

Quality Expectancy Impacting Student Retention in Higher Educational Institutions in the State of Kuwait

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ABSTRACT

In today's global competitive market, it is very necessary for the higher departments in the educational institutions to be careful to know the factors causing the leakage of students from their university studies and work on the best solution of this problem, managements of the educational institutions in Kuwait should focus on becoming more customer-centric and on augmenting their customers' loyalty. This might be achieved through developing customer relationship, reflected in satisfaction and trust by offering unique services. Service quality (SQ) and CI are two variables argued to increase the relationship between the customer and its educational institutions, and in return boosts loyalty and in the end retention.

This research is an explanatory, descriptive that collecting data using quantitative method. 395 respond were collected and examined to analyses the effect of service quality, CS and CI on Customer loyalty and Student retention in higher education organization in State of Kuwaiti, he. The findings indicated that customer loyalty is influenced by both SQ and satisfaction, the variable having the greatest significant influence based on research results CI. Technical quality impacts CL and loyalty. has partial mediation influence on the relation between SQ and retention while.

Key words: *Service Quality, Customer Satisfaction, Corporate Image, Customer Loyalty, Student Loyalty, Higher Education, Student Dropout.*

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management, and Ministries of education; both private and public organizations are aware and have prioritize the importance of retention. The high percentage of students' dropout cost a lot of money, affecting the work force skills level and even the state's productivity. In order to improve student retention, we should identify the variables that influences this dependent variable.

The research is dependent on several studies where the outcome is to confirm if the independent variables SQ (Service Quality), CS (Customer Satisfaction), CI (Corporate Image), and CL (Customer Loyalty) influence CR (Customer Retention). The literature discusses SQ as being based from the SERVQUAL theory, and having a positive direct relation with student retention (Kassim et al., 2007), and a positive relationship through CL mediation (Wong, 2014). Moreover, the thesis also discusses the researches of expectancy / disconfirmation parading in what is called the process theory (Mohr, 1982); its present a positive relationship between CS and Customer / Student retention through CL (Caruanan, 2002). Finally, the

I. INTRODUCTION

1.1 Introduction

This chapter provides an outline of the entire research under investigation, and this current chapter will condense the primary focuses to be talked about over the span of the proposal. The chapter will likewise incorporate a layout of the subject of the research, and for our situation it will be the variables affecting student retention in higher education organization in the State of Kuwait. This chapter will characterize an outline about the different apparatuses; country relevance will be included in it, and which is in our case "Kuwait", and from the study the problem definition will concluded and a consequent. Additionally, different aspects will be; research objectives, questions (Major and Minor), and methodology. In the end, we will highlight thesis structure.

1.2 Thesis Overview

Student retention is very important for any higher education organization, it has become the most challenging problem for academic

government officials to find the reasons and address them. A further investigation was performed to confirm the claims of the article and try understand this problem by interviewing some colleagues in the PAAET; 8 teachers and trainers did confirm the article's claim of students dropping out. Internal statistical reports show a greater number of admissions in any given intake compared to its graduates; some intakes have a 20% graduate rate. Having said that, the dropout percentage is considered high and this is contributing in two major problems; Government is bearing costs without having graduates, and those students are not skilled and educated enough to work in the Kuwait market (Al Qabas, 2017). There is no clear article or source in Kuwait which explains this phenomenon, and it is imperative to tackle this matter and identify the problem leading to this dropout.

At this point, the aim of the thesis is to investigate this problem and understand the factors effecting student dropout from Higher Education, and we will identify the different variables of the proposed conceptual model and investigate the problems affecting students' retention. Further analysis will be made to understand those variables and confirm that they influence students' retention such as; Service Quality, Student Satisfaction, Corporate Image, Student Loyalty, and Socio-demographic and General information of the respondents on how it affects retention. The reason for allocating those variables is because it is evident and repeated is in numerous scholarly articles, and the adapted conceptual model in this thesis will lead in a deeper understanding of the roles those variables play in influencing Students' retention.

1.5 Research Objectives

It is necessary to present and investigate the research objectives of SQ, CI, SS, and SL on how they affect retention. The objectives of this research are address as:

- ❖ To examine the role of Service Quality in shaping SR in higher educational institutions in Kuwait.
- ❖ To examine the role of Student Satisfaction in shaping SR in higher educational institutions in Kuwait.
- ❖ To examine the role of Corporate Image in shaping SR in higher educational institutions in Kuwait.
- ❖ To examine the role of SL mediating SQ with SR in higher educational institutions in Kuwait.
- ❖ To examine the role of SL mediating Corporate Image with SR in higher educational institutions in Kuwait.

last direct relationship between CI and the student retention was positive and also has an indirect positive relationship through service loyalty (Kassim et al., 2007).

1.3 Relevance of This Study to State of Kuwait

With the rapid development of technology and the successive changes in the world, the State of Kuwait needs young people ready to combat and keep up with global development, facing global challenges, training and preparing Kuwaiti youth, and the abundance of Government opportunities in Kuwait to complete their higher education studies for free through government and private institutions (Ministry of Education online-2015). In Kuwait, we can find that it becomes more easy for high school graduates to be accepted in scholarship to carry on their higher education in one of the university out of Kuwait (General Secretarial of Private Universities Council online - 2017). In addition to that, graduates are given opportunities to attend the best universities or colleges to get their desired degree, this upon other factors put huge pressure on Kuwait to continue enhancement in education industry (Oxford Business Group online). Student Dropout is identified as a global problem, and Kuwait being an active part of the world community is facing the same problem.

The Kuwaiti Government didn't allow private universities to commence until less than two decades ago. Before 2002, the students in Kuwait had had three options for high education Kuwait university (KU), The Public Authority for Applied Education and Training (PAAET) or study abroad in international universities. In 2002 Gulf University for Science & Technology "GUST" was established, and this open the rise of multiple universities such as American University of Kuwait, Arab open University ...etc. This allowed students to have more chances to determine and choose the best option for their future and career goals. As time, elapsed, the increased number of the private universities lead the ministry of higher education to create the General Secretarial of Private Universities Council (PUC). By the end of 2016, Kuwait high school graduates had more than 20 populace and private options to choose from.

1.4 Problem Definition

Kuwait is a country that focuses on education, and the Kuwait Constitution states that all Kuwaiti citizens have the right of free education. There is a knowledge gap in this sector in Kuwait where students in Higher Education Organizations are dropping out of the system (Al Qabas, 2017), and in this article referenced a report issued by the State Audit Bureau which is requesting the

this will allow the researcher to present the proposed hypothesis of the model under investigation.

In this thesis, the research methodology used is quantitative, and the data was collected through surveys sent to professors, teachers, and trainers who distributed to their students in the different institutions in the higher education; colleges and universities, private and public in the state of Kuwait. In addition to that the surveys were distributed by social media channels such as Instagram and Twitter. The output will consent to proper analysis to confirm which of the chosen independent variables influence student retention. The survey contained fifty-three questions divided into general information of the students, and the different variables' measures. We received four hundred twenty-two responses, on the other hand, only Three hundred ninety-five surveys were valid, while the remaining were excluded because they were not complete. Deductive and explanatory research approaches was selected for this study.

1.8 Thesis Structure

There are five chapters which formulates the thesis understudied. Beginning with Chapter One which includes in no Particular order; the introduction, overview of the research, Kuwait relevance, research objectives, methodology, structure, and problem statement. Chapter Two discusses the academic literature on the different variables that influence Student Retention. After that, Chapter three discuss and identify the research methodology, problem statement, research design, outline the hypotheses, at the end of the chapter will present data collection method and sampling. Chapter Four will perform the required data analyses which discusses the hypothesis and tests outcome using SPSS statistical tool. Finally, chapter Five provide the deductions of the study and recommendations based on the conclusions, and the thesis limitations, and any proposed suggestions for further researches required in the future.

II. LITERATURE REVIEW

2.1 Introduction of Chapter Two

In this chapter the intention is to present an overview of student's retention in the Higher education sector in Kuwait. At the point of initiation, a concise overview of Kuwait's microenvironment will be presented, and it will be followed with a briefing of the understudied sector.

An elaboration of the theories that formulated the study, and resulted in the allocation of the different independent variables that influence the dependent variable "Student Retention". Chapter two will present a detailed explanation of the literature review behind the different concepts;

- ❖ To examine the role of SL mediating SS with SR. in higher educational institutions in Kuwait
- ❖ To examine the role of SL in SR in higher educational institutions in Kuwait.
- ❖ To examine the role of socio-demographic on SR in higher educational institutions in Kuwait.

1.6 Research Questions

The research questions will be presented to tackle the research objective. Those questions will be later answered in chapter five, and thus proper recommendations and conclusion will be presented.

1.6.1 Major Questions

The main goal of this thesis is comprehend the casuses of Student's retention in the Higher education in Kuwait, and in order to reach to this understanding the below major question should be answered.

- ❖ What quality expectancy factors influence Student Retention in higher educational institutions in Kuwait?

1.6.2 Minor Questions

With reference to the major question in hand, and taking into account the research objectives of this thesis which addresses the antecedents of students' retention in higher education in kuwait; the below minor questions were formulated:

- ❖ What is the role of SL on SR in higher educational institutions in Kuwait?
- ❖ What is the mediating effect of SL between SQ and SR in higher educational institutions in Kuwait?
- ❖ What is the mediating effect of SL between CI and SR in higher educational institutions in Kuwait?
- ❖ What is the mediating effect of SL between CS and SR in higher educational institutions in Kuwait?
- ❖ What is the effect of the different socio-demographic factors on SR in higher educational institutions in Kuwait?

1.7 Research Methodology

After studying the literature review conducted by multiple scholars on the antecedents of students' retention, an adaptation of several constructs of different models was performed to result in the theoretical framework which will be studied. The work of authors such as Baron and Kenny (1986), Wong (2014), Kassim and Souiden (2007), were used to reach the presented model. The research questions can be therefore deducted, and

the General Secretarial of Private Universities Council (PUC). In the end of 2016 high school graduate had more than 20 public and private options to choose from (General Secretarial of Private Universities Council online).

2.2 Overview of Kuwait's Macro Environment

Kuwait is Arabic country located in the middle east, and precisely on the Arabian Gulf, and it is a member of the Gulf Cooperation Council (GCC). It is strategically located; having a long standing commercial importance in the GCC region (Trading Economics online 2017). Kuwait's natural resource is petroleum and natural gas which consists of 90% of Kuwaiti exports. During 2016, Kuwait recorded a GDP of \$301.1 billion (World Stop Exports online 2017). the Kuwait labor force is 2.546 million, and the Kuwaiti nationals comprise of 40% of the total Labor force.

Kuwait's population is versatile and youthful when it comes to age groups; 25.32% are under the age of 15 years old, 21% are between the age of 15 and 24 years old (Index Mundi online 2016). The currently 29 years is the age median in Kuwait, but a concerning unequally disturbed pyramid showing in the working / age groups as a result of expatriates (Index Mundi online 2016).

According to the latest United Nations report in April 2017 (Country Meters online 2017), the current population of Kuwait is 4,083,044, and this is equivalent to 0.05% of the total global population.

service loyalty, service quality, corporate image, and students satisfaction. Multiple articles and models were investigated in order to present the literature review behind those variables. At the end of this chapter, the Model development, and the final model will be presented, and then a quantitative analysis will be conducted in the coming chapters to compare the results, and give recommendations for future enhancements.

