Library Progress International
Vol.44, No.5, Jul-Dec 2024: P.230-242

Print version ISSN 0970 1052
Online version ISSN 2320 317X

Original Article

Available online at www.bpasjournals.com

Influence Of Service Quality On Customer Loyalty Of Generation Z Students At Private Universities In Thailand

[1]Voravarund Dhnachpiyathund,[2]Vichit U-on

[1]Doctor of Business Administration Program, Graduate College of Management, Sripatum University, Bangkok, Thailand
[2]Graduate College of Management, Sripatum University, Bangkok, Thailand

How to cite this article: Voravarund Dhnachpiyathund,Vichit U-on (2024). Influence Of Service Quality On Customer Loyalty Of Generation Z Students At Private Universities In Thailand. *Library Progress International,* 44(5), 230-242

Abstract
This article aimed 1) to study the causal factors affecting trust and behaviour, satisfaction, customer loyalty of generation students at private universities in Thailand, 2) to study the influence of causal factors of trust affecting behaviour, satisfaction, customer loyalty of generation Z students at private universities in Thailand, and 3) to develop a model of the causal factors of trust affecting behaviour, satisfaction, customer loyalty of generation Z students at private universities in Thailand. A researcher collected data from online questionnaires with generation Z students, from May 2024 to July 2024 by collecting a sample of 480 people. The results of the analysis concluded that service quality affected trust, service quality affected behaviour, service quality affected satisfaction, service quality affected customer loyalty, trust affected satisfaction, behaviour affected customer loyalty, and satisfaction affected customer loyalty. Academically, the study employs a robust theoretical framework, incorporating established theories like SERVQUAL and customer loyalty theory, which are meticulously adapted to the Thai context. Furthermore, rigorous research methods and in-depth data analysis ensure the academic soundness of the findings, paving the way for utilization as a foundation for future studies in this area.

Keywords: Service Quality, Trust, Behaviour, Satisfaction, Customer Loyalty

1. Introduction

The educational sector in Thailand is witnessing a paradigm shift, influenced by technological advancements, and changing student demographics. The competitiveness of private universities hinges on their ability to decipher and adapt to Generation Z's preferences. This necessitates a deep dive into understanding the causal factors that drive satisfaction and loyalty among this cohort. This research offers a comprehensive understanding of the challenges and opportunities presented by Generation Z students' preferences and expectations within the Thai education sector. By filling a critical gap in the literature and offering practical guidance for Thai private universities, the research empowers these institutions to adapt to the evolving educational landscape, fostering an environment of trust, satisfaction, and loyalty that benefits both students and universities alike. The researcher collected data from generation Z students online through university networks and social media platforms. Data were gathered through online surveys from May 2024 to July 2024. For the quantitative aspect, 480 samples were collected based on statistical structural equation modeling analysis. The research offers invaluable insights for Thai private universities. By analyzing factors influencing service quality and student loyalty among Gen Z, a crucial and growing segment of the educational market, the research empowers universities to develop targeted strategies for service improvement and effective marketing. The results can guide universities in attracting and retaining students, ultimately contributing to their long-term success. This research project addresses a critical gap in understanding, offering valuable insights with both academic and professional applications. Its unique approach and focus on Gen Z students within the Thai private university landscape hold significant potential to advance knowledge and improve educational experiences for this specific demographic.

2. Research Objectives

1) To study the causal factors affecting trust and behaviour, satisfaction, customer loyalty of generation Z students at private universities in Thailand.
2) To study the influence of causal factors of trust affecting behaviour, satisfaction, customer loyalty of generation Z students at private universities in Thailand.
3) To develop a model of the causal factors of trust affecting behaviour, satisfaction, customer loyalty of generation Z students at private universities in Thailand.

