships are built from a series of encounters with a customer, and top managers today are expanding their strategies to design and manage the entire process the customer goes through to have a good experience (Voorhees, *et al.*, 2017). During the service encounter process service facility, may influence customer satisfaction or dissatisfaction with the service and then positive or negative WoM (Li-Chun, 2018).

The idea of Development University highlighted the role of the university in meeting the human resources needs of the economy (UNESCO IIEP, 2016). Development over the past decades indicates that globally the higher education sector has moved from a state of decline and disrepair to a state of revival and regeneration in 21th century (Carroll & Ruseski, 2011). According to the World Bank (WB) report, there are around 200 million students in High Learning Institution (HLIs) in the world today from 89 million in 1998 in Latin America and the Caribbean, the number of students in high education programs has nearly double in the past decade (WB, 2018). Although enrollment rates in higher education in Sub-Saharan Africa are by far the lowest in the world. But still the gross enrollment ratio in sub-Saharan Africa has increased in the past 40 years, from one percent in 1965 – to 5 percent 2005 and Africa has an estimated 1,650 HLIs (UNESCO IIEP, 2016).

The changing business environment is characterized by economic liberalization increasing competition, high consumer choice, a well-informed and demanding customer who cares about quality and value purchase (Kotler, 2006). One of the most important challenges for any organization is to serve and maintain good relations with the King (the customer) Yeni & Yasri (2018). The collaborating bond among service provider and customers during the service encounter lead to the establishment

of long term and favorable relationship with the customer, so an organization needs to focus on valuing the service management concept and come up with better service encounter approach to inspire the customer to engage in WoM (Li-Chun, 2018). Voorhees (2017) views service encounter as any discrete interaction between the customer and the service provider relevant to a core service offering. Service firms share the same curiosity in service encounters as customers and employees do, since satisfactory encounters may deliver service firms with a competitive advantage and may result in repeat consumption, and positive WoM, as well as customer satisfaction (Meesala, 2018).

Tanzania is performing poorly in high education and training component as revealed by global competitive report (20217/2018). Among the strategy that can be used in improving HLIs is to become market oriented which could be the means to meet their service objective including quality service delivery, a better understanding of customer and competition, increase profit, improvement of facility and hence the HLIs become competitive in a domestically and international market (Fancis, 2020). Service industries or sectors are taking a different strategy to ensure that they have a positive WoM but still, the organization is facing negative WoM due to poor service encounter approaches (Yi and Nataraajan, 2018). Studies by Bushra, (2019), Yeni and Yasri, (2018), Sandaruwan, & Pathmini, (2015) show that there is a direct relationship between the service facility and WoM. These studies emphasize the point that in order to maintain the company's image, companies and organization need to optimize customer satisfaction through the quality of services provided. Since the quality of service also has a significant effect on word of mouth intention, customer satisfaction and word of mouth intention Li-Chun Hsu (2018). In order to maintain the company's image, companies need to optimize customer satisfaction through the quality of services provided, and in order for the companies to maintain this lasting relationship with customers, their satisfaction is necessary (Farooq, *et al.*, 2018).

2. THEORETICAL REVIEW

This study use two theory which are SERVQUAL model as main theoretical guideline and Expectation-Disconfirmation theory by Oliver (1997) as the supporting theory. To measure service quality, Parasuraman et al., (1988) proposed a comprehensive model named SERVQUAL which consist of five dimensions, namely physical facilities, reliability, responsiveness, assurance and empathy. Li-Chun Hsu, (2018), Jung and Seock (2017) support the adaptability of SERVQUAL to different industries by modifying some of the scale items in order to fit different service settings. This study used the SERVQUAL model as the main model to analyze the service facility at which adapt and modified nine scale item which are SF1- Laboratory, SF2- Lectures and seminar rooms, SF3- Library, SF4- Hostels, SF5- Sport facility, SF6- Health centers, SF7- Facility favored disable people, SF8- Internet facility, and SF8- OLD facility. Also, this study use Expectation-Disconfirmation theory by Oliver (1997) as the supporting theory because the study needs to assess customer satisfaction in relation to word of mouth According to the theory satisfaction is the result of customer comparison between expectations and perceptions. The disconfirmation of those expectations then predicts satisfaction. Based on this definition, Li *et al.*, (2013) defined customer satisfaction in the service industry as the overall evaluation of the service encounter. "If the service meets/exceeds expectations, customers are generally satisfied. However, if the service does not meet their expectations, customers are normally unsatisfied with the service".

3. METHODOLOGY

This study was undertaken in Kilimanjaro region Tanzania. Cross sectional research designed was adapted. So the study use students from three selected universities which are Moshi Co-operative University (MoCU), Mwenge Catholic University (MWECAU) and Kilimanjaro Christian Medical University College (KCMUCo). This study used HLIs in the Kilimanjaro region as the unity of analysis and 16,586 students as a population size. Then, the sample size of 273 was determined using the formula developed by Yamane (1967). The study use stratified random sampling because of the nature of the population. First the stratified technique, then the study apply random sampling by select randomly respondent from the strata to ensure that the data collected are related to what the researcher intends to get.