As the high education globalization era started we notes that the high education organizations facing new challenge of competition, to compete in the global market the must raise the level of quality and improve the service. In Kuwait, we can fine that it become more easy for high school graduates to be accepted in scholarship to carry on their higher education in one of the university out of Kuwait, also we can see that the graduates keep looking for the best university or college to get the degree, this and other factors but hug pressure on them to continuo competing in education industry specially before16 years Kuwait government didn't allowed for private colleges or universities to exists in the market. Students in Kuwait before the establishment of **Gulf University for Science & Technology** GUST in 2002 had three options for Post school education; KU (Kuwait university), PAAET (Public Authority for Applied Education and Training), or the option of studying in abroad international universities (GUST online-2017).

After 2002 students had more chances to determine and choose the best option for their future and career goals because private universities increased; the ministry of higher education created

Figure 2.1: Kuwait Population



Source: Trading Economics online

unemployment rate is significant; suggesting a healthy economy requiring less government support.

Kuwait has two strong traits; where 96.13% of adult population (15 years & above) are literate, and the unemployment rate is as low as 3% which it is approximately 4% below global rates (approximately 7%) (Index Mundi online 2016)The

2.3.2 Kuwait Education Development

The turning point of education in Kuwait is correlated to the oil boom, and this resulted in positive effects in all the different facets of the Kuwait society; economic, political, social and educational development (Kuwait History online 2008).

Historically, and before any official schools were opened; Kuwaitis used to learn Arabic reading and writing in Quranic schools. It is important to note that the first Quranic school was established in 1887, but in 1911 several business men donated to build the first official school "Almubarkiya". In 1917, the American Mission school was opened to teach English. In 1935, the public education system commenced (Kuwait History online 2008). The below summary is a glance of the important history of Kuwait's education development throughout the years:

2.3 Education Sector: Overview of Higher Education Industry

Before the briefing of the higher education in Kuwait, it is important to explain the sector chosen for this study. Higher education is an education that goes beyond secondary, most commonly it is universities, colleges and institutions that prescribes degrees or expert accreditations (Sunder, 2016). Bebedelis (2008) elaborated that higher education enhances and develops human values, and its benefits are peer learning, field situations broadened and expanded knowledge, and specialization (Litten, 1980; Bynner et al., 2003).

2.3.1 Kuwait Education Sector

The State of Kuwait is keen on educational improvement, and is aware of its importance; the Kuwait Constitution states that all Kuwaiti citizens have the right of free education. The government encourages their youth to pursue their high education in or out of the country by providing internal or external scholarships at the best universities.

Table 2.1: History of Education in Kuwait

Year	History
1937	First school for girls was opened called "Alqebliyah"
1945	17 schools were available in the country
1954	The Industry College was opened
1962	The education department officially became the Ministry of Education
1962	The first institute of teachers was opened
1966	Kuwait university was opened
1983	PAAET was opened

Source: (Kuwait History online 2008)

five elements of Service Quality didn't cover the full relationship between the different variables with student retention (Caruana, 2002). Having said that, further investigation needs to be pursued to identify the different theory that formulates this thesis.

Numerous articles discussed about the theories behind satisfaction, Mohr (1982) elaborated about the process theory which is a resultant of the expectancy / disconfirmation paradigm; this is considered a foundation for huge common satisfaction researches and it includes four components:

- Expectations (Caruana, 2002).
- Performance (Caruana, 2002).

In Kuwait, the Primary school serves 9 children per teacher and class, and this rate is better compared to other countries in Western Asia where there are 13 children per teacher, and globally where there are 19 children per teacher (XXXX, DDDD).

2.4 Theory Development

In this part of the thesis, the theory development will be presented, and a briefing will be presented for the different theories that resulted in this study. The thesis discussed the variables that may affect student retention; Service quality is based on the well-known SERVQUAL theory. At first glance this theory was logical to be chosen, but the

point, the two models can be combined into the satisfaction theory as a unified sort of confirmation / disconfirmation. The model that has little or no theoretical background is the gap model, and is questionable to use difference score measures related to ideal expectations. Authors that suggested this approach show benefit of presenting a better theoretical foundation to the structure, and it is statistically more reliable data although cutting the extent of the questionnaire. (Carunana, 2002).

From the point, it is notable that SQ is first & leads to CS. In the other hand, Cronin and Taylor (1994) hypothesized that satisfaction is a predecessor quality, however in a LIREL analysis converses the relationship. Service quality show that it is an extremely important service factor causative to CS and judgment (Ruyter et al., 1997; Cronin & Taylor, 1992; Spreng & Mackoy, 1996).

Reflecting expectancy / disconfirmation paradigm on SERVQUAL theory would synthesize into quality expectancy that affect customer retention. Quality expectancy would include service quality, customer satisfaction, corporate image and service loyalty that shape service loyalty. In this study quality expectancy is used to explain retention of students in higher educational institutions in Kuwait.

2.5 Development of the Conceptual Model

In this Part of the thesis, we will elaborate each variable, and present the literature review and discuss the measures of each variable. In the thesis, the industry is education, having said that, Customers will be presented as students.

The conceptual model was developed based on several articles and models that explain the variables affecting the students' retention in high education. The first conceptual model adopted was based on A. Caruana, (2002), the model (Figure 2.2) examines the association among SQ and Loyalty & the mediating effect of CS (Customer Satisfaction). The relation concerned in the thesis was SQ on Loyalty, and CS on Loyalty.

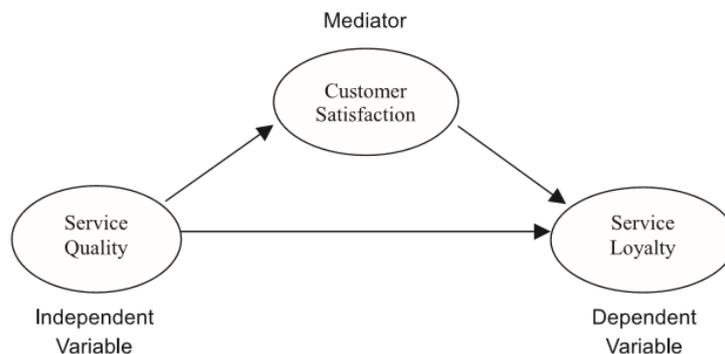
- Disconfirmation (Caruana, 2002).
- satisfaction (Caruana, 2002).

In 1988, Tse & Wilton defined satisfaction as "the consumer's response to the evaluation of the perceived discrepancy between prior expectations (or some norm of performance) and the actual performance of the product as perceived after its consumption" (Tse & Wilton, 1988; p; 204). The concept of Disconfirmation arises from the difference between real performance and previous expectations.

At the first glance, customer Satisfaction can be similarly defined to that of SQ, but there exists a figure of different among them, an example of satisfaction is a decision customers make is based on a certain experience while Service quality is not based on experience (Boulding et al., 1993; Bolton & Drew, 1991; Parasuraman et al., 1988; Oliver, 1980, 1993; Cronin and Taylor, 1994). Another fact related to the difference between the two mentioned variables; Satisfaction in literature is described by expectation to be a result of performance (Churchill & Suprenant, 1982). Moreover, Boulding et al. (1993) described service quality in literature as expectations being conceptualized as a normative standard of future wants. These conceptualized standards characterize continuing desires & requirements that stays natural by because of the complete variety of marketing & aggressive aspects. Standard outlooks are the minimum customer expectation to be satisfied, anything above that customer are delighted, and anything below that customers are unsatisfied; having said that market oriented suppliers must try hard to over exceed customer expectations to retain and increase their customer base (Zeitharnl et al., 1993; Jones et al., 2003).

SERVQUAL is a resultant of the gap model which is primarily measured by the function side of quality which clearly note that the functional aspect is more important than technical side of perceived service quality (Gronroos, 1984, 1990). At this

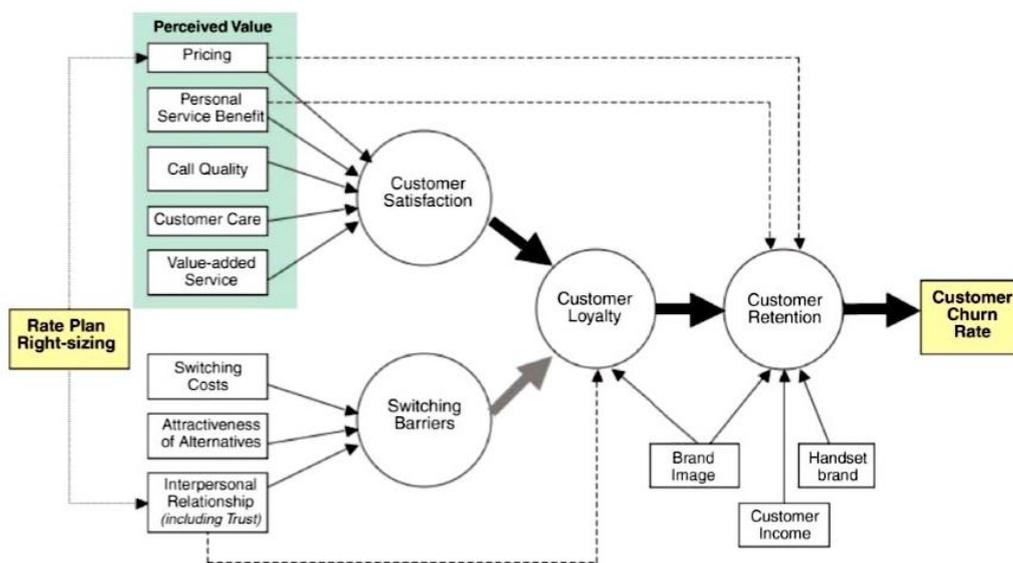
Figure 2.2 Graphic Representation of Caruana (2002) Model



Source: Caruana (2002)

The second conceptual model adopted was based on Wong (2010); the model is represented in figure 2.3. the relation adopted into the conceptual model of this thesis is mediator role of Customer loyalty between Satisfaction and retention, and corporate image with Retention.

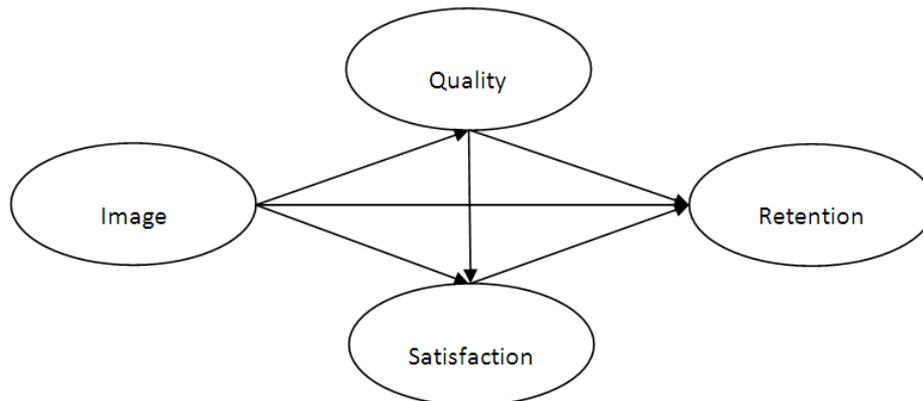
Figure 2.3 Graphic Representation of Wong (2010) Model



Source: Wong (2010)

The third article adopted was based on Kassim and Souiden (2007); the model in represented in figure 2.4 examines, and the variable relation adopted in the conceptual mode of the thesis are between Corporate Image and satisfaction with Customer Retention.

