



## Modeling the Effects of Relational Constructs On Student Satisfaction and Loyalty to University

<sup>1</sup>Muhammad Mujtaba Abubakar, PhD

muhdmabu@gmail.com, School of Administrative & Business Studies,  
Waziri Umru Federal Polytechnic, Birnin Kebbi, Kebbi State, Nigeria.

<sup>2</sup>Sany Sanuri Mohd Mokhtar, PhD

sany@uum.edu.my, School of Business Management,  
University Utara Malaysia, Sintok, Kedah, Malaysia

<sup>3</sup>Dr. Muhammad Mujtaba Abubakar, Correspondence Author

muhdmabu@gmail.com, Department of Marketing,  
Waziri Umaru Federal Polytechnic, Birnin Kebbi, Kebbi State, Nigeria

### Abstract

The global higher education sector has gone through a radical shift in its modus operandi occasioned by the strategic implication of student loyalty to university given low state funding, globalization and competition among universities around the world. This paper seeks to fill literature gap in relationship marketing studies applied to education sector by modeling relational constructs of student satisfaction and loyalty to the university. A self-administered questionnaire was used to solicit data from 535 students of six federal universities in Nigerian using multi-stage cluster sampling procedure. The Partial least squares method was used to analyze the data collected. The results show that relational constructs of bonding, communication and personalization predict student satisfaction which in turn predicts student loyalty. Theoretical and practical implications as well as directions for future studies are documented in the paper.

**Keywords:** relationship marketing, relational constructs, student satisfaction, student loyalty, high education

## **Introduction**

In the last decade, there has been a growing research interest in student loyalty as a strategic approach to enhancing the efficiency and competitiveness of higher educational institutions (HEIs) (Hennig-Thurau, Langer & Hansen, 2001; DeSheilds, Kara & Kynak, 2005; Moore & Bowden-Everson, 2012). This development is not unconnected to policy shift, globalization and competition that challenge the global higher education sector (HES) (Bowden, 2013; Ehigie & Taylor, 2009; Hennig-Thurau et al., 2001). Thus, student retention and loyalty have become strategic tools in the university quest for mandate actualization and financial performance (Mazzarol & Soutar, 2012). Consequently, the importance of understanding the drivers of student loyalty by HEIs cannot be overestimated, particularly given the ample opportunities created by the emergence of relationship marketing (RM) which seeks to provide social and economic values to relational partners (Bowden, 2011; Morgan & Hunt, 1994).

However, little empirical evidence exists of the role of the relational constructs of bonding, communication and service personalization in promoting student loyalty (Abubakar, Mokhtar & Abdullateef, 2014) which may be traced to the paucity of RM studies applied to education sector (Abubakar & Mokhtar, 2015; Das, 2009). In fact, some scholars are opposed to the notion of student as customer (Necolescu, 2011). Nevertheless, given the challenges facing HEIs, such as globalization and competition, it has become imperative to exploit business marketing strategies in the management of HEIs (Bowden, 2011). Arguably, students are customers because they engaged in value exchange relationship with universities, they make choices regarding which university and course to enroll, they pay tuition/school fees and expect a level of service attributes that meet their needs (Ehigie & Taylor, 2009). Instead of focusing more on admissions, HEIs should pay particular attention to managing students' enrolment as a strategy for students' retention and loyalty (Bowden, 2013).

This study hinges on RM theory to investigate the relationships between relational constructs of bonding, communication, personalization, and student satisfaction and loyalty. The objective of the study is to examine the impact of key relational dynamics on student loyalty. The rest of the paper is structured as follows: introduction is followed by theoretical background, after which the methodology is outlined. Next, the results are discussed and finally a conclusion is drawn.

## **Theoretical Background**

### ***Student Loyalty***

Great attention has been paid to customer loyalty by academicians and practitioners as a means of increasing brand equity, sales, market share and cost effectiveness (Berry & Parasuraman, 1991; Palmatier, Dant, Grewal, & Evans, 2006). Considerable argument exists among scholars over the meaning and dimensionality of customer loyalty and similar constructs like commitment (Morgan & Hunt, 1994). For example, commitment has been conceptualized as the desire to continue with a relationship, plus the willingness to work towards its endurance (Ball et al., 2004). Similarly, on the basis of attitude and behavior, Oliver (1997) described loyalty as a strong commitment to a brand or product. However, most of the original work on customer loyalty defined it in behavioural terms; that is repurchase or frequency of purchase (Oliver, 1999; Palmatier et al., 2006; Zeithaml, Berry, & Parasuraman, 1996). Later, an attitudinal component was added to customer loyalty which represents the process through which behavioural loyalty is achieved (Evanschitzky & Wunderlich, 2006).

Customer loyalty, from which student loyalty is coined, refers to a deeply held commitment to patronize a product or brand consistently without regard to factors that cause switching or marketing efforts (Oliver, 1997). A loyal customer is biased to a product or its producer, stays with same service producer and may engage in positive word-of-mouth (Serenko, 2011). Loyalty is akin to highly involved service context and dispositional commitment which explains the role of satisfaction in its formation (Bowden, 2011) consistent with university/college context (Hennig-Thurau et al., 2001; Moore & Bowden-Everson, 2012).