3. Literature Review

The concepts and theories used in the research encompass the service quality, trust, behaviour, satisfaction, and customer loyalty. As mentioned in the background and significance of the problem, these are the variables that define the conceptual framework. The examination of the relationships between these variables is as follows:

Hypothesis 1: The relationship between service quality and trust

Zarei et al. (2014) in healthcare settings demonstrate that positive experiences with service quality (e.g., competent medical staff, efficient processes) contribute to patients' trust in healthcare providers.
Amjad et al. (2018) suggest that service quality has an indirect impact on customer loyalty, mediated by trust. This implies that trust acts as a bridge between service quality and positive customer behaviors.
Indaryani & Wulandari (2023) in healthcare settings demonstrate that positive experiences with service quality (e.g., competent medical staff, efficient processes) contribute to patients' trust in healthcare providers.

Hypothesis 2: The relationship between service quality and behaviour

He & Liu (2010) studied the impact of rail passenger service quality on customer satisfaction and behavioral intentions (such as repurchase intention and word-of-mouth). They extended research on service quality and behavior in the transportation sector.

Dado et al. (2012) examined the relationship between service quality, student satisfaction, and their impact on behavioral intentions (such as recommending the university and continuing studies) in higher education. They demonstrated the relevance of service quality in influencing student behavior within the university context.

Roy & Eshghi (2013) investigated how relationship quality (including perceived closeness and trust) influences behavioral loyalty, emotional loyalty, and customer advocacy intentions in service relationships. They highlighted the importance of building strong relationships with customers, beyond just service quality, to drive positive behavior.

Hypothesis 3: The relationship between service quality and satisfaction

Yavas et al. (2004) explored the relationships between service quality, satisfaction, and various behavioral outcomes in the context of retail banking in Germany. They confirm the positive link between service quality and satisfaction and find that satisfaction further influences various behavioral outcomes, such as customer loyalty and willingness to recommend the bank to others. This reinforces the notion that maintaining high service quality is crucial for building customer loyalty and positive word-of-mouth in the banking industry.
Dado et al. (2012) investigated the interconnectedness of service quality, satisfaction, and behavioral intentions within the higher education setting in Serbia. They found that service quality positively impacts student satisfaction, which, in turn, influences positive behavioral intentions, such as recommending the university to others. This highlights the importance of quality educational services in fostering student satisfaction and promoting positive word-of-mouth.
Safi et al. (2020) examined the relationship between service quality and customer satisfaction in India's private telecom sector. They found a significant positive relationship, indicating that higher perceived service quality leads to greater customer satisfaction. This suggests that offering reliable, responsive, and reassuring telecommunication services can enhance customer satisfaction in the Indian market.

Hypothesis 4: The relationship between service quality and customer loyalty

Chumpitaz Cáceres & Paparoidamis (2007) examined the indirect effect of service quality on B2B (business-to-business) customer loyalty through relationship quality and trust. Their study emphasizes the role of building trust and strong relationships to enhance loyalty beyond simply providing good service.

Auruškevičienė et al. (2010) identified specific dimensions of relationship quality (e.g., trust, communication) that affect customer loyalty in the context of IT services. Their research highlights the importance of fostering positive relationships beyond just delivering quality service.

Srivastava & Rai (2014) investigated the moderating influences on the service quality–customer loyalty relationship. They examined how factors like switching costs, customer satisfaction, and service recovery affect the strength of this connection.

Hypothesis 5: The relationship between trust and satisfaction

Van Ryzin (2007) examined the impact of government performance on citizen trust and satisfaction. Van Ryzin argues that effective government performance fosters trust in citizens, which in turn leads to higher satisfaction with the government. This highlights the importance of good governance in building trust and public satisfaction.

Cho & Park (2011) focused on the role of trust in employee satisfaction and organizational commitment. They found that trust in the organization and its leadership positively affects employee satisfaction, which in turn leads to a stronger commitment to the organization. This highlights the importance of building trust to foster a positive work environment and employee loyalty.

Mysen et al. (2011) explored how satisfaction mediates the effects of trust and commitment on business outcomes. They suggested that trust and commitment can lead to increased satisfaction, which then influences positive business outcomes, such as specific investments, formalization of processes, and reduced opportunism. This emphasizes the role of satisfaction as a key factor in translating trust and commitment into concrete business benefits.