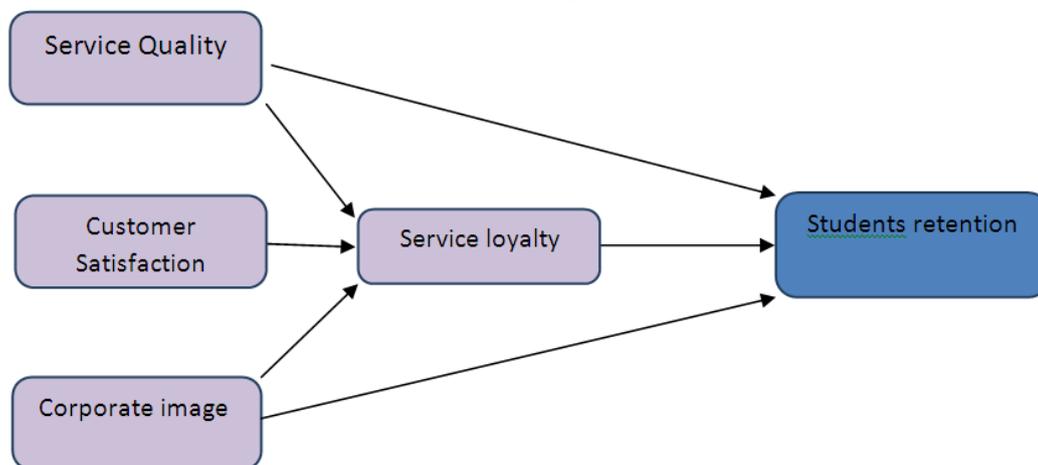
Figure 2.4 Graphical Representation of Kassim & Souiden (2007) Model



Source: Kassim and Souiden (2007)

After giving a briefing of the different articles, and the allocated variables to be studied in this thesis; a through elaboration will be presented to properly understand the importance of each variable and how it effects student retention.

Figure 2.5: Quality Expectancy Impacting Student Retention



Source: adapted from Caruana (2002), Kassim & Souiden (2007), Wong (2010)

reason for that is the greater autonomy in connecting with and assisting students.

In 1988, Parasuraman et al. declared that quality of service depends on the ability of the service provider to consistently meet consumers need and desires. Hussain (2016) focused on his research that customers are more likely to be satisfied if their needs are met, and they get a higher quality of service.

According to Kotler (2004) the definition of service is basically intangible act or performance offered by one part to another that is and does not lead to the ownership of anything. Multiple researches discuss how service quality is related to customer dealings and their satisfaction, and this also includes other aspects such as complaints, claims, & billing (Lee et al., 2000; Lim & Palvia, 2001; Kettinger & Lee, 1994). When looking into

2.6 Service Quality

The simple explanation of SQ is the outcome of the contrast that consumer make among their awareness the method service was performed & their prospect about a service (Lehtinen and Lehtinen, 1982; Gronroos, 1984; Lewis and Booms, 1983; Parasuraman et al, 1985, 1988, 1994). In 1982, The article of Lehtinen and Lehtinen added a new dimension to service quality which consisted of physical and interaction aspects, and corporate quality (Caruana, 2002).

According to Thomas (1978) elaborated that in educational relationship, service quality is "people – based" focused rather than "equipment – based". Moreover, Tang and Zairi (1998a, 1998b, 1998c) discussed in their research how empowering university staff members has a more significant result compared to that of service industries; the

2.7 Customer Satisfaction

In this part of the thesis, student satisfaction will be elaborated, and an explanation of the importance of this variable, and how it influences the dependent variable. Customers of the education sector are defined as students, and the education corporation as service providers.

Customer / Student satisfaction is a subject of great interest for both Researchers and organizations, and the fact that no business can retain business growth and remaining competitive without knowing their customers (Murali et. al, 2016). According to Posselt and Gerstner (2005) customers are key factors in any business, and the prime objective of any business is satisfying their customers and attracting new customers.

In relation to literature, satisfaction has different methodological approaches, but most researchers allude the definition to an evaluative, full of feeling, or enthusiastic reaction that increases with the experience a customer encountered (Oliver and Swan, 1989). Other authors such as Zeithaml, et. al (2013) defined satisfaction as actions, procedures, & performances offered or co-produced by a party to another party. In 2013, Zeithaml, et. al also elaborated that satisfaction is an aggregate development that incorporates satisfaction with particular items as well as with the different parts of the customer / Supplier relation; An example would be the physical offices, and how employees cooperate with customers. satisfaction is observed by means of disconfirmation of desires. While in industries that provide services, CS is measured as the variance between the experience and service expectations (Anderson & Narus, 1990; Dwyer et. al, 1987; Oliver, 1980). Fornell and Wernerfelt (1987) explained that not all customers will be satisfied, and this is a resultant of multiple causes which is related to the significance of the expectation role (Jones et al 2003).

In 1988, Tse & Wilton defined satisfaction as "the consumer's response to the evaluation of the perceived discrepancy between prior expectations (or some norm of performance) and the actual performance of the product as perceived after its consumption" (Tse & Wilton, 1988, p. 204). This explanation is basically parallel as service quality, however various refinements were frequently made which incorporated a post choice consumer encounter to satisfaction although quality is most certainly not (Oliver, 1980, 1993; Parasuraman et al., 1988; Boulding et al., 1993; Bolton & Drew, 1991; Cronin & Taylor, 1994).

Another important differentiation between satisfaction and quality in literature is expressed as; satisfaction expectations echo the predicted performance the customer received during a

manufacturing organizations; tangible products goes hand in hand with intangibles products, and product enhancement ought to be technically competitive to create worth to clients (Farahani et al. 2011; 2010).

Other researcher pointed that the service can be competitive advantage and differentiating the product from others, and firms can concentration more on customer service (Wellemin, 1984; Brown. 1992; Mathe & Shapiro. 1993). Murali, et. al, (2016) recognized five gaps which result to increased complications in service delivery, & they could be addressed with the below five elements of service quality which are equally important to consumers or buyers:

- Reliability; it is the organization's capability to achieve the undertaken service.
- Assurance; is present employee's knowledge, good manners, and their capability to express trust and confidence to customers.
- Tangibles; is the physical facilities, staff, and equipment.
- Empathy; is the individual attention, and caring that organization delivers its clients.
- Responsiveness; symbolizes the readiness to aid & present rapid service (Heskett et al., 1990; Griffin, 1995; Gitomer, 1998; Parasurman & Grewel, 2000).

Higher education has turned into an aggressive venture among both public and private Educational organizations. In the perspective of the expanding rivalry in higher education industry, numerous private universities and colleges confront the issues of declining students enrolment, poor vital advertising, extraordinary rivalry between other private universities or colleges that offer similar courses, and expressed the importance of service quality and the benefits that rises from understanding the service delivered to students (Chuia et al., 2015). Having said that, the quality of education is a critical component that is considered for drawing in and retaining students (Chuia et al., 2015).

the measures we used is this research to determine the level of Service Quality of higher education organizations. The questionnaire statements related was based on the ServQual scale (SQS) used by Caruana (2002). The survey participants were asked to recognize the level of agreement or disagreement in relation to the quality of the service provided by their educational organization. Samples of the measurements used in the questionnaire were "the university/ college I attend performs services right first time" and " the university/ college I attend have readiness to respond to student's requests" (Caruana, 2002).

sources of corporate image are the comments and news about the company, customer experiences, the overall behaviors of the firm (positive and negative), and experience of employment. Dowling (1986) defined Image as how an object is portrayed, recalled, and identified by certain individuals. In addition to that, Van Riel (1985) expressed that final psychological outcome that is reached from an individual's belief, ideas, and impressions around a certain object. Image associated to trade name, construction, range of products/ services, tradition, philosophy, and the effect of quality communicated by individual experience with the organization's consumer (Davies, Chun & Da Silva, 2001).

Image is presented by two components; Functional (material attributes), and emotional (mental). Bidin et al. (2014) has demonstrated that corporate image is identified with different measurements of associations; a few examples would be corporate personality, culture, corporate conduct, correspondence arrangement and client esteem. In addition to that the prevalent segments of the service segment; such as, contact staff and physical condition (Nguyen, 2006). Companies need to focus in their image, and make good effort in order to protect their place in such aggressive business atmosphere to keep up community confidence (Rosmiza Bidin et al., 2014).

Wu (2014) emphasized the importance corporate image in his study that emphasized on gaming companies to enhance the positive behavior intention of the clients. In 2006, Ball et al. added to Wu's elaboration of image, and expressed that there is a close positive relation between CI (Corporate Image) and CR (Customer Retention); Having said that, enhancing CI is extremely important for service users.

The theory of Social identity inducts that people associate with establishments that are considered superior and recognized to be advanced, and believe that they are more successful (Hogg & Terry, 2000; Yu-Chen Wei et al, 2015). Wu, et. al, (2014) discussed in their article that superior image of the organization effects the consumer decision and increase intentions to use the service. Companies with high corporate image attract highly skilled job seekers (Turban & Cable, 2003; Gatewood et al.,1993; Tsai & Yang, 2010).

the measures used to determine the level of corporate image in higher education organizations were referenced to the Corporate Image scale (CIS) used by Albert Caruana (2002). The survey participants were asked to recognize the level of agreement or disagreement in relation to the corporate image of the service provide by their education organization. A sample of the measurements used in the questionnaire were "the

transaction (Churchill & Suprenant, 1982). Moreover, SQ prospects are intellectualized similar to a common standard required in the future (Boulding et al., 1993). The mentioned standards stay unaffected by the market scope which is represented by competitiveness factors, and these standards are the minimum expected services that any customer is expecting from the service provider (Zeithaml et al., 1993).

2.7.1 Relationship Between Student Satisfaction and Student Loyalty

Oliver (DDDD) elaborated that about the factors affecting the relationship between customers and organizations such as social bonding and personal determinism, but the first necessary step in loyalty is satisfaction. many researchers studied the relationship between satisfaction and loyalty and they confirmed that it also plays a role of mediating variable which may change the consumers' satisfaction if the result was loyal or the opposite (Parasuraman et al., 1988; Patterson, Johanson & Spreng, 1997; Lin & Wang, 2006; Bennett & Rundle-Thiele, 2004).

With regards to the measures used in this research to determine the level of customer satisfaction of higher education organizations, it was referenced to the Customer Satisfaction scale (CSS) used by Albert Caruana (2002). The survey participants were asked to recognize the level of agreement or disagreement in relation to the satisfaction of the service provide by their education organization. a sample of those measurements used in the questionnaire were "my choice to study in this university/ college was a wise one" and " in my opinion this university/ college is the best" (Caruana, 2002).