4. FINDINGS AND COMCLUSION

4.1 Descriptive analysis

Service facility play an important role in the organization since the facility explain a lot about the quality of the service offered by the organization or institution. The findings show that 33.3% strongly agreed and 40.3% agreed that university have excellent laboratory and 4.0% disagree and 1.0% strongly disagreed while 21.4 % of respondents were neutral as shown in Table 1 This finding implies that the majority of the university have excellent laboratory and few things in the laboratory facility need to be improved and some is the size of the laboratory should be increased. This study was supported by Griffin *et al* (2017) who identify that any HLIs should have good facility which allow student to do the practical activity such as computer laboratory and other facility so as to I identify and perform well in a real world.

As provided in Table 1 the finding indicates that 50.7% of respondent strongly agreed and 19.4% agreed that university have enough lecture and seminar room while 12.4% disagreed and 17.4% remain neutral .This implies that university have lectures and seminar room but there are not enough especial due to the increase number of student in the university and also to those university with a lot of programs and different level in education. Ngo *et al* (2016) also agree that university facility have direct influence on the performance of the student and also the selection of the university, so it is important to have quality facility so as to ensure that customer have satisfaction.

The findings show that 60.2% strongly agreed and 16.4% agreed that library have enough study material and 9.5% where neutral while 7.5% disagreed and 6.5% strongly disagree that library have enough studies material (see Table 1). This show that university library have enough study material but the book are not enough for the student of all level and course which mean some of the course have fewer books than other course and other level but still 76.6% agreed that library have enough books and learning material since now days a lot of student use online library or search for information online This finding relate to Mohtashm (2017) who identify that one of the reason for satisfaction and successfully WoM is innovation and university can be innovative in things such as online library so as to ensure student access all material in library even if the university have shortage of library facility.

The findings in Table 1 show that 29.4% strongly agreed and 21.9% agreed that university have enough hostel and 8.5% were neutral while 34.3% disagreed and 6.0% strongly disagreed that university have enough hostels. This shows that the hostels are not enough and a high number of students live off campus since universities have few hostels, also this shows that hostels are very important to students and a lack of enough hostels in the university is a challenge to the student. This study is related to Kitojo, (2016) and Mukerjee, (2018) who agree that one of the important facilities which are important to students is accommodation since a lot of students of HLIs come from different regions out of where the university is located.

As provided in Table 1 the findings indicate that 48.8% of respondents strongly agreed and 32.8% agreed respectively that university have enough sport facilities while 4% disagreed and 4% strongly disagree that university have enough sport facilities and 15.9% remain neutral. This observation indicates that a majority of respondents agreed that the sport facilities are available in the university but few identify that not all kinds of sports are available. This study was supported by Popp *et al* (2016) who say that one of the important factors about brands is brand loyalty and to have it HLIs should ensure customers are satisfied and identified by having all quality facilities. Sport facilities have a direct relation to the selection of the university but also motivate students since a lot of students are youth and sports are what motivate most in study.

The results in Table 1 indicated that 45.8% of respondents strongly agreed and 38.3% agreed that university have student health centers while 16% were neutral. It implies that all universities have health facilities in the university and this is due to the fact that universities do care about student health. Study by Pamela *et al* (2017), identifies that universities are a very important part in the education sector also assurance of student health is a key factor but also is not enough to have only health facilities but also it is very important to have all facilities that ensure access of quality services such as medicine.

The findings show that 32.8% of respondents strongly agreed and 40.3% agreed that university facilities in general favored disabled people while 20.9% were neutral and 3% disagreed and 2.5% strongly disagreed that university facilities favored disabled people. This indicates that the university facilities are designed to favor disabled people but those who say neutral and disagreed it's because not all the facilities in the university really are favorable to disabled people. So it is very important for HLIs to

improve all facility environment to favor disable students. This study was supported by Sugiyono. (2018) stated that every customer have the right to be service and every person need to be treated the same despite the difference because every customer is the heart of the business without customer then organization are highly going to fail.

The results in Table 1 indicated that 36.3% of respondents strongly agreed and 31.8% agreed that university have internet facility while 3.5% of respondents disagreed and 2.5% strongly disagreed and 25.9% were neutral. It implies that most of respondent agreed that the university have the internet facility in the university but still not all the university internet facility function all the time. Sivadas *et al* (2016) who identify that study facility is very important and one of the facility is internet since all material and operation are now conducted through internet so it is very important for the university to improve its internet facility to ensure that student will have access of the internet.

As provided in Table 1 the finding indicates that 39.3% of respondents strongly agreed and 38.3% agreed respectively that university have OLD facility while 11.4% disagreed and 1% strongly disagreed 12% and 24.9% remain neutral. This observation indicates that most of the university have OLD facility. This indicate that OLD facility are very important and university must use them so as to ensure that all student have access to the education even to those who are very far at which this will ensure that university will be able to capture all customer from different location .this study was supported by Adeoti (2016) who revel that the development of the university is linkage between the university and innovation, this innovation is also relate to OLD since student prefer it due to different reason .So if the university will be able to capture it, then it mean that university are able to satisfy customer and build brand loyalty.