Hypothesis 6: The relationship between behaviour and customer loyalty

Konu, Murphy, Komppula, & Mikkonen (2020) investigated emotional commitment towards a region and a hotel brand, and its impact on brand loyalty and word-of-mouth. Their findings suggest that customers with a strong emotional connection to the brand are more likely to be loyal and recommend it to others. This highlights the importance of fostering emotional engagement with customers to cultivate loyalty.

Mostafa & Kasamani (2020) explored the link between brand experience, emotional brand attachment, and loyalty. They found that positive brand experiences can lead to emotional attachment, which ultimately influences customer loyalty. This emphasizes the importance of creating positive and engaging brand experiences for customers.

Agyeiwaah, Dayour, & Zhou (2021) examined the relationship between employee commitment, customer satisfaction, and loyalty. They found that employees who are highly committed to their organization tend to provide better service, leading to increased customer satisfaction. This, in turn, fosters customer loyalty, encouraging repeat business and positive word-of-mouth.

Hypothesis 7: The relationship between satisfaction and customer loyalty

Wu et al. (2023) employed a structural equation model to investigate the impact of customer experience on service quality, satisfaction, and loyalty. They confirmed the positive influence of satisfaction on loyalty, suggesting that satisfied customers are more likely to be loyal.

Zhang et al. (2023) explored the interplay between service quality, satisfaction, perceived value, and loyalty in the hotel industry using a moderated mediation analysis. They confirmed the positive effect of satisfaction on loyalty and suggested that perceived value can moderate this relationship, potentially amplifying the impact of satisfaction on loyalty.

Kini et al. (2024) explored the complex interplay between various factors influencing customer loyalty in FinTech services. They acknowledged that satisfaction is a determinant of loyalty, but also suggested that loyalty can enhance satisfaction and moderate the effects of other loyalty drivers. They further emphasized the role of self-concept, customer engagement behavior, and self-brand connection in fostering loyalty through satisfaction.

4. Research Framework

This research employs both qualitative and quantitative methods. The researcher has established the research framework based on systems theory, summarizing the components of the system as follows: (1) Inputs, (2) Processes, (3) Outputs, and (4) Feedback.

(1) Inputs refer to the service quality, which consists of five components: 1) Reliability, 2) Responsiveness, 3) Assurance, 4) Empathy, 5) Tangibles.

(2) Process refers to trust, which includes three components: 1) Dependability, 2) Integrity, 3) Benevolence; and behaviour, which consists of four components: 1) Emotional Connection, 2) Perceived Value, 3) Commitment, 4) Experience Quality

(3) Outputs refer to satisfaction, which includes three components: 1) Fulfillment of Needs, 2) Expectation Fulfillment, 3) Emotional Response; and customer loyalty, which consists of four components: 1) Favorability, 2) Brand Loyalty, 3) Customer Intimacy, 4) Overall Satisfaction.
(4) Feedback refers to organizational performance, which is an output that feeds back into the service quality.

The five components are interrelated, and none can exist in isolation. A change in one component will inevitably affect the others; any deficiencies or errors in one component will lead to shortcomings in the others. The details are as follows:

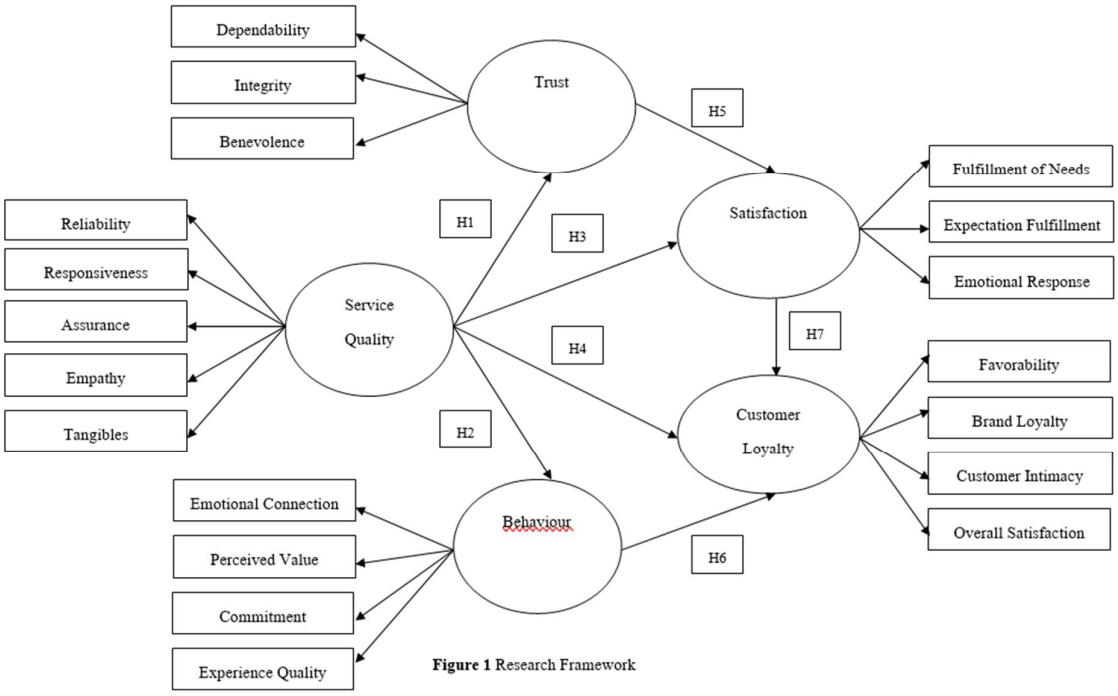

Figure 1 Research Framework

5. Research Methodology

This research is a mixed-method study focusing on data collection qualitatively from Thai private universities and quantitatively from generation Z students from 37 universities referenced by the Office of the Permanent Secretary, Ministry of Higher Education, Science, Research, and Innovation (2024).

The population consists of 68,281 generation Z students. The sample group includes 480 generation Z students, selected using the statistical technique of Structural Equation Modeling (SEM). Based on the research framework, there are five latent variables and twenty four observed variables. Statisticians recommend that the sample size should be 15 to 20 times the number of observed variables (Hair et al., 2006) for appropriate multivariate analysis. Therefore, the suitable and sufficient sample size should range from 15 x 24 = 360 to 20 x 24 = 480.

The research tools consist of two types.
1) The questionnaire consists of the following sections: Section 1 relates to the general characteristics of the respondents; Section 2 focuses on service quality; Section 3 focuses on trust; Section 4 focuses on behaviour; Section 5 focuses on satisfaction; and Section 6 focuses on customer loyalty.

The researchers delivered a draft of the questionnaire to five experts for evaluation. The Index of Item-Objective Congruence (IOC) was calculated to be 0.xxx, and the reliability of the research instrument was tested, yielding a reliability coefficient of 0.xxx. This instrument is used to study the influence of service quality on customer loyalty of generation Z students at private universities in Thailand.

2) Interview Questions:

- What is your overall opinion on the service quality for generation z students at private universities in Thailand? And what factors does it affect?
- Do you think private universities in Thailand should consider applying service quality to build trust? And what factors does it affect?
- Overall, how are service quality and trust, behavior, satisfaction, and customer loyalty related?
- Does your university consider trust? And in what ways?
- To change trust, behavior, satisfaction, and customer loyalty, what factors do you think have a direct and indirect impact? How?
- Do you think trust has a direct impact on behavior, satisfaction, and customer loyalty? How?

The researcher collected data through in-depth interviews conducted between May 2024 and July 2024. The data was then analyzed and synthesized, followed by descriptive narration and content analysis to develop the model derived from the quantitative aspect.