2.8 Corporate Image

In 1999, Capriotti expresses image to be the psychological illustration for a tangible item which replaces object's place. Moreover, Cornelissen & Thorpe (2002) expressed image to be an instant and different connotation linked by a certain matter which is expressed as a reply to a single indicator or multiple related to a certain establishment. (Cornelissen & Thorpe (2002) Corporate image refers to consumers' impressions, feeling, and perceptions of corporation (Richard and Zhang, 2012). Corporate image can induct potential growth of the company and positive corporate image Reflected positively on the company position (Kim et al.,2016).

Lemmink et. al, (2003) explained that corporate image is defined as public, social perceptions, or knowledge about a certain organization. Turban & Cable (2003) added that the

cognition, in their definition of service (Caruana, 2002; Gremler and Brown, 1996).

The measures we used in this research to determine the level of customer loyalty of higher education organizations, it was referenced to the CL scale (CLS) used by Albert Caruana, (2002). The survey participants were asked to recognize the level of agreement or disagreement in relation to the satisfaction of the service provide by their education organization. Samples of the measurements used in the questionnaire were "I say positive things about my university/ college" and "I would encourage friends and relative to study in this university/ college have expertise in advising" (Caruana, (2002).

2.10 Student Retention

In this part of the thesis, we will review the different opinions of researchers about customer retention, starting with Levitt (1983) who examined customer retention and value by the relationship of supplier / Client. Levitt (1983, p. 2) stated "the relationship intensifies after the sale and when the sale is made".

The classification of retention; "a commitment to continue to do business or exchange with a particular company on an ongoing basis" (Zineldin, 2000, p:28). The cost of attracting of new customer is very high compared to the cost of retaining customers, and the problem in hand, is that a large number of businesses do not concentrate on customer retention (Weinstein, 2002). In fact, attracting new customers is practically expensive and difficult, and it requires time, effort and investments (Murali et al., 2016). Therefore, to become effective and efficient focusing upon purposefully structuring a well-built base of loyal customers (Murali et al., 2016).

In service industries, an extremely significant aspect driving advanced commercial performance is the customer retention (Fornell and Wernerfelt, 1987; Reichheld and Sasser, 1990). Having said that, service provider must consider preparation and implementation of client retention initiatives to keep their competitive edge and increase their market share. (Lee, et al., 2001). In 2006, Neslin et al. expressed how retention strategies are sorted out to two essential methods: the targeted & the untargeted. The untargeted method concentrates to empower loyalty branding by enhancing service & mass promotion. The second method depend on offering distinct motivations; an example would be discounts or solution customization to clients who might potentially part away and seek another service provider. The assigned method may prove to become valuable to recall price-averse consumers or consumers with customized services.

university/ college treats students respectfully" and "the university/ college have expertise in advising" (Caruana, 2002).

2.9 Student loyalty

In order to commence with the explanation of Loyalty; it is essential to start with the definition of Brand loyalty. In a beginning stage, the concept of loyalty branding was dominated and expressed in relations of tangible things (Day, 1969; Caruana, 2002; Cunningham, 1956; Tucker, 1964; Kosteck, 1994). Cunningham (1965) also well-defined loyalty branding to be the share of household acquisitions dedicated to a certain brand. Previous studies confirmed the value of customer loyalty to the potential growth and the constancy of an organization (McMullan and Gilmore, 2008; Tsoukatatos and Rand, 2006). As time passed, the concept of loyalty expanded, and more focus emerged on different concepts of loyalty; such as vendor loyalty which reflects a wider perspective of marketing (Caruana, 2002), other studies focused on customer loyalty of service (Oliver, 1997).

In his research, Jacoby (1971) confirms that previous studies performed by scholars ignored what went on in customer's minds, and converge entirely on behavioral outcomes. when brand loyalty is measured by the number of repurchases; this only shows the measured outcome characteristics (Jacoby & Chestnut, 1978).

Day (1969) and Jacoby (1969, 1971) argued loyalty branding is not only regular acquisitions of products of the same brand, and expand this concept to consist a combination of behavioral & attitudinal components. Starting with behavioral component, its measure focuses on the degree of procurement of a certain brand; while on the other hand, to measure the state of mind it uses introverted scale as mentioned by Day (1969), or multi-scale items as mentioned by Selin et al. (1988). By separating the ratio of purchase of a brand by the mean scores obtained for attitude, Day gained a value for loyalty. Further in 1978, Jacoby and Chestnut (1978) offered the abstract explanation of brand loyalty by the reflection of behavioral and attitudinal aspects. This abstract was later used during the 1970s and early 1980s as a base conceptualization on loyalty (Lutz and Winn, 1974; Snyder, 1986; Golberg, 1981).

Other researchers lately identified the aspect of loyalty as cognitive loyalty (Caruana, 2002). Cognitive loyalty is important, and It includes the client's mindful choice – taking procedure when assessing alternative brands before an acquisition is made. In 1996, Gremler & Brown also expanded the notion of loyalty from tangible to include non-tangible items; this integrates 3 explicit apparatuses of loyalty & it considers the attitude, acquisition, &

presenting the problem statement and it will be followed with multiple crucial sections which will tackle and identify the research methodology and design, the research approach, the research purpose will be followed with by the time horizon. In relation to the quantitative analysis in chapter four, an elaborative discussion will be presented to explain the reason of using and developing the current questionnaire. Moreover, other important details will be presented such as; the method of data collection, how the population and sample were allocated, and this will be used to perform the necessary analyses that would explain the research under study.

3.2 Problem Statement

Kuwait is a country that focuses on education, and the Kuwait Constitution states that all Kuwaiti citizens have the right of free education. Students in Higher Education Organizations are dropping out of the system (Al Qabas, 2017), and in this article referenced a report issued by the State Audit Bureau which is requesting the government officials to find the reasons and address them. A further investigation was performed to confirm the claims of the article and try understand this problem by interviewing some colleagues in the PAAET; 8 teachers and trainers did confirm the article's claim of students dropping out. Internal statistical reports show a greater number of admissions in any given intake compared to its graduates; some intakes have a 20% graduate rate. Having said that, the dropout percentage is considered high and this is contributing in two major problems; Government is bearing costs without having graduates, and those students are not skilled and educated enough to work in the Kuwait market (Al Qabas, 2017).

At this point, the aim of the thesis is to investigate this problem and understand the factors effecting student dropout from Higher Education, and we will identify the different variables of the proposed conceptual model and investigate the problems affecting students' retention. Further analysis will be made to understand those variables and confirm that they influence students' retention such as; Service Quality, Student Satisfaction, Corporate Image, Student Loyalty, and Socio-demographic and General information of the respondents on how it affects retention. The reason for allocating those variables is because it is evident and repeated is in numerous scholarly articles, and the adapted conceptual model in this thesis will lead in a deeper understanding of the roles those variables play in influencing Students' retention.

3.3 Research Objectives

Students are showing sign of dissatisfaction, and there is a significant number of

In addition to that, the relationship increases after any certain deal, and the purchaser's decision is already affected for future transactions (Trasorras, et al., 2009). Moreover, Trasorras, et al. (2009) cautioned that without sound management intervention to maintain this position, the relationship will crumble.

Hellier (1995) and Trasorras, et al. (2009) examined the model of retention in the insurance services sector, & in his article that relationships existed between customer satisfaction, perceived value (mostly expressed by quality), switching costs & loyalty, and reacquisition intention (known as retention). Thus, the paramount apparatuses that reinforce the long-term relationship among clients and suppliers should be addressed by the different factors that influence retention (Trasorras, et al., 2009). Anderson et al. (1994) positively linked customer retention to financial performance indicators such as market share and profitability.

The measures used in this research to determine the level of Student Retention of the higher education organizations in Kuwait was based on the Student Retention scale (SRS) used by Trasorras et al. (2009). The survey participants were asked to recognize the level of agreement or disagreement in relation to the retention of the service provided by their education organization. A sample of the measurements used in the questionnaire were "next time I will consider studying again in this university/ college if I decide to get diploma or BA" and "During my stay in this university/ college I did not think about dropout" (Trasorras et al., 2009).

2.10 Relationship Between SL and SR

The relationship between student loyalty and retention is discussed in the article of Reichheld and Sasser (1990). There is a positive relation between them; Student Loyalty influences retention, and this leads to increased profits, larger market share, condensed client purchase costs, and generally profitability (Reichheld and Sasser, 1990).

2.11 Conclusion

At this point of the chapter, all the allocated variables are elaborated thoroughly through literature, and the conceptual model to be tested will be further studied. First, the research methodology will be presented, and then a statistical analysis of the collected data will be used to interpret and answer the thesis research questions.

III. RESEARCH METHODOLOGY

3.1 Introduction

In this particular chapter, we will outline the research methodology; this will be achieved by

Answering such a major question require the researcher to answer a number of minor questions, and they are presented in the next sector.

3.5.2 Minor Research Questions

With reference to the major question in hand, and taking into account the research objectives of this thesis which addresses the antecedents of students' retention in higher education in Kuwait; the below minor questions were formulated:

- ❖ What is the role of SL on SR in higher educational institutions in Kuwait?
- ❖ What is the mediating effect of SL between SQ and SR in higher educational institutions in Kuwait?
- ❖ What is the mediating effect of SL between CI and SR in higher educational institutions in Kuwait?
- ❖ What is the mediating effect of SL between CS and SR in higher educational institutions in Kuwait?
- ❖ What is the effect of the different socio-demographic factors on SR in higher educational institutions in Kuwait?

The expectation is that once those questions are answered, the major question could be answered and the research objective would be acquired. The research questions allows formulating the anticipated research hypothesis and test them.

3.6 Research Hypotheses

The proposed research hypotheses were shaped in relation to literature review and the different adapted models, having said that, the below hypotheses were shaped:

- ❖ **Hypothesis 1 (H1):** *Service Quality has positive relationship with SR.*
- ❖ **Hypothesis 2 (H2):** *Corporate Image has positive relationship with SR.*
- ❖ **Hypothesis 3 (H3):** *Student Satisfaction has positive relationship with SR*
- ❖ **Hypothesis 4 (H4):** *SL mediating the relation between SQ & SR.*
- ❖ **Hypothesis 5 (H5):** *SL mediating the relation between CI & SR.*
- ❖ **Hypothesis 6 (H6):** *SL mediating the relation between SS and Student Retention*
- ❖ **Hypothesis 7 (H7):** *Student Loyalty has positive relationship with Student Retention.*
- ❖ **Hypothesis 8 (H8):** *Social Demographic factors has positive relationship with Student Retention.*

students that are dropping out of the system due to various reason which we intend to address in the thesis. To achieve that, it is necessary to present and investigate the research objectives of SQ, CI, SS, and SL on how it effect retention. The objectives to be studied in this research are address as:

- ❖ To examine the role of Service Quality in shaping SR in higher educational institutions in Kuwait.
- ❖ To examine the role of Student Satisfaction in shaping SR in higher educational institutions in Kuwait.
- ❖ To examine the role of Corporate Image in shaping SR in higher educational institutions in Kuwait.
- ❖ To examine the role of SL mediating SQ with SR in higher educational institutions in Kuwait.
- ❖ To examine the role of SL mediating Corporate Image with SR in higher educational institutions in Kuwait.
- ❖ To examine the role of SL mediating SS with SR. in higher educational institutions in Kuwait
- ❖ To examine the role of SL in SR in higher educational institutions in Kuwait.
- ❖ To examine the role of socio-demographic on SR in higher educational institutions in Kuwait.