Table 1: Service Facility

Variable	SA%	A%	N%	D%	SD%	Likert Mean	Std Deviation
excellent laboratory	33.3	40.3	21.4	4.0	1.0	1.99	0.894
lectures & seminar room	50.7	19.4	17.4	12.4	0	1.92	1.085
Books & study material	60.2	16.4	9.5	7.5	6.5	1.84	1.248
enough hostel	29.4	21.9	8.5	34.3	6.0	2.66	1.366
sport facility	48.8	32.8	10.4	4.0	4.0	1.82	1.040
health center facility	45.8	38.3	9.5	6.5	0	1.77	0.872
favored the disable student	32.8	40.3	20.9	3.0	2.5	2.02	0.951
internet facility	36.3	31.8	25.9	3.5	2.5	2.04	0.994
Open and Distance Learning (ODL) facility	34.8	28.4	24.9	10.0	2.0	2.16	1.074

SA=Strongly Agreed, A=Agreed, N=Neutral, D=Disagree, SA=Strongly Disagree

Source: Field data (2021)

These descriptive results were supported by the responses obtained from interview where by student from the selected university where required to respond if they are satisfied with the service facility and how do the university facility influence the selection of the university and how does it affect the student performance . It was reported that:

“... Service facility are important factor on selection of the university such as the what kind of course you want to study .example when a person want to study science then he/she will select university which have laboratory facility so as to insure he/she will be able to do a lot of practical study and if a person is interested with sport he or she will select university with good sport facility. Also university facility play an important role in student performance since good university facility enable the student to study without worries such as class, library, and access to internet, hostels and other .(Key informant interview, KCMUCo Student 2021)

4.2 Service facility sampling adequacy

Findings in Table 2 show that Kaiser-Meyer-Olkin (KMO) value is 0.832 which indicates that the data is perfectly suitable for factor Analysis and Bartlett's value is 0.000 which shows that the data is multivariate normal and acceptable for data analysis.

Table 2: Service facility KMO sampling Adequacy

Test		Coefficient
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.832
Bartlett's Test of Sphericity	Approx. Chi-Square	862.241
	Df	21
	Sig.	0.000

4.3. Test of hypothesis

This study had a null hypotheses which is H₁ Service Facility has no significant effect on word of mouth. Through the use of SEM with the help of AMOS that all indicators in service facility are statistically significant in explaining the association between service facility in HLIs and word of mouth .Also by using the regression weight service facility and word of mouth have a p <0.05 which indicate that we reject the null hypothesis that: H₁ Service facility has no significant effect on customer satisfaction and accept H_A: Service facility has significant effect on Word of Mouth.(see table 3) This result supported with the study of A'mirah *et al* (2016) customers consciously (or unconsciously) see the physical environment surrounding before, during, and after encounter. A favorable university image with a unique facility is one of the valuable marketing assets to create a competitive advantage that is not easily duplicated by other university. So it is true that service facility has significant effect on Word of mouth

Table 3. Regression Weights: (Group number 1)

			Estimate	S.E.	C.R.	P	Label
WOM <---	SF	-1.013	.198	-5.121	***	par_30	
SF5 <---	SF	1.293	.174	7.434	***	par_9	
SF4 <---	SF	1.741	.217	8.007	***	par_10	
SF3 <---	SF	1.592	.186	8.544	***	par_11	
SF2 <---	SF	1.355	.200	6.790	***	par_12	
SF1 <---	SF	.863	.167	5.163	***	par_31	

4.4 Service facility, satisfaction and WoM.

It was found that satisfaction play a role of mediating at which satisfaction shows the path coefficient and relationship between the cause and effect .it has shown that there is relation between service facility and word of mouth and satisfaction was the main factor affecting WOM intention (path coefficient: 0.003 and p value of 0.006) which indicate that still satisfaction hade correlation or significant effect on WoM. This alien with the study by Popp and Woratschek (2016) who found that customer satisfaction has a positive and significant influence on word of mouth behavior. The more satisfied customers are with the service, the more positive their word of mouth behavior will be.

Table 4.Model relation and mediator path

Relationship	Direct without	Direct with	Mediation
SF-CS-WoM	0.743(0.210)	0.875(0.001)	mediation

CONCLUSION AND RECOMMENDATION

In determining the extent to which service facility influence WoM, structural equation model was used to help in showing the causal relationship between Service facility and WoM. Findings from the model found that there is statistically significant evidence that, there is positive causal relationship between service facility and WoM. Also, The result implied that the excellent laboratory, availability of lecture rooms, hostel, health center, ODL facility and Internet facility are the most important facility in HLIs since this facility is what make customer or student to be satisfied and perform well in the university and in some point also proud to be student of a certain university. Finding also indicate that the facility should also favor student with disability and special needs. The government and other stackholer of HLIs should put much effort in improving the university facilty and the government in for the case of public university the government shuld put focuse on improving the university facility so as to meet student expectation and customer satisfaction

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