6. Research Results

Objective 1	**Research Findings**
Service Quality	The analysis of students' opinions on service quality in various aspects showed that students rated all areas highly, including reliability, responsiveness, trust, empathy, and overall service quality. The aspects that students were most satisfied with were the university's consistent fulfillment of course and service commitments, the staff's availability and willingness to address student concerns, and the confidence in the knowledge and expertise of faculty and staff, as well as the adequacy of resources and facilities supporting academic teaching and learning.
Trust	The analysis of students' opinions on trust in private universities revealed that students rated all aspects highly, including reliability, honesty, and goodwill. For reliability, students felt the university's information channels (e.g., website, announcements) were the most trustworthy and up-to-date. In terms of honesty, students trusted that the university would responsibly manage personal data in accordance with its stated policies. Regarding goodwill, students appreciated the university's provision of diverse resources and support services, such as scholarship advice, career counseling, and mental health services, to meet their various needs.
Behaviour	The analysis of students' opinions on behavior in various aspects revealed high ratings across the board. For emotional and psychological connections, students felt that faculty showed genuine interest in their learning and success. In terms of perceived value, students appreciated the university's investment in resources and services that enhanced their learning experience. Regarding commitment, students recognized the university's strong dedication to providing high-quality education. Lastly, for quality assurance, students felt that the university effectively addressed any issues or challenges they encountered during their studies.
Satisfaction	The analysis of students' opinions on satisfaction in various areas showed high ratings overall. Regarding meeting needs, students were most satisfied with the university's provision of opportunities to develop skills and knowledge necessary for their desired career paths. For meeting expectations, students felt that their experiences at the university aligned well with the expectations they had when they first enrolled. In terms of emotional and psychological support, students were most satisfied with how the university supported their emotional well-being and contributed to their academic success.
Customer Loyalty	The analysis of students' opinions on loyalty across various aspects revealed high levels of satisfaction. For liking the university, students expressed strong positive feelings, with the most significant factor being their overall good

	impression of the university. Regarding loyalty to the institution, students demonstrated loyalty by continuing to choose the university even when competitors offered similar programs at lower prices. In terms of closeness to the university, students felt that the university made an effort to understand their individual needs and goals. Finally, for overall satisfaction, students were pleased with the university and expressed a willingness to recommend it to others.

Objective 2	**Research Findings**
Service Quality	The multiple regression analysis revealed that service quality has a significant positive influence on students' trust, with a standardized coefficient (β) of 0.726 and a coefficient of determination (R^2) of 0.526. This means that service quality explains 52.6% of the variance in students' trust. These findings align with the proposed hypothesis. In conclusion, when universities provide high-quality services, students' trust in the institution increases.
Service Quality	The linear regression analysis found that service quality has a significant positive influence on students' behavior, with a standardized coefficient (β) of 0.822 and a coefficient of determination (R^2) of 0.676. This means that service quality explains 67.6% of the variance in students' behavior. These findings align with the proposed hypothesis, indicating that service quality influences students' service usage behavior.
Service Quality	The linear regression analysis found that service quality has a significant positive influence on students' satisfaction, with a standardized coefficient (β) of 0.935 and a coefficient of determination (R^2) of 0.874. This means that service quality explains 87.4% of the variance in students' satisfaction. These findings align with the proposed hypothesis, concluding that good service quality leads to higher satisfaction among students.
Trust	The linear regression analysis found that trust has a significant positive influence on students' satisfaction, with a standardized coefficient (β) of 0.701 and a coefficient of determination (R^2) of 0.491. This means that trust explains 49.1% of the variance in students' satisfaction. These findings align with the proposed hypothesis, concluding that the trust students have in the university positively affects their satisfaction.
Behaviour	The linear regression analysis found that behavior has a significant positive influence on students' loyalty, with a standardized coefficient (β) of 0.929 and a coefficient of determination (R^2) of 0.864. This means that behavior explains 86.4% of the variance in students' loyalty. These findings align with the proposed hypothesis, concluding that positive student behavior positively affects their loyalty to the university.
Satisfaction	The linear regression analysis found that satisfaction has a significant positive influence on students' loyalty, with a standardized coefficient (β) of 0.832 and a coefficient of determination (R^2) of 0.692. This means that satisfaction explains 69.2% of the variance in students' loyalty. These findings align with the proposed hypothesis, concluding that students' satisfaction with the university's services positively affects their loyalty.
Service Quality	The hypothesis testing revealed that appropriate service quality significantly affects student loyalty at the 0.01 statistical level. It can be explained that service quality must be reliable, responsive, trustworthy, empathetic, and of high quality in order to positively impact student loyalty.