Student loyalty extends beyond the time when a student is formally registered to include alumni and ambassadorship (Nesset & Helgesen, 2009). For HEIs, it is strategically important to promote positive attitude towards the University/College brand to engender referral, repeat purchase through continue education (Bowden, 2011) as well as active alumni participation and financial donation to the institution (Ehigie & Taylor, 2009).

### ***Relationship Marketing***

RM, defined as all marketing activities directed towards establishing, developing, and maintaining successful relational exchanges (Morgan & Hunt, 1994) has proved itself as a means by which organizations establish long – term beneficial relationships with customers, clients and stakeholders especially where relationships are characterized by high interactions and uncertainties as in the case of students and universities (Bowden, 2011). In the context of HES, RM comprises of marketing strategies tailored to attract, motivate and enhance relationship with existing and potential students as well as other stakeholders like parents, regulatory agencies and reference groups; with emphasis on retaining current students and expanding their profile (Moore & Bowden-Everson, 2012).

### **Relational Constructs**

Relational constructs connotes such dynamics of RM as trust, commitment, bonding and communication that are used by marketing organizations to attract and retain customers through dynamic management of relationships (Dwey, Schurr & Oh, 1987).

### ***Bonding***

To create strong, viable bonds between service providers and their customers is pivotal to successful relationship (Sin, Tse, Yau, Chow, Lee, & Lu, 2005b). Described as psychological, social, economic or physical attachment, bonds serve to bind parties together under relational exchange such that exit is made difficult (Lambe, Wittman, & Spekman, 2001). Bonding implies collaborative endeavor between two parties committed to attainment of common objective in a dynamic and progressive manner (Chattananon & Trimetsoontorn, 2009). Formation of strong relational bonds between service providers and customers predict satisfaction, positive word-of-mouth and loyalty (Berry & Parasuraman, 1991).

Extant literature suggests the effect of bonding on customer satisfaction and loyalty. The research conducted by Wang, Liang and Wu (2006) argues that the development of deeply entrenched emotional commitment to a service provider is contingent on bonding styles. Bonding tactics reinforce customer satisfaction, trust and repurchase intentions among service firms (Liang & Wang, 2008). The work by Hau and Ngo (2012) stresses the need for managers to pay particular attention to bonding in attempt to build enduring customer relationships through customer satisfaction. The social benefits that come with bonding, such as friendship and personal recognition provide the incentive necessary for the customer to feel satisfied and dedicated to the relationship (Dagger & O'Brien, 2010). Scholars suggest that students'

satisfaction should be related to the use of bonding tactics between students and the tertiary institution (Arckerman & Schbrowsky, 2007; Bowden, 2013). Against this background, we formulate the following hypothesis:

H1: Bonding has a significant positive effect on student satisfaction

### ***Communication***

Defined as the sharing of trustworthy, meaningful, and timely information between service provider and customer (Ndubisi & Wah, 2005), communication is a key ingredient of successful relationship because it fosters trust, a primary outcome of satisfaction, remove ambiguity and synchronize perceptions between relational partners (Morgan & Hunt, 1994). The work by Selnes (1998) argues that credible and timely communication between relational partners has a strong impact on customer satisfaction. The study by Andersen (2001) suggests that management effort to satisfy customers through a relationship marketing strategy has to design its communication tactics carefully in order to achieve the desired outcome. Ball, Coelho and Marchas (2004) have stress that good communication should have impact on all aspects of relationship especially on customer satisfaction, trust and loyalty consistent with Ball, Coelho and Vilares (2006) who posited that communication explains customer satisfaction. In the same vein, the research conducted by Halimi, Chavosh and Coshali (2011) show that communication has a strong correlation with relationship satisfaction and hence, companies should pay particular attention to factors that lead to customer satisfaction to be able to derive customer loyalty. From the foregoing, we hypothesize that:

H2 Communication has a significant positive effect on student satisfaction

### ***Personalization***

Extant literature within and outside RM domain points at service personalization as one of the most striking relational dynamics that predict customer loyalty and competitive advantage (Ajio, 1996; Bettencourt & Gwinner, 1996). Personalization, succinctly defined as any creation or adjustment of a service to meet the distinctive needs and requirements of a customer (Ball et al., 2006) improves customer loyalty through different routes (Shen & Ball, 2009). The influence of personalization features on customer satisfaction in relational context is also evident in the study by Molina, Martin-Conseugra and Esteban (2007). According to Halimi et al. (2011) companies employ the use personalization tactics to enhance customer satisfaction in order to make more profit. The study by Coelho and Henseler (2012) suggest that customer satisfaction and trust are outcomes of service personalization consistent with the argument put forward by Deb and Lomo-David (2013). In the HE context, such services as university web personalized searches, staff advisor services and personalized emails could enhance student positive experience and satisfaction (MacLaughlin, 2011). Thus, we hypothesize as follows:

H3: Personalization has a significant positive effect on student satisfaction

### ***Student Satisfaction***

As both antecedent and outcome variable, customer satisfaction is a central construct in services marketing context and a primary antecedent of loyalty (Churchill & Suprenant, 1982). Scholars do not agree on the definition of customer satisfaction, but they seem to concur that the concept implies the necessary presence of a need the customer wants to satisfy (Molina et al., 2007). However, this study adopts the Oliver's (1997) definition of customer satisfaction as the

evaluation of the perceived discrepancy between prior expectations and the actual performance of a product or service. Thus, customer satisfaction is a psychological and subjective judgment of a service performance in relation to expectation (Berry & Parasuraman, 1991). Building on customer satisfaction literature, scholars conceive student satisfaction as the subjective evaluations and outcomes of the various experiences a student had with the academic institution including facilities and staff-student interactions (Bowden, 2011; Ehigie & Taylor, 2009; Elliott & Shin, 2002).

Satisfied customers are less likely to switch to rival service providers (Abubakar, Mokhtar & Abdullattef, 2013b). Hallowell (1996) argues that customer satisfaction is related to customer loyalty while the study by Armstrong and Seng (2000) suggests that 74 per cent of variation in repurchase intention is explained by customer satisfaction. Ehigie's (2006) work suggests that managers could enhance the loyalty of customers by implementing marketing strategies aimed at improving customer satisfaction. Within the context of total quality management, student satisfaction with college services could explain the differences in student loyalty (Ehigie & Taylor, 2009; Nettet & Helgesen, 2009). Against this background, we hypothesized the following:

H4: Student satisfaction has a significant positive effect on student loyalty

Literature suggests that in relational context, customer satisfaction serves as explanatory variable on the link between relational constructs and customer loyalty. The work by Berry and Parasuraman (1991) argues that satisfaction mediates the link between bonding and customer loyalty in services business which is also corroborated by the study conducted by Chiu, Hsieh, Li and Lee (2005). The research by Wang, Liang and Wu (2006) posited that bonding tactics are indirectly related to customer loyalty as they are mediated by relationship quality, including customer satisfaction which in turn impact loyalty. It is suggested in the work of Bowden (2013) that students' satisfaction with university services intervenes on the relationship between relational bonds and student loyalty. Based on the above, we hypothesize as follows:

H5 Student satisfaction mediate the relationship between bonding and student loyalty

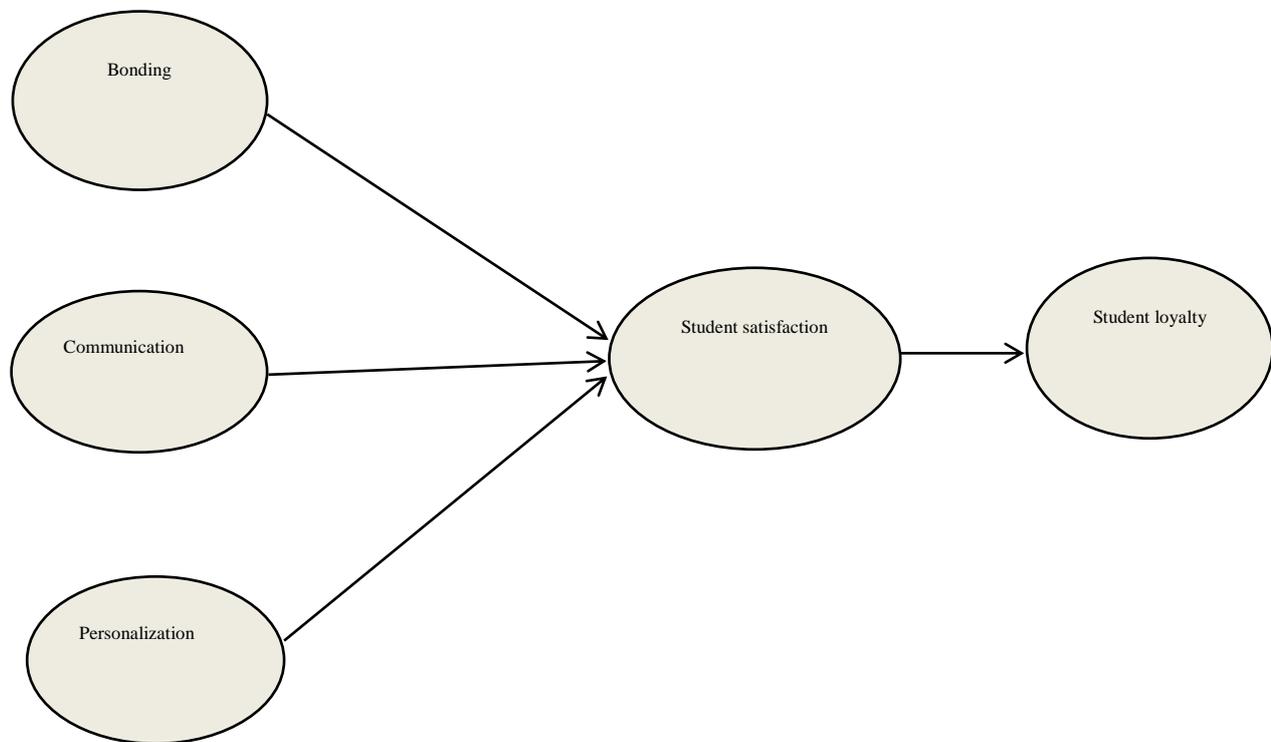
In selnes's (1998) work, it is posited that customer satisfaction mediates the link between communication and relationship enhancement and continuity consistent with Morgan and Hunt (1994). The work by Ball et al. (2004) and the subsequent research by Ball et al. (2006) argue that communication has three relationships: it's directly related to customer satisfaction, to customer loyalty and indirectly related to loyalty through customer satisfaction. The work by Chen, Shi and Dong's (2008) suggests that communication is an antecedent of customer satisfaction, trust and loyalty and this argument was corroborated by the study carried out by Cheng and Lee (2011). It is indicated that communication's influence on key relational constructs including customer satisfaction is on account of the stimuli it provides for customer loyalty (Narteh, Agbemabiese, Kodua, & Braimah, 2013). Thus, we formulate the following hypothesis:

H6 Student satisfaction mediate the relationship between communication and student loyalty

Ajio's (1996) work stresses that the effect of service personalization on customer loyalty is conceptualized and explained by customer satisfaction and service quality among other relational constructs which is also the case in adaptive interpersonal communication (Bettercourt & Gwinner, 1996). Substantial argument exist in the work by Ball et al. (2006) that the impact of personalization on customer loyalty passes through customer satisfaction which strengthens the influence of the independent variable on the dependent variable. It is also posited that depending on the stage in relationship experience, special treatment benefits, referring to personalization, could have significant impact on

customer satisfaction and loyalty commitment (Dagger & O'Brien, 2010). The explanatory power of customer satisfaction on the relationship between personalization and customer loyalty was also strongly supported by the research conducted by Coelho and Henseler (2012). In view of the preceding, we hypothesize that:

H7 Student satisfaction mediate the relationship between personalization and student loyalty



**Figure 1**  
**Research Framework**

## **Methodology**

### ***Sample and Data Collection***

We employed a cross-sectional survey and personally administered an adapted questionnaire to a sample of 535 students from six Nigerian universities through a multi-stage cluster sampling procedure. A total of 480 completed questionnaires were returned. However, only 416 usable responses were retained for analysis because we discarded 64 questionnaires on account of several missing data and multivariate outliers, achieving a response rate of 77 per cent. The respondents comprised of 247 male and 169 female students on various academic programs.

### ***Measures***

Constructs measures were adapted from previous studies using 5 point Likert-scales, ranging from 1= strongly disagree to 5= strongly agree. In particular, student loyalty was measured using scales provided by Caruana (2002) and Moore and Bowden-Everson (2012). Student satisfaction items were driven from the works of Hau and Ngo (2012) and Bowden (2011) while bonding was measured using items adapted from Chattatanon and Trimetsoortorn (2009). Communication items were taken and purified from the work of Ndubisi and Wah (2005) while personalization was measured by adapting

the items provided in Ball et al. (2006).

### ***Analysis and Result***

We employed PLS path modeling method, applying smartPLS, for the parameter estimation given that our study seeks to extend the horizon of RM theory rather than confirm it (Hair, Hult, Ringle, & Sarstedt, 2014). In accordance with the recommendation of Henseler, Ringle and Sinkovics (2009), we first estimated the measurement model, followed by the structural model. We assessed measurement model via internal consistency reliability through Cronbach's Alpha, composite reliability, convergent and discriminant validity.

**Table 1**

#### **Constructs' Validity, Reliability and Coefficients of Determination**

<b>Construct</b>	<b>AVE</b>	<b>Composite Reliability</b>	<b>R Square</b>	<b>Cronbach's Alpha</b>
Bonding	0.584679	0.848965		0.762943
Customer loyalty	0.561199	0.864590	0.387233	0.804476
Communication	0.630431	0.836377		0.707951
Customer satisfaction	0.561536	0.884765	0.432599	0.843759
Personalization	0.610484	0.862365		0.787534

We realized Cronbach's Alpha and composite reliability values for each construct above the minimum threshold of .70 (Hair, Black, Babin, & Anderson, 2010) (see table 1.0). Further, convergent validity was achieved since the average variance extracted (AVE) for each construct was above .50 (Chin, 1988). Similarly, the square roots of AVE were higher than the correlations among latent constructs, indicating adequate discriminant validity of the measures (Fornell & Larcker, 1981) (see tables 2.0 & 3.0).