3.4 Methodological Framework

After studying the literature review conducted by multiple scholars on the antecedents of students' retention, an adaptation of several constructs of different models was performed to result in the theoretical framework which will be studied. The work of authors such as Baron and Kenny (1986), Wong (2010), and Kassim and Souiden (2007) were used to reach the presented conceptual model. The research questions can be therefore deducted, and this will allow the researcher to present the proposed hypothesis of the model under investigation.

3.5 Research Questions

In this part of the thesis, the research questions will be presented to tackle the research objective. Those questions will be later answered in chapter five, and thus proper recommendations and conclusion will be presented.

3.5.1 Major Research Question

The main goal of this thesis is comprehend the casuses of Student's retnetion in the Higher education in Kuwait, and in order to reach to this understanding the below major question should be answered.

- ❖ What quality expectancy factors influence Student Retention in higher educational institutions in Kuwait?

The research method used in this research is quantitative, and it is dependent on the collected data by questionnaires. Those questionnaires will be later used to analyze and measure the different variables effecting students' retention in Kuwait. Punch (2005) elaborated that this method focuses on measuring the variables of the model used in the research, and the weight of the relation among them, and help in understanding of cause and effect relation.

3.7.1 Research Approach

In this part of the research, the adopted approach will be discussed. Literature from multiple scholars were used to understand the different variables that influence students' retention; Such as Service Quality, Student satisfaction, Corporate Image, Student loyalty. In addition to that, this literature is based on multiple theories; Caruana (2002), Kassim & Souiden (2007), Wong (2010). Based on the above, the research approach considered to be deductive.

3.7.2 Research Purpose

The current thesis is explanatory; the reason for that is that the goal of this thesis is to inspect the different independent variables and comprehend how they affect the dependent variable (Collis and Hussey, 2013). As mentioned in the methodological framework; the research is quantitative; Collis and Hussey (2013) explained in their research, that the best method to treat such a research is by conducting a survey and analyzing the results. The questionnaire to be used will contain the General information, the different independent variables (Service Quality, Student satisfaction, Corporate Image, Student loyalty), and the dependent variable (students' retention), and the results will allow us to explain the cause and effect of the variables under study and test the hypothesis to acknowledge whether they were accepted or rejected.

3.7.3 Time Horizon

The understudied thesis is adopting a cross-sectional method; this could be verified by the research of Saunders et al. (2009) where gathered information by questionnaires during a certain time frame and the different cause and effect relations is presented in a snapshot.

3.7.4 Research Assumptions

In each research, there exist a few suspicions all together for the examination to be made, and in this proposition, we have done the review in view of numerous suppositions particularly that this point is identified with

To understand the shaped hypotheses above, it is important to provide a briefing of the understudied variables and their roles in the conceptual model.

3.6.1 Dependent Variable

The conceptual model of this thesis studies several variables, and after looking into the literature review, and assessing the industry to be studied in Kuwait it was clear that the dependent variable would be the students' retention.

The classification of retention; "a commitment to continue to do business or exchange with a particular company on an ongoing basis" (Zineldin, 2000: p:28). The cost of attracting of new customer is very high compared to the cost of retaining customers, and the problem in hand, is that many businesses do not concentrate on customer retention (Weinstein, 2002). In fact, attracting new customers is practically expensive and difficult, and it requires time, effort and investments (Murali et al., 2016). Therefore, to become effective and efficient focusing upon purposefully structuring a well-built base of loyal customers (Murali et al., 2016).

3.6.2 Independent Variables

According to the conceptual model, there are three independent variables: Service Quality, Student Satisfaction, and Corporate Image. Starting with service quality; it has multiple linkages where it influences student loyalty (Baronden and Teel, 1983) and Students' retention (Hellier,1995). Student satisfaction is the second independent variable to be discussed; it also has multiple linkages where it influences student loyalty (Oliver,1999) and Students' retention (Weinstein, 2002). corporate image is also an important independent variable in the conceptual model; similarly, to the above variables it has multiple linkages where it influences student loyalty (Lam et al., 2004) and Students' retention (Weinstein, 2002).

3.4.6 Mediating Variables

Student loyalty is considered a mediating variable in the thesis understudy. Student Loyalty well-defined loyalty branding as the share of household acquisitions dedicated to a certain brand (Cunningham, 1965), this variable is influenced by SQ, Student satisfaction, CI, and in the same time it is an antecedent to student retention.

3.7 Research Design

In this part of the thesis, the aim is to present and elaborate the allocated methodological framework, research approach, research purpose, and time Horizon. Saunders et al. (2009) defined the thesis research design as the method certain research questions are attempted to be approached by.

Table 3.1: Survey Monkey Sample Calculator

Source: Survey Monkey (2017)

Table 3.2: Received responses

Required Sample	Received Responses
384	390

Source: Data based

The sampling method intended to be used is the random sampling, since the survey gives an equal chance to all respondents.

3.9 Data Collection Instrument and Source

The thesis understudy is quantitative, and a questionnaire was used to collect the data which was used for statistical analysis in chapter four. Multiple variables were investigated through the questionnaire; service quality, student satisfaction, Corporate Image, Student loyalty, and Students' retention. The questionnaire consisted of 53 questions, and it constituted of 6 different parts; five variables (four Independents and one dependent variables) and a section showing the General information of the respondents.

The general information part consisted of 19 questions which studied different aspects of the socio demographic and other important factors in comparison to the dependent variable (Students' retention). The general information consisted of nationality, age, gender, educational background of the parents, income of the parents, work status...etc. For SQ; SERVQUAL scale was used and it was based on the article of "Service Loyalty the Effects Of Service Quality And The Mediating Role Of Customer Satisfaction" (Caruana,2002); it consisted of 21 questions. Student satisfaction was based on the article of "Service Loyalty the Effects Of Service Quality And The Mediating Role Of Customer Satisfaction" (Caruana,2002); it consisted of 4 questions. Corporate Image was based on the article of "Service Quality Dimensions: An Examination of Gronroos's Service Quality Model";(Kang & James, 2004). Student loyalty was based on the article of "Service Loyalty the Effects of Service Quality and The Mediating Role of Customer Satisfaction" (Caruana, 2002); it consisted of 4 questions.

employment execution, however from the mental viewpoint the below is a list of the assumptions:

- ❖ Participants are students in Kuwait higher education organizations.
- ❖ Participants have enough knowledge of the concepts in the questionnaire.
- ❖ Participants correctly understand the questionnaire.
- ❖ Participants have more than three years of experience.
- ❖ Participants are honest and sincere, and not subjective.

3.7.5 Research Limitations

In every research there exist some limitations that restricts the study, and in this thesis the limitations can be listed as follows:

- The study only took into consideration the students of higher educational Institutions, and it didn't take into consideration the students of schools.
- The research only addressed the students, and didn't address the educators, staffs, and professionals in this field.
- The investigation only used quantitative method; having a combination of quantitative and qualitative would enhance the research results.
- The time period of the thesis was in a critical period during Ramadan; office hours are short due to fasting, and new students admission period where the faculty members couldn't assist me as intended.

3.8 Target Population and Sampling Methods

The goal behind this thesis is to understand the influence of SQ, SS, CI, and SL on SR in the higher education students in Kuwait. Having said that, the targeted population are the students of this particular stage of education. Although the current population is 140,017 students (Annual Bulletin of Education Statistics 2015/2016, 2016) which represents the current students; in addition to that, the population could also increase since it includes graduates, and dropouts.

According to Collis & Hussey (2013), at any given large population (One Million and above), and in order to realize ninety-five percent confidence level and five percent margin of error, the proposed sample would be 384. The sample size of the allocated population is 384, and in addition to that, a sample calculator tool presented by Survey monkey also confirmed the results.

of 52 individuals of different backgrounds in the higher educational sector; consisting of Professors, trainers, staff members, and mainly students in different universities and colleges in Kuwait. The pilot test gave numerous feedback; mainly requesting simpler sentences.

Students' retention was based on the article of "Value, Satisfaction, Loyalty and Retention in Professional Service" (Trasorras et al., 2009); it consisted of 3 questions. The below table shows a summary of the questions and articles behind them.

A pilot test was performed to ensure validity of the questionnaire. The pilot test consisted

Table 3.3: Questionnaire Construction and Source

Code	Variables	No. of questions	Sources
GI	General Information	19	Not applicable
SQ	Service Quality	19	Caruana 2002
SC	Student Satisfaction	3	Caruana 2002
CI	Corporate image	4	Kang & James 2004
SL	Student Loyalty	4	Caruana 2002
SR	Students' retention	4	Trasorras et al. 2009
Total No. of Questions		53	

Source: Data Based

examine the relationship between the tested factors and their impact on the outcome variable – the objective of this research.

The inferential analyses get started with an important reliability test (Cronbach's Alfa) to examine the consistency of the responses. Moreover, correlation test takes place after validating the associated assumptions (continuous variables, paired variables, linear relationship, no significant outliers, and normally distributed). Such correlation will not output the causation between the tested variables, however, it will only state if there is a relationship among the factors under study. Nevertheless, such causation can be tested and estimated by using an inferential test named regression – more specifically the multi regression analysis which will determine if the linear relationship is statistically significant, measure the dissimilarity in the dependent variable clarified by the independent one, find out the direction of the relationship, and more importantly forecast and predict the outcome variables (dependent) based on the values of the independent ones.

As indicated by the proposed conceptual model, an indirect relationship happens to impact the retention of higher educational students via the independent variables (SQ, CI, and SS) & Student loyalty. Such indirect relation can be measured by mediation analysis which will display if a statistical significant bond happened due to this relationship.

3.6 Data Analysis Methods

After the data is collected, the following chapter we will present an analysis that will aid in the recommendation and conclusion of the thesis. A descriptive analysis will be presented to aid in the analysis, then using SPSS (Statistical Package for Social Science Program) V. 23 a correlation and reliability, and principle component analysis will be performed in order to confirm the overall validity of the conceptual model. In addition to that numerous multiple regressions will be used to test the different hypotheses. In addition to that the statistical analysis will also consist of ANOVA Test.

IV. DATA ANALYSIS AND FINDINGS

4.1 Introduction

The design of this chapter was drawn based on displaying the obtained outcomes resulted from performing a scientific survey about the factors impacting the retention of higher education's students. The results were collected via an electronic survey which was distributed to the targeted sample and analyzed descriptively and inferentially by advanced tools such as SPSS (V23) and Microsoft Excel (2015).

As a first step in the analysis process, the socio-demographic information will be displayed and presented graphically in order to grant an idea about the respondents' choices. Furthermore, a detailed analysis will take place inferentially to

4.2.1 Nationality, Gender and Age

As part of the introductory questions revealing the demographical background of the respondents, nationality, gender and age will be analyzed and displayed both graphically and numerically to provide deeper understanding of the respondents.

The subsequent illustrations in Figures (4.1, 4.2, 4.3) show respectively the nationality of the respondents & their gender and age. It was revealed that 92% of the responses came from Kuwaiti citizens and 86% were females. Moreover, 77% of the people contributed to this study were aged between 19-25 which is an indication that the targeted samples was directed to youth studnets in Kuwait.