The research findings revealed that the development of the model based on confirmatory analysis and synthesis led the researcher to name the model of trust affecting behaviour, satisfaction, customer loyalty of generation Z students at private universities in Thailand as the Trust for Customer Loyalty Model (TCL Model).

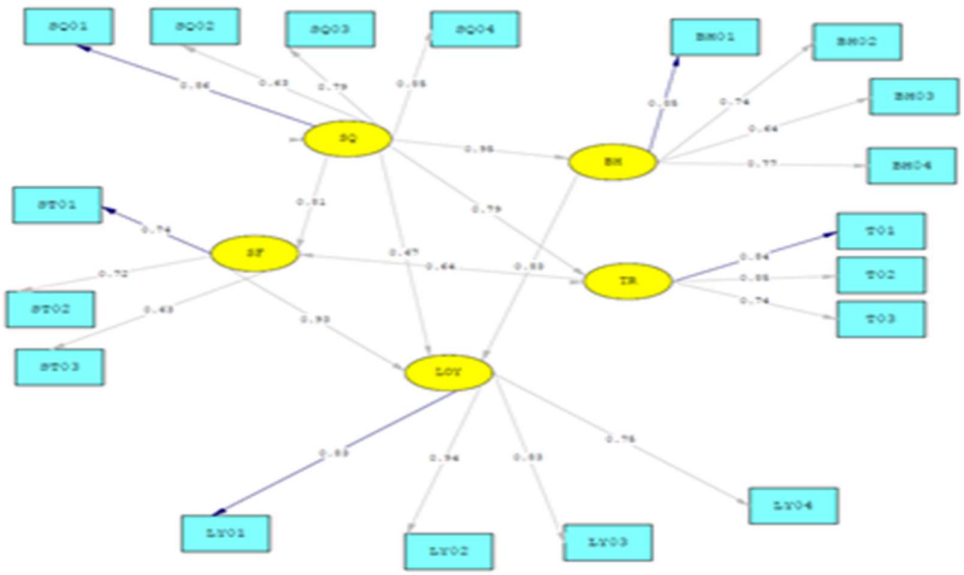

Figure 2 Trust for Customer Loyalty Model

7. Conclusion

The initial model analysis revealed that the model fit indices did not align with the empirical data or meet the required thresholds. As a result, the researcher modified the model by relaxing some of the initial constraints and allowing for correlated errors. After making adjustments, the model fit improved and met the acceptance criteria, indicating that the modified structural equation model (SEM) was a good fit for the data. In terms of direct effects, the analysis showed that service quality had a significant direct impact on student loyalty, trust had a direct effect on loyalty, behavior had a direct impact on loyalty, and satisfaction had the highest direct influence on student loyalty. All of these direct effects were statistically significant, indicating that service quality, trust, behavior, and satisfaction all play important roles in influencing student loyalty. The researcher collected data through in-depth interviews with Thai private universities, and online questionnaires with generation Z students. The results of the analysis concluded that service quality affected trust, service quality affected behaviour, service quality affected satisfaction, service quality affected customer loyalty, trust affected satisfaction, behaviour affected customer loyalty, and satisfaction affected customer loyalty.