**Table 2**

**Cross loadings**

<b>Construct</b>	<b>BON</b>	<b>CLOY</b>	<b>COM</b>	<b>CS</b>	<b>PER</b>
BON01	<b>.715</b>	.305	.305	.349	.309
BON02	<b>.800</b>	.315	.451	.417	.307
BON03	<b>.785</b>	.334	.460	.402	.391
BON04	<b>.756</b>	.329	.407	.361	.399
CLOY02	.325	<b>.743</b>	.330	.441	.323
CLOY03	.334	<b>.794</b>	.324	.486	.325
CLOY04	.289	<b>.740</b>	.251	.447	.322
CLOY05	.308	<b>.704</b>	.296	.416	.264
CLOY06	.313	<b>.762</b>	.343	.528	.326
COM01	.414	.278	<b>.757</b>	.363	.263
COM02	.453	.368	<b>.822</b>	.454	.428
COM03	.405	.333	<b>.801</b>	.406	.341
CS01	.401	.495	.449	<b>.789</b>	.531
CS02	.300	.438	.381	<b>.721</b>	.456
CS03	.396	.453	.352	<b>.746</b>	.479
CS04	.377	.447	.366	<b>.754</b>	.331
CS05	.424	.482	.382	<b>.733</b>	.331
CS06	.353	.481	.388	<b>.752</b>	.378
PER01	.312	.290	.369	.395	<b>.753</b>
PER02	.381	.377	.394	.457	<b>.804</b>
PER03	.385	.323	.298	.422	<b>.788</b>
PER04	.352	.312	.317	.475	<b>.779</b>

**Table 3**

**Latent Variable Correlations**

	<b>BON</b>	<b>CLOY</b>	<b>COM</b>	<b>CS</b>	<b>PER</b>
<b>BON</b>	<b>.765</b>				
<b>CLOY</b>	.419	<b>.749</b>			
<b>COM</b>	.534	.414	<b>.794</b>		
<b>CS</b>	.501	.622	.517	<b>.749</b>	
<b>PER</b>	.458	.418	.440	.562	<b>.781</b>

In estimating the structural model, we apply the PLS standard by bootstrapping 1000 resamples and examined the significance of the path coefficients as suggested by Chin (2010). All the hypotheses were supported given the path coefficients and t-values (see table 4.0).

**Table 4**

**Structural Model Assessment Result**

Hypotheses	Relationships	Std.		t value	p value	Decision
		Beta	Error			
H1	BON -> CS	0.203	0.047	4.327	0.000	Supported
H2	COM -> CS	0.251	0.050	4.964	0.000	Supported
H3	CS -> CLOY	0.622	0.036	17.327	0.000	Supported
H4	PER -> CS	0.358	0.045	7.935	0.000	Supported
H5	BON -> CS -> CLOY	0.126	0.031	4.073	0.000	Supported
	COM -> CS ->					
H6	CLOY	0.156	0.034	4.592	0.000	Supported
	PER -> CS ->					
H7	CLOY	0.223	0.030	7.423	0.000	Supported

We attained R square values of 0.43 and 0.38 for student satisfaction and student loyalty respectively, which are acceptable according to Chin (2010) while all the cross-validated redundancies for the two endogenous constructs were above zero (table 1.0), indicating predictive relevance of the research model (Chin, 1998).

**Discussion**

The results of the present study on the relationship between bonding and student satisfaction ( $\beta = 0.203$ ,  $t = 4.327$ ,  $p < 0.000$ ) imply that to satisfy students, the university management should take concrete initiatives to get closer to students. This could be achieved by investing in relationship bonds at three levels, namely social bonds (e.g. in-campus services like transportation, hostel and sport services), financial bonds (e.g. scholarship award and tuition waivers) and structural bonds (e.g. social participation and alumni activities) as supported by the work of Berry and Parasuraman (1991) and corroborated also by Ackerman and Schibrowsky (2007).

Similarly, the significant positive influence of communication on student satisfaction ( $\beta = 0.251$ ,  $t = 4.964$ ,  $p < 0.000$ ) suggest that universities and other HEIs should pay particular attention to communication including interpersonal communication between staff and students and the university portal system. Further, through good communication, the university can strengthen its image and reputation for academic excellence.

The significant positive relationship between personalization and student satisfaction ( $\beta = 0.358$ ,  $t = 7.935$ ,  $p < 0.000$ ) imply that to drive student positive experience and satisfaction, the university management should personalize part of its services including e-library services, staff advisor services and interpersonal communication between staff and students. As simple as they seem, personalized emails are capable of boosting student ego and should therefore be used effectively by the management. Service personalization may not be cost effective, but considering its efficacy in enhancing student satisfaction with university services, it should be seen as a worthy expenditure.