Figure 4.1 Nationality
 Source: Data Based

Figure 4.2 : Age
 Source: Data Based

Figure 4.1 Gender

Source: Data Based

Another descriptive analysis used is mean, median and mode which can give deeper understanding of the respondents' demographics. The Table (4.1) below shows such statistics:

Table 4.1: Descriptive analysis - mean, median and mode

Statistics				
		Nationality	Gender	Age
N	Valid	395	395	395
	Missing	0	0	0
Mean		1.08	1.14	2.08
Median		1.00	1.00	2.00
Mode		1	1	2

Source: Data Based

4.2.2 Educational Background of The Parents

The survey of this study was designed to ask the respondents about their parents' educational back ground in a separate two questions where one for the mother and another one for the father. The main aim of embedding such factor was to reveal if there is a difference in the mean between the

Finally, in order to acknowledge if there is a variance among the mean of two or more groups – statistically significant- then analysis of variance (ANOVA) is the best choice to be done. It is worth noting that ANOVA is a test that tells if there is only a difference between the tested groups and will not be able to identify which group is significantly different from the other (i.e. Omnibus test).

4.2 Socio-Demographic Analysis

The survey of this study was sent to student in the higher educational sector in kuwait; and only 422 decided to participate. However, among the 422 responses, the valid data collected was 395.

As the values in SPSS were indicated to each variable (for example: Kuwaiti as 1, and Non-Kuwaiti as 2), it is confirmed that Kuwaitis had the mode of (1) and the same goes for Gender where the mode of 1 indicated that Females were dominating. Also, the mode of 2 in age can be interpreted by 15-25 years old people had higher frequency (count) than other.

the inferential difference between the groups will be explained later in the chapter.

Upon extracting the results, it was discovered that 43% of the targeted respondents' mothers have their Bachelor degree where 27% of them declared that their fathers earned the undergraduate degree. On the other hand, the post-graduate degree was the lowest count where 3% of the mothers possessed it versus 7% of the fathers.

Figure 4.4: Educational Background Mother
 Source: Data Based

groups towards the retention of students in higher educational organizations. In another word, is there a statistically significant difference between the earned degree of the parents (and their influence according to it) on the decision of the student to stay in college or drop-out from it? In this section of the study (descriptive analysis), only the results of the parents' background will be presented where

Figure 4.5: Educational Background Father
 Source: Data Based

Routinely, and as an important step of identifying the values of each variable in SPSS, the Mode of 4 in the mother's and father's educational background indicated that Bachelor is the most frequently answered as mentioned in Table (4.2).

Table 4.2: Descriptive analysis - mean, median and mode

Statistics			
		Educational Background - Mother	Educational Background - Father
N	Valid	395	395
	Missing	0	0
Mean		2.93	2.71
Median		3.00	3.00
Mode		4	4

Source: Data Based

It was found out that 33% of the student's parent's salary was above 2000 KD (6600 USD) and the student him/herself was depending on the government allowance of 200 KD (660 USD) with a numerous percentage of 72% of the respondents as shown in Figure (4.6) and Figure (4.7). This gives an indication that students' parents do have suitable financials to keep their children in college and also the student has a financial freedom by having a monthly allowance from the government which will have an impact on his/her decision before dropping out of college.

4.2.3 Sociological variables (Salary, Marital Status, and Children)

It was essential to request from the respondents to declare the salary range of theirs and the parents in order to interpret if the retention was due to financials. Moreover, it was believed that being married or single could have an impact on the decision of dropping out from college. In addition, the retention of student also could be affected by the marital status of the student. Hence, a descriptive display of the collected results will be presented in this section to give a visual glance about the sociological variables and their associated statistics.

Figure 4.6: Parent's Salary (Combined)
Source: Data Based

Figure 4.7: Student Salary
Source: Data Based

On the other hand, it was declared that 84% of the respondents were single and 90% of them had no children (not parent yet) – Figure (4.8) and Figure (4.9) - which also will be an indicator if there is a chance in being retained in college as found out from literature review.

Figure 4.8: Marital Status
Source: Data Based

Figure 4.7: Children
Source: Data Based

4.2.4 High School History of the Student

Two main questions were asked to the respondents in this study about the entity of the high school they were in (Private or Public schools) and also their final accumulated GPA/percentage upon graduating from school.

Figure 4.10: Educational Background High School
Source: Data Based

Figure 4.11: High School Grade
Source: Data Based

current enrollment and if they are in PAAET, Kuwait University or other ones. Finally, the current status of their payments to the college they are enrolled in – i.e. no fees, self-sponsored or granted a governmental scholarship.

In figure (4.12), it was found out that 80% of the respondents were students and have full commitment to their studies without any other pressure from being employed. Furthermore, 46% of them had no fees to be paid to finish their higher education which is linked to being enrolled in Kuwait University or PAAET (50% of the respondents) as shown in Figure (24.13). Also, 44% of the people responded to the survey granted a scholarship to be enrolled in private educational sector in Kuwait which is allowed only for Kuwaiti citizens (majority of the respondents) as shown in Figure (4.14).

As shown in Figure (4.10), 91% of the respondents graduated from public high schools which is sponsored by the government and they don't pay any fees accordingly. Moreover, 42% of the graduated students had a range of B in a GPA scale which is equivalent to a percentage between 80 and 89 as shown in Figure (4.11).

This gives an indication that students enrolled in higher education were not faced by financial issues upon finishing their high schools and moreover they had successfully graduated with GPA accepted by colleges and universities (private and public).

4.2.5 Student's Current Status

The current status of the student was meant to be if he/she is a full-time student or employed but still continuing their education. In addition, it was asked to the respondents about their

Figure 4.12: Institution of choice
Source: Data Based

Figure 4.13: Payment Method
Source: Data Based

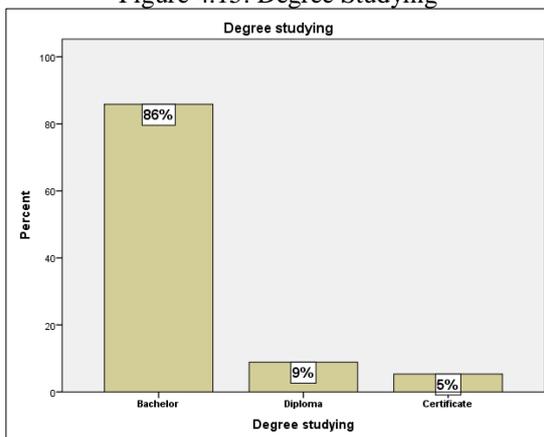
Figure 4.14: Status of Student
 Source: Data Based

Accordingly, 86% of the respondents are undergoing the Bachelor degree as shown in Figure (4.15). In addition, 74% of the student had successfully got accepted in the first option they chose upon completing the admission process as shown in Figure (4.16). Moreover, 34% of the students who contributed in this study had 5 years and more to complete the desired degree where 51% between 3 to 4 years as displayed in Figure (4.17). As shown in Figure (4.18), it is obviously graphed that 48% of the respondents are in the range of 2 and 3 GPA, where 45% maintained their GPA score above 3. Finally, 87% of the students as mentioned in Figure (4.19) agree that the curriculum is fitting their abilities and planned goal for the future.

4.2.6 Current Educational Status of the Student

In this last section of the socio-demographic analysis, it was intended to collect information about the current educational status of the respondents. The direction was driven by five factors, firstly the degree they are undertaking currently, if the chosen major/degree was the first option or other (i.e. as an applicant to Kuwait University or PAAET, the students have the freedom to choose many options in the field of study and then he/she gets picked according to the capacity of the program). The third driven factor is the number of years to complete the educational program in college/university, then the fourth factor is current GPA and lastly if the respondent/student is satisfied with the curriculum under study.

Figure 4.15: Degree Studying



Source: Data Based

Figure 4.16: Major Chosen
 Source: Data Based

Figure 4.17: Years Studying in institute
 Source: Data Based

Figure 4.18: GPA of Students
 Source: Data Based

Figure 4.17: Curriculum Fit Students ability and goals
 Source: Data Based

depended on Five-point Likert Scale. This scale is allocated as 1 = Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree, and 5 = Strongly Disagree.

Accordingly, and based on the table (4.3) below, it can be concluded that the mean is directed towards value 2 and 2.6 where the opinions are almost towards the agreement. However, it was shown that the mode of 1 was in customer satisfaction where the students strongly agreeing in their opinion. Moreover, the value of 2 in Likert-Scale showed four times in service quality, corporate image, customer loyalty and student retention where it is indicating the agreement of the concept.

4.3 Conceptual Model Variables' Analysis

In this critical section of the study, the conceptual model variables will be analyzed both descriptively and inferentially in order to examine the association among both the independent & dependent variables. As discussed earlier in this chapter, the analyses will include boxplot graph of the responses from the students, reliability test, correlation, multi-regression, mediation test, and finally analysis of variance (ANOVA).

4.3.1 Descriptive Analysis of The Responses – Conceptual Model Variables

The values that were assigned to the variables under study in the conceptual model

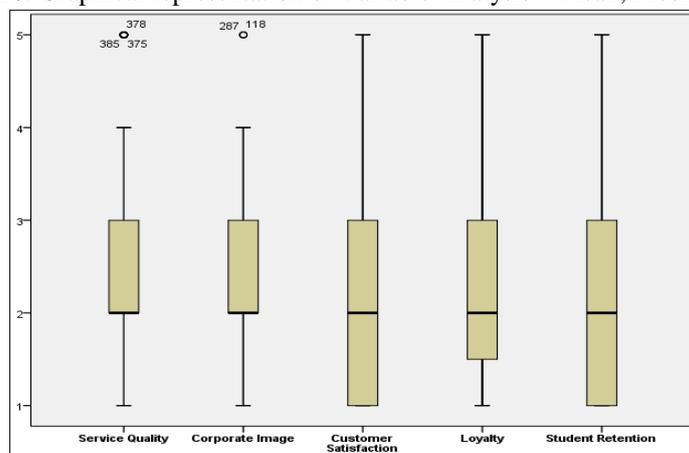
Table 4.3: Variable Analysis – Mean, Median & Mode

Statistics						
		Service Quality	Corporate Image	Customer Satisfaction	Customer Loyalty	Student Retention
N	Valid	395	395	395	395	395
	Missing	0	0	0	0	0
Mean		2.5924	2.3139	2.2025	2.2544	2.1354
Median		2.000	2.00	2.00	2.00	2.00
Mode		2.00	2.00	1.00	2.00	2.00

Source: Data Based

Supporting these results, a graphical boxplot is introduced below Figure (4.20) to enhance the interpretation of the outcomes and to visually read the opinions of the students towards the variables under experiment.

Figure 4.20: Graphical representation of Variable Analysis – Mean, Median & Mode



Source: Data Based

answers it is advised to use Dimension Reduction in SPSS which is mainly a PCA (Principle Component Analysis) where only 2 to 3 questions

4.3.2 Dimension Reduction of Service Quality

The total number of questions used in service quality were 19 and to avoid the highly-correlated

be the most suitable ones to run the statistical analysis on them by losing only 38% of the information Table (4.6).

will be used and said to be not correlated. This will avoid the variance effect on the results upon running inferential analyses.