8. Discussion

The results from Objectives 1 and 2 indicate that:

- Service quality has a positive influence on student trust.
  - The results of the analysis align with the service quality and trust theories of several scholars, such as Parasuraman, Zeithaml, and Berry (1988), who discussed the components of service quality that influence the building of trust among students. High-quality services, such as prompt responsiveness, empathy, and the reliability of educational institutions, help increase students' trust levels. The findings also support the study by Eisingerich & Bell (2008), which demonstrated that transparency in communication and the empathy of service providers play a crucial role in building trust in services.
- Service quality has a positive influence on student satisfaction.
  - The findings of this study are consistent with theories and previous research, such as Zeithaml et al. (1996), which discussed the relationship between service quality and student behavior, particularly behaviors like repurchase, word-of-mouth, and complaints. This research also highlighted that service quality directly influences students' decisions. The results of this study align with these findings, as Generation Z students exhibited improved behaviors, such as recommending the university to friends or deciding to continue their studies at the same institution after receiving high-quality service.

- Service quality has a positive influence on student loyalty.
  - The findings of this study are consistent with several research studies on the relationship between service quality and satisfaction. For example, Oliver (1980) explained the cognitive processes underlying satisfaction decisions, highlighting the role of perception and expectations in determining students' satisfaction. This study confirms that high service quality in private universities leads to greater student satisfaction when the services meet or exceed their expectations.
- Service quality has a positive influence on student loyalty.
  - The findings of this study align with the research of Oliver (1980), who developed a cognitive model proposing that student satisfaction plays a key role in loyalty decisions through the process of evaluating perceived value and risk. Oliver explained that good and consistent service leads to satisfaction, which is an essential mediator in increasing student loyalty. This research shows that when universities provide high-quality services, students are more likely to be loyal, such as by returning for further studies or recommending the university to friends and family.
- Trust has a positive influence on student satisfaction.
  - This research aligns with the work of Oliver (1980), who explained the cognitive processes that play a crucial role in determining satisfaction. Oliver proposed a model that shows students tend to compare their expectations with the experiences they receive in order to form satisfaction judgments. This study confirms that trust plays an important role in determining student satisfaction, illustrating the relationship between the trust students have in the university and the level of satisfaction they experience.
- Student behavior has a positive influence on their loyalty to the university.
  - This research is consistent with the work of Oliver (1980), who proposed a cognitive model of satisfaction decision-making. Oliver explained that student satisfaction can lead to behaviors such as repurchase and word-of-mouth, which are key factors in building loyalty. This study shows that positive student behaviors, such as participation in university activities and social engagement within the university, are important factors that contribute to fostering student loyalty.

- Satisfaction has a positive influence on student loyalty.
  - This research aligns with the study by Oliver (1980), who developed a cognitive model of satisfaction decision-making. Oliver explained that student satisfaction directly affects loyalty behaviors, such as repurchasing services or recommending them to others. This study confirms that when students are satisfied with the services provided by the university, they are more likely to exhibit loyalty behaviors, such as recommending the university to friends or returning to study there.

The findings from the research objective 3 indicate that the in-depth interviews can lead to a causal relationship model of trust affecting customer loyalty.

9. Research Contribution

Academically, the study employs a robust theoretical framework, incorporating established theories like SERVQUAL and customer loyalty theory, which are meticulously adapted to the Thai context. Furthermore, rigorous research methods and in-depth data analysis ensure the academic soundness of the findings, paving the way for utilization as a foundation for future studies in this area.

10. Recommendation

Future research could expand the sample scope by including both public and private universities across different regions of Thailand, providing more diverse and comprehensive data. A comparative analysis between universities in various regions could reveal differences in service quality and student loyalty across the country. Additionally, future studies should explore other factors influencing student loyalty, such as participation in university activities or the establishment of bonds with faculty or peers, as these could serve as mediators in fostering loyalty. A mixed-methods approach, combining quantitative and qualitative research, could offer deeper insights, especially through in-depth interviews with highly loyal students, helping to understand the factors and experiences contributing to loyalty. Moreover, studying changes in student loyalty over different periods, such as tracking students from enrollment to graduation, would shed light on the long-term influences on loyalty. These recommendations can guide universities and stakeholders in enhancing service quality and fostering sustainable loyalty among Generation Z students.

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