The empirical evidence of the relationship between student satisfaction and loyalty ( $\beta = 0.622$ ,  $t = 17.327$ ,  $p < 0.000$ ) suggest that university management need to identify students' expectations before enrolling them and strive to meet these expectations as a precondition for student loyalty. Given that students' expectations shift over time, it is worthwhile for

the university to assess students' satisfaction annually through such means as students' survey. In its desire to achieve student loyalty, the university management should review and upgrade teaching and research facilities. Most importantly, the university should as a matter of policy hire competent and credible academic and supporting staff that will value relationship with and satisfy students' needs. A very compelling revelation from our research is the intervening role of student satisfaction on the associations between bonding ( $\beta = 0.126$ ,  $t = 4.073$ ,  $p < 0.000$ ), communication ( $\beta = 0.156$ ,  $t = 4.592$ ,  $p < 0.000$ ), personalization ( $\beta = 0.223$ ,  $t = 7.423$ ,  $p < 0.000$ ) and student loyalty which suggest that management's initiatives in respect to relational constructs of bonding, communication and service personalization may not be sufficient to galvanize student loyalty unless students are satisfied with university services.

In support of the preceding arguments, the RM theory (Bagozzi, 1975; Morgan & Hunt, 1994) suggests that partners who enjoy relationship benefits such as bonding, timely and trustworthy communication, special treatment benefits plus satisfying services and relationships are likely to reciprocate the gesture of the service organization by seeking to continue and enhance the relationship as well as engage in positive word-of-mouth and ambassadorship.

### ***Limitations and Future Research Directions***

In spite of the convincing findings of the current study, the results should be interpreted in consideration to certain limitations. First, the research was cross-sectional even though customer perceptions change over time. Yet, the findings of the study are instructive and provide a basis for assessing the postulated shifts in customer behavior over time through a longitudinal survey in future. Secondly, the present study assessed student satisfaction on cumulative basis. Thus, future studies may assess student satisfaction with specific services such as research facilities, hostel accommodation or staff student relationships and their effect on student loyalty. Thirdly, the present study only examined the influence of three key relational constructs that seem to be neglected by previous studies through the mediating mechanism of student satisfaction. Consequently, future research may seek to introduce a contingent variable that may strengthen or weakens the established relationship between the endogenous and exogenous constructs in the current study.

### ***Conclusion***

Taken together, the present study has advanced the current knowledge of student loyalty antecedents and has stressed the role of relational constructs and student satisfaction in the effective management of HEIs amidst the challenges being posed by globalization and competition. In particular, the current study has established the crucial role of university service personalization in enhancing student satisfaction and loyalty to university.

## References

- [1] Abubakar, M M., Mokhtar, S S. M. & Abdullateef, A. O. (2013b). The moderating effect of long term orientation culture on the relationship between trust, personalization and customer satisfaction and loyalty: A proposed framework. *International Journal of Academic Research in Business and Social Sciences*, 3(9), pp.117-131.
- [2] Abubakar, M M., Mokhtar, S S. M. & Abdullateef, A. O. (2014). The role of long term orientation and service recovery on the relationships between trust, bonding, customer satisfaction and customer loyalty: The case of Nigerian retail banks. *Asian Social ]*
- [3] Abubakar, M M., & Mokhtar, S S. M. (2015). Impact of Relational Dynamics on Customer Loyalty in Higher Education Sector: The Moderating Role of Long Term Orientation, *International Journal of Management Sciences*, 5 (3), pp. 196-205.
- [4] Ajo, T. (1996). The theoretical and philosophical underpinnings of relationship marketing: environmental factors behind the changing marketing paradigm. *European Journal of Marketing*, 30 (2), pp. 8-18.
- [5] Ackerman, R. & Schibrowsky, J. (2007). A business marketing strategy applied to student retention: A higher education initiative. *Baywood Publishing Co., Inc. 2007*, pp. 307-336.
- [6] Andersen, P. H. (2001). Relationship development and marketing communication: an integrative model. *Journal of Business and Industrial Marketing*, 16 (3), pp. 167 – 182, retrieved from <http://www.emerald-library.com/ft>
- [7] Armstrong, R. W. & Seng, T. B. (2000). Corporate customer satisfaction in the baking industry of Singapore. *International Journal of Bank Marketing* 1(3), pp. 97-111.
- [8] Bagozzi, R. P. (1975). Marketing as exchange. *Journal of Marketing*, 39, pp.32-39.
- [9] Ball, A. D., Coelho, P. S. & Vilares, M. J. (2006). Service personalization and loyalty. *Journal of Services Marketing*, 20(6), pp.391- 403.
- [10] Ball, D., Coelho, P. S. & Machas, A. (2004). The Role of communication and trust in explaining customer loyalty: An extension of the European Customer Satisfaction Index Model, *European Journal of Marketing*, 38 (9/10), pp. 1272-1293.
- [11] Berry, L. L., & Parasuraman, A. (1991). *Marketing services: Competing through quality*, New York: Free Press.
- [12] Bettencourt, L. A. & Gwinner, K. (1996). Customization of the service experience: the role of the frontline employee. *International Journal of Service Industry Management*, 7 (2), pp. 3-20.
- [13] Blau, P. M. (1964). *Exchange and power in social life*. New York: John Wiley & Sons, Inc
- [14] Bowden, J. (2011). Engaging students as customer: A relationship marketing approach, *Marketing Education Review*, 21(3), pp.211- 228.
- [15] Bowden, J. L. (2013). What's in a relationship? Affective commitment, bonding and the tertiary first year experience- A student and faculty perspective. *Asia Pacific Journal of Marketing and Logistics*, 25(3), pp.128-151.
- [16] Casielles, R., Alvarez, L. & Martin, A. (2005). Trust as a key factor in successful relationships between consumers and retail service providers. *The Service Industries Journal*, 25(1), pp. 83-101.
- [17] Cavana, R. Y., Delahaye, B. L. & Sekaran, U. (2001). *Applied business research: Qualitative and Quantitative methods*. John Wiley & Sons Australia Ltd, Australia.
- [18] Chattananon, A. & Trimetsoontorn, (2009). Relationship marketing: A Thai Case. *International Journal of Emerging Markets*, 4(3), pp.252-274.