Build up on doing the PCA analysis, it was found out that Question 3, 11 and 16 – Table (4.5) - will

Table 4.5: Principle Component analysis for Service Quality

Component Matrix^a				
		Component		
		1	2	3
SQ1	The University / College I attend provides service as promised	.748	.025	.306
SQ2	The University / College I attend performs services right first time	.758	-.119	.321
SQ3	The University / College I attend provides service at promised time	.691	-.142	.478
SQ4	The University / College I attend keeps students informed when a service will be provided	.542	-.218	.448
SQ5	The University / College I attend provides prompt service to students	.726	-.156	.290
SQ6	The University / College I attend show willingness to help students	.728	-.278	.040
SQ7	The University / College I attend have the readiness to respond to student's requests	.734	-.231	.021
SQ8	The University / College I attend have employees that instill confidence in students	.700	-.133	-.404
SQ9	The University / College I attend have employees who make students feel safe during their education	.739	-.114	-.341
SQ10	The University / College I attend have employees who are knowledgeable to answer student questions	.646	-.219	-.202
SQ11	The University / College I attend gives students individual attention	.762	-.056	-.17
SQ12	Teachers deal with student in a caring fashion	.674	-.044	-.279
SQ13	The University / College I attend has the student's best interests at heart	.786	-.175	-.165
SQ14	Teachers understand the need of their students	.648	-.092	-.293
SQ15	The University / College I attend has convenient study hours	.573	-.004	-.054
SQ16	The University / College I attend has Modern equipment	.562	.670	.054
SQ17	The University / College I attend has visually appealing facilities	.585	.653	.030
SQ18	Employees have a neat, and professional appearance	.568	.503	-.025
SQ19	The university /college has visually appealing materials associated with the service	.696	.458	.000

Extraction Method: Principal Component Analysis.

Source: Data Based

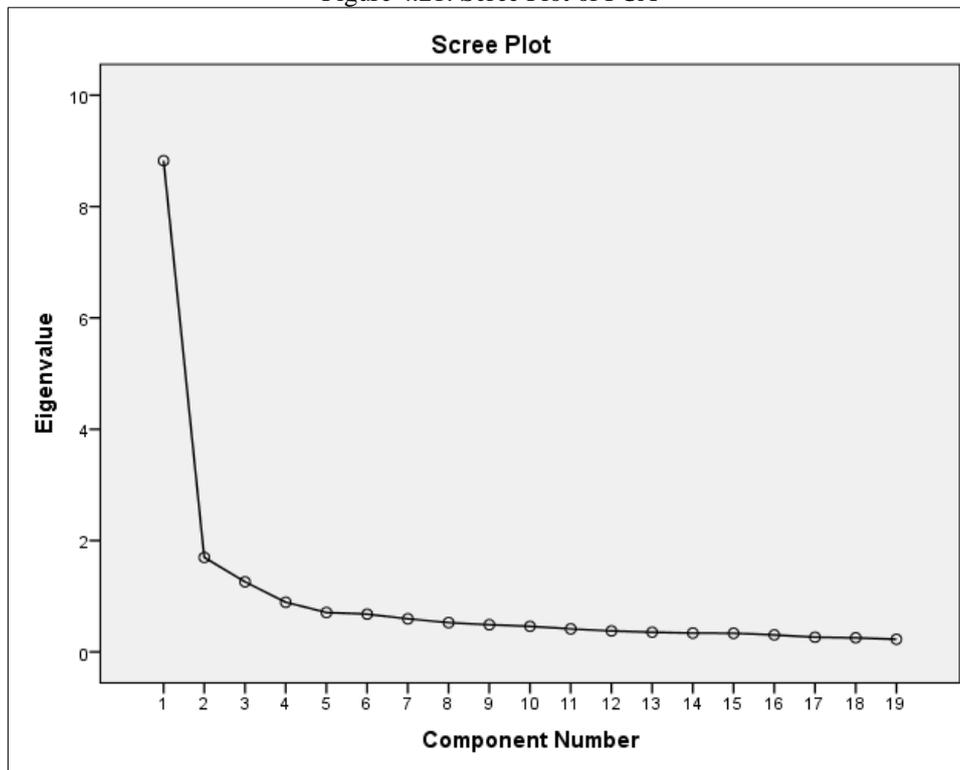
Table 4.6: Total Variance Explained – Service Quality

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.823	46.438	46.438	8.823	46.438	46.438	4.862	25.592	25.592
2	1.697	8.933	55.371	1.697	8.933	55.371	3.790	19.946	45.537
3	1.259	6.627	61.998	1.259	6.627	62.000	3.128	16.461	61.998

Source: Data Based

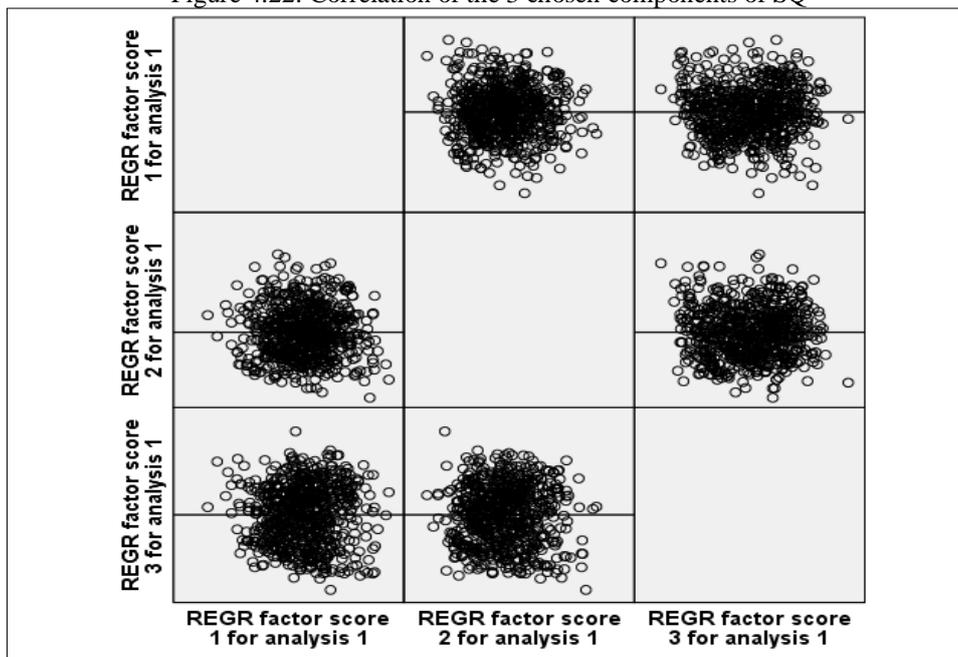
Moreover, Figure (4.21) and Figure (4.22) will show the screen plot graph where the 3 components had steep drops and not correlated respectively.

Figure 4.21: Scree Plot of PCA



Source Data Based

Figure 4.22: Correlation of the 3 chosen components of SQ



Source: Data Based

but also debated that there is no correct or wrong value based on the variables under study.

In this research, the consistency varied between 60% and 92% - Table (4.7) - which is considered acceptable for service quality as the lowest consistency value occurred (students don't search for the quality rather than the image they get when enrolled in educational institutes)

4.3.3 Reliability Test (Cronbach's Alfa)

As stated by Keller (1997) the reliability test is used by researchers when they are in need to test the consistency of the Five-Likert scale of their variables and not considered a statistical tool. According to Cortina (1993), social sciences researches shall have a value of 70% consistency

Table 4.7: Cronbach's Alpha

	Number of Statements	Cronbach's Alpha
Service Quality	3	0.600
Corporate Image	3	0.737
Customer Satisfaction	3	0.861
Loyalty	4	0.916
Student Retention	4	0.806

Source: Data Based

be used (Metric), and if violated then Spearman (non-parametric) will be used.

According to Table (4.8), it was found out that the skewness of the variables are close to zero which indicates that the mode, median and average are close to each other and will lead a normal distribution of the data

4.3.4 Correlation Analysis

Prior to conducting the correlation analysis, some assumptions have to be met in order to get the correct results. One of the most important assumptions is the normality test of the variables. If this assumption gets met then Pearson analysis will

Table 4.8: Variable Analysis - Skewness

Statistics						
		Service Quality	Corporate Image	Customer Satisfaction	Customer Loyalty	Student Retention
N	Valid	395	395	395	395	395
	Missing	0	0	0	0	0
Skewness		.416	.417	.764	.587	.784
Std. Error of Skewness		.123	.123	.123	.123	.123

Source: Data Based

Stating that the data is normally distributed, it is safe to run the correlation analysis. According to Field (2014) the results should be falling between -1 and 1 where the former indicates a negative relationship and the latter is a positive one.

Table (4.9) displays the directional relationship between the variables under study and it can be concluded that a positive relationship occurred between the variables i.e. if one increases the other will increase in the same direction.

Table 4.9: Correlation Analysis

Correlations					
	Service Quality	Corporate Image	Customer Satisfaction	Student Loyalty	Student Retention
Service Quality	1				
Corporate Image	.569**	1			
Customer Satisfaction	.354**	.446**	1		
Loyalty	.375**	.467**	.744**	1	
Student Retention	.339**	.433**	.676**	.641**	1

Source: Data Based

dependent one (student retention) and forecast the change that will occur if one of the predictors gets changed. Moreover, the output of the analysis will display numerically how the conceptual model fits the study.

It was found out that the conceptual model fits the study by 48% - Table (4.10) - putting in mind the factors under study where there are many other factors can impact the student retention (can be used for further study).

4.4 Inferential Analysis of the Conceptual Model Variables

In this section of the study, inferential analysis will be performed in order to conclude and generalize the results and also to state the forecasted outcomes if one of the variables gets adjusted. Such analysis will include multi-regression, mediation, and analysis of variance (ANOVA).

4.4.1 Multi-Regression Analysis

In multi-regression analysis, the independent variables will be tested against the

Table 4.10: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.693 ^a	.481	.477	.71660
a. Predictors: (Constant), customer satisfaction, service quality, corporate image				

Source Data based

coefficient, “b” Y intercept constant, “x” = independent variable, and “y” = dependent variable). It can be concluded that, and according to the regression formula, if corporate image is increased by one unit, then the student retention will increase by 14%. Moreover, retention in the educational sector can be increased by 60% if students felt satisfied within the place they are studying in as mentioned in Table (4.11). according to the below H1 was rejected, and H2 and H3 were accepted.

In addition, the corporate image and customer satisfaction have a statistically significant impact on the student retention with a confidence level of 95% and margin of error of 5% as shown in Table (4.11). However, it was concluded that service quality doesn't have a statistical impact on student retention which can be interpreted later in this chapter.