- [19] Chen, Z. X., Shi, Y. & Dong, D. (2008). An empirical study of relationship quality in a service setting: a Chinese case. *Marketing Intelligence & Planning*, 26(1), pp.11-25.
- [20] Cheng, C. & Lee, A. (2011). The influence of relationship marketing strategy and transaction cost on customer satisfaction, perceived risk and customer loyalty. *African Journal of Business Management*, 5(13), pp.5199-5209
- [21] Chiu, H., Hsieh, Y., Li, Y. & Lee, M. (2005). Relationship marketing and consumer switching behavior, *Journal of Business Research*, 58(2005), pp.1681-1689.
- [22] Chin, W. W. (1998a). Issues and opinions on Structural Equation Modeling. *MIS Quarterly*, 22(1), pp. VII-XVI.
- [23] Chin, W. W. (1998b). The partial least squares approach for structural equation modelling. In George A. Marcoulides (Ed). *Modern Methods for Business Research*, Lawrence Erlbaum Associates, Mahwah, NJ. 295-336.
- [24] Chin, W. W. (2010). How to write up and report PLS analysis. In Esposito, V., et al. (eds), *Handbook of Partial Least Squares* (pp.655-688). New York: Springer-Verlag.
- [25] Churchill & Surprenant (1982). Investigating into the determinants of customer satisfaction, *Journal of Marketing Research*, pre 1986, Nov 1982; 19, 000004; ABI/IMFORM Global, p.491
- [26] Coelho, P. S. & Henseler, J. (2012). Creating customer loyalty through service customization. *European Journal of Marketing*, 46(3/4), pp.331-356.
- [27] Das, K. (2009). RM Research (1994-2006): An academic literature review and classification. *Marketing Intelligence and Planning*, 27(3), pp.326-363.
- [28] Dagger, T. S. & O' Brien, T. K. (2012). Does experience matter? Differences in relationship benefits, satisfaction, trust, commitment and loyalty for novice and experienced service users. *European Journal of Marketing*, 44(9/10), pp.1528-1552.
- [29] Deb, M. & Lomo-David, E. (2013). Critical analysis of seller-customer bonding: Perception, retention, orientation and status. *Journal of Management Policy and Practice*, 14(1), pp. 90-104
- [30] DeSheildsJr, O. W., Kara, A. & Kaynak, E. (2005). Determinants of business student satisfaction and retention in higher education: applying Herzberg's two-factor theory, *International Journal of Educational Management*, 19(20), pp.128-139.
- [31] Dwyer, F. R., Schurr, P. H. & Oh, S. (1987). Developing buyer-seller relationships. *Journal of Marketing*, 52 (2), 11-27.
- [32] Ehigie, B. O. (2006). Correlates of customer loyalty to their banks: A case study in Nigeria. *International Journal of Bank Marketing*, 24(7), pp.494-508.
- [33] Ehigie, B. O. & Taylor, M. (2009). Managing student loyalty to school after graduation through relationship marketing. *The TQM Journal*, 21(5), pp.502-516.
- [34] Ehiobuche, C. & Khan, F. (2012). Customer Loyalty Paradigms. *Franklin Business & Law Journal*, 2012(2), pp.83.
- [35] Elliott, K. M. & Shin, D. (2002). Student satisfaction: An alternative approach to assessing this important concept. *Journal of High Education Policy and Management*, 24(2), pp.197-209.
- [36] Evanschitzky, H. & Wunderlich, M. (2006). An examination of moderator effects in the four-stage model. *Journal of Service Research*, 8(4), pp. 330-345.
- [37] Fornell, C. & Bookstein, F. L. (1981). Evaluating structural equation models with unobservable and measurement error. *Journal of Marketing Research*, 18, pp. 39-50.

- [38]Fornell, C. & Larcker, D. F. (1981). Evaluating Structural Equation Models with unobservable variables and measurement error. *Journal of Marketing Research*, 18, pp. 39-50.
- [39]Hair, J. F., Black, W. C., Babin, B. J. & Anderson, R. E. (2010). *Multivariate data analysis* (7th ed.). Upper Saddle River, New Jersey: Prentice Hall
- [40]Hair, Jr. J. F., Hult, G.T.M., Ringle, C. M. & Sarstedt, M. (2014). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. SAGE publications, Inc. London, United Kingdom
- [41]Halimi, A. B., Chavosh, A. & Choshali, S. H. (2011). The influence of relationship marketing tactics on customer's loyalty in B2B relationship - the role of communication and personalization. *European Journal of Economics, Finance and Administrative Sciences*, 31, pp.49-56
- [42]Hallowell, R. (1996). The relationship of customer satisfaction, customer loyalty and profitability: An empirical study, *International Journal of Service Industry Management*, 7(4), pp. 27-42.
- [43]Hau, L. N. & Ngo, L. V. (2012). Relationship Marketing in Vietnam: An Empirical Study, *Asia Pacific Journal of Marketing and Logistics*, 4(2), pp.225-235.
- [44]Hennig-Thurau, T., Langer, M. F. & Hansen, U. (2001). Modeling and managing student loyalty: An approached based on the concept of relationship quality. *Journal of Services Research*, 3(4), pp. 331-344.
- [45]Henseler, J., Ringle, C. M. & Sinkovics, R. R. (2009). The use of partial least Squares path modeling in international marketing. In R. R. Sinkovics & P. N. Ghauri (Eds.), *Advances in International Marketing*, 20, pp. 277-320.
- [46]Lambe, C. J., Wittman, C. M. & Spekman, R. E. (2001). Social exchange theory and research on business-to-business relational exchange. *Journal of Business-to-Business Marketing*, 8(3), pp.1-6.
- [47]Liang, C. & Wang, W. (2008). How managers in the financial services industry ensure financial performance. *The Service Industries Journal*, 28(2), pp. 193-210.
- [48]McLaughlin, J. E. (2011). Personalization in library data bases: not persuasive enough? *Library Hi Tech*, 29(4), pp. 605-622
- [49]Mazzarol, T & Soutar, G. N. (2012). Revisiting the global market for higher education. *Asia Pacific Journal of Marketing & Logistics*, 24(5), pp. 717-737.
- [50]Molina, A., Martin-Consuegra, D. & Esteban, A. (2007). Relational benefits and customer satisfaction in retail banking. *International Journal of Business Marketing*, 25(4), pp. 253-271.
- [51]Moore, D. & Bowdwn-Everson, J. L. (2012). An appealing connection – The role of relationship marketing in the attraction and retention of students in an Australian tertiary context. *Asian Social Science*, 8(14), pp. 65-80.
- [52]Morgan, R. M. & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(1994),pp. 20-38.
- [53]Narteh, B., Agbemabiese, G. C., Kodua, P. & Braimah, M. (2013). Relationship marketing and customer loyalty: Evidence from the Ghanaian Luxury Hotel Industry, *Journal of Hospitality Marketing & Management*, 22(4), pp.407-436.
- [54]Nicolescu, L. (2009). Applying marketing to higher education: Scope and limits. *Management and Marketing*, 4(2), pp. 35-44.
- [55]Ndubisi, N. O. & Wah, C. K. (2005). Factional discriminant analysis of the underpinnings of relationship marketing

- and customer satisfaction. *International Journal of Bank Marketing*, 23(7), pp.542-557.
- [56] Nettet, E. & Helgesen, O. (2009). Modeling and managing student loyalty: A study of a Norwegian University college. *Scandinavian Journal of Educational Research*, 53(4), pp.327-345.
- [57] Oliver, R. L. (1997). *Satisfaction: A behavioural perspective on the consumer*, New York, NY: MacGraw-Hill.
- [58] Oliver, R. L. (1999). Whence Customer Loyalty? *Journal of Marketing*, 63, pp. 33-44.
- [59] Palmatier, W. P., Dant, R. P. Grewal, D. & Evans, K. R. (2006). Factors influencing the effectiveness of relationship marketing: A Meta-analysis, *Journal of Marketing*, 70 (October, 2006), pp.136-153
- [60] Selnes, F. (1998). Antecedents and consequences of trust and satisfaction in buyer-seller relationships, *European Journal of Marketing*, 32(4/4), pp. 305-322
- [61] Serenko, A. (2011). Student satisfaction with Canadian music programmes: The application of the American customer satisfaction model in higher education. *Assessment & Evaluation in Higher Education*, 36(3), pp. 281-299.
- [62] Shen, A. & Ball, A. D. (2009). Is personalization of service always a good thing? Exploring the role of technology mediated personalization (TMP) in service relationships. *Journal of Services Marketing*, 23(2), pp. 80-92.
- [63] Sin, L. Y. M., Tse, A. C. B., Yau, O. H. M., Chow, R. P. M., Lee, J. S. Y. & Lu, L. B. Y. (2005b). Relationship marketing orientation: Scale development and cross-cultural validation. *Journal of Business Research*, 58(2), pp.185-194.
- [64] Wang, W., Liang, C. & Wu, Y. (2006). Relationship bonding tactics and customer behavioural loyalty: Behavioral sequence in Taiwan's information services industry, *Journal of Services Research*, 6(1), pp.31-57
- [65] Zeithaml, V. A., Berry, L. L. & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60(2), pp.31-46.