Based on such results, a prediction of the outcomes can be forecasted by using the regression equation formula ($y = ax + b$, where “a” is the beta

Table 4.11 Regression Analysis – SQ, CI, & SS on SR

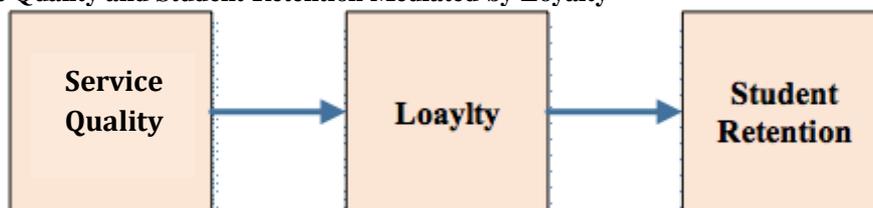
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.498	.120		4.166	.000
	Service Quality	.050	.046	.049	1.094	.274
	Corporate Image	.168	.056	.139	2.975	.003
	Student Satisfaction	.508	.035	.597	14.518	.000
a. Dependent Variable: Student Retention						

Source: Data Based

4.4.2 Mediation Analysis

In the mediation analysis, an indirect relationship will be tested between independent variables and dependent variable through a mediating variable. In this section, Hypotheses 4,5,6, and 7 will be answered.

4.4.2.1 Service Quality and Student Retention Mediated by Loyalty



According to the Figure (4.25) below, the association among SQ & loyalty is statistically significant with Beta coefficient of 38.23%.

Figure 4.25: Direct Relationship between SL and SQ

```

Model = 4
Y = CR_Mdian
X = SQ_Mdian
M = CL_Mdian

Sample size
395

*****
Outcome: CL_Mdian
*****

Model Summary
      R      R-sq      MSE      F      df1      df2      p
.3751   .1407   .8345   64.3525   1.0000   393.0000   .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant  1.2632   .1318   9.5824   .0000   1.0041   1.5224
SQ_Mdian  .3823     .0477   8.0220   .0000   .2886   .4760
    
```

Source: Data Based

Moreover, it was concluded that both SQ & SL both have a statistically significant connection with student retention with 12% and 60.22% respectively as shown in Figure (4.26) below.

Figure 4.26: Direct Relationship between SL and SQ with SR

```

Outcome: CR_Mdian

Model Summary
      R      R-sq      MSE      F      df1      df2      p
.6502   .4228   .5691  143.5797   2.0000   392.0000   .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant  .4728   .1209   3.9101   .0001   .2351   .7105
CL_Mdian  .6022   .0417  14.4579   .0000   .5204   .6841
SQ_Mdian  .1176   .0425   2.7703   .0059   .0341   .2011
    
```

Source: Data Based

Most importantly in the mediation analysis is the indirect outcome of SQ on student retention in the presence of loyalty which was found to be statistically significant – the Upper level and Lower level of confidence interval doesn't include zero as shown in Figure (4.27). Having said that, H4 is accepted since SL plays a mediating role between SQ and SR.

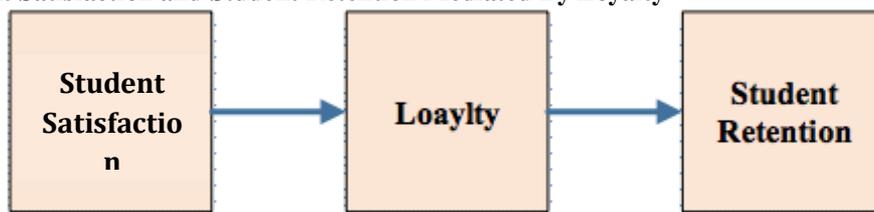
Figure 4.27: Indirect effect of SQ & SL with SR

```

Indirect effect of X on Y
      Effect      Boot SE      BootLLCI      BootULCI
CL_Mdian  .2303     .0367     .1647     .3079
    
```

Source: Data Based

4.4.2.2 Student Satisfaction and Student Retention Mediated By Loyalty



A statistical important connection occurred between SS and SL with beta coefficient of 62.88% as shown in figure (4.28) below.

Figure 4.28: Direct Relationship between SS and SL

```

Model = 4
  Y = CR_Mdian
  X = CS_Mdian
  M = CL_Mdian

Sample size
  395

*****
Outcome: CL_Mdian

Model Summary
      R      R-sq      MSE      F      df1      df2      P
      .7436      .5530      .4342  486.0972      1.0000      393.0000      .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant      .8695      .0710      12.2418      .0000      .7299      1.0091
CS_Mdian      .6288      .0285      22.0476      .0000      .5727      .6849
    
```

Source: Data Based

In addition, the multiple relationship was tested between the independent variable – customer satisfaction – and the mediator – loyalty – towards the dependent variable – student retention which was found out to be statistically significant with beta between 37.92% and 31.21% as shown in Figure (4.29) below.

Figure 4.29: Direct Relationship between SL and SS with SR

```

Outcome: CR_Mdian

Model Summary
      R      R-sq      MSE      F      df1      df2      P
      .7073      .5003      .4927  196.2369      2.0000      392.0000      .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant      .5967      .0889      6.7100      .0000      .4219      .7715
CL_Mdian      .3121      .0537      5.8073      .0000      .2064      .4177
CS_Mdian      .3792      .0454      8.3457      .0000      .2899      .4685
    
```

Source: Data Based

Finally, and as a final test to examine the indirect relationship between customer satisfaction and student retention – mediated by loyalty, it was found out that such indirect relation is statistically significant where the upper and lower levels don't include zero as shown in figure (4.30). Having said that, H6 is accepted since SL plays a mediating role between SS and SR.

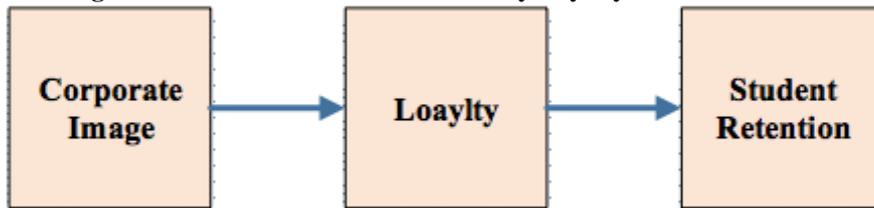
Figure 4.30: Indirect effect of SS & SL with SR

```

Indirect effect of X on Y
      Effect      Boot SE      BootLLCI      BootULCI
CL_Mdian      .1962      .0450      .1090      .2846
    
```

Source: Data Based

4.4.2.3 Corporate Image and Student Retention Mediated by Loyalty



The last mediation relationship in this study will be about the indirect relationship significance between corporate image (the name of the educational institute) and the student retention through the presence of the loyalty factor. A significant relation was noticed I which was proved statistically between corporate image and loyalty with a beta ratio of 56% as shown in the figure (4.31) below.

Figure 4.31: Direct Relationship between SL and CI

```

    Model = 4
    Y = CR_Mdian
    X = CI_Mdian
    M = CL_Mdian

    Sample size
    395

    *****
    Outcome: CL_Mdian
    *****

    Model Summary
    R          R-sq      MSE        F          df1         df2         P
    .4667      .2178      .7596     109.4422   1.0000     393.0000   .0000

    Model
    coeff      se         t          p          LLCI       ULCI
    constant   .9585     .1314     7.2946    .0000     .7002     1.2169
    CI_Mdian   .5600     .0535    10.4615   .0000     .4548     .6653
    
```

Source: Data Based

However, a test also should be carried out to examine the beta coefficient of corporate image and loyalty which was found statistically significant as shown in Figure (4.32) with Beta of 20.68% and 56.51%, and PV of 0.0001 and 0.0000 respectively.

Figure 4.32: Direct Relationship between SL and CI with SR

```

    Outcome: CR_Mdian

    Model Summary
    R          R-sq      MSE        F          df1         df2         P
    .6591      .4345      .5576     150.5682   2.0000     392.0000   .0000

    Model
    coeff      se         t          p          LLCI       ULCI
    constant   .3830     .1200     3.1922    .0015     .1471     .6188
    CL_Mdian   .5651     .0432    13.0757   .0000     .4801     .6501
    CI_Mdian   .2068     .0519     3.9875    .0001     .1048     .3087
    
```

Source: Data based

Lastly, it was found out the availability of a statistically significant connection between corporate image & student retention via loyalty where the zero didn't appear on the interval of upper and lower confidence level as

displayed in Figure (4.33) below. Having said that, H5 is accepted since SL plays a mediating role between CI and SR.

Figure 4.33: Indirect effect of CI & SL with SR

Indirect effect of X on Y				
	Effect	Boot SE	BootLLCI	BootULCI
CL Mdiar	.3165	.0475	.2302	.4162

Source: Data based

in omnibus which doesn't show which group has more impact and effect on the outcome variable.

4.4.2.1 ANOVA For Parents Educational Background Towards Student Retention

Table (4.12) shows that there is a difference in mean between the tested groups of the mother's educational background and their impact on the student retention, however, to carry on the ANOVA test, it is a must to run the assumption of homogeneity and never violating it.

Hypothesis H7 also supported a positive relationship as shown in regression analysis shown in Tables 4.26, 4.29, and 4.32 where the PV was lower than 0.05.

4.4.2 Analysis of Variance (ANOVA)

The ANOVA test will be done to check if two or more groups in the categorical variable have a significant difference among them towards the dependent variable (Field, 2014). However, this test

Table 4.12: Mean difference between groups of the mother's educational background and their impact on the student retention

Descriptive								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Min	Max
					Lower Bound	Upper Bound		
Less than high school	69	2.3116	1.18539	.14270	2.0268	2.5964	1.00	5.00
High school	78	2.1474	.94700	.10723	1.9339	2.3610	1.00	5.00
Diploma	69	2.1304	.75563	.09097	1.9489	2.3120	1.00	4.00
Bachelor	169	2.0414	.97349	.07488	1.8936	2.1893	1.00	5.00
Post graduate	10	2.4500	1.46154	.46218	1.4045	3.4955	1.00	5.00
Total	395	2.1354	.99044	.04983	2.0375	2.2334	1.00	5.00

Source: Data Based

The hypothesis of the homogeneity test indicates that the null should state the means to be equal among the tested group and alternative states the unequal mean between them. According the output results, it was found out that Levene's test is significant – Table (4.13) - which will reject the null and retain the alternative hypothesis – there is no difference between the groups. At this point, the ANOVA test will be carried out as a result of violating the assumption.

Table (4.14): Test of Homogeneity of Variances

Test of Homogeneity of Variances			
Levene Statistic	df1	df2	Sig.
5.726	4	390	.000

Source: Data Based

On the other hand, it was concluded that the mean between the educational backgrounds of the fathers also carries out differences as shown in Table (4.15).

Table 4.15: Mean difference between groups of the Father's educational background and their impact on the student retention

Descriptive								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Min	Max
					Lower Bound	Upper Bound		
Less than high school	94	2.0319	0.88842	.09163	1.8499	2.2139	1.00	5.00
High school	91	2.2363	1.03640	.10864	2.0204	2.4521	1.00	5.00
Diploma	75	2.1533	1.06851	.12338	1.9075	2.3992	1.00	5.00
Bachelor	106	2.0660	.94131	.09143	1.8848	2.2473	1.00	5.00
Post graduate	29	2.3621	1.11721	.20746	1.9371	2.7870	1.00	5.00
Total	395	2.1354	.99044	.04983	2.0375	2.2334	1.00	5.00

Source: Data Based

The levene's test showed insignificant result which will accept the null that there is an equality of the mean between the groups which supports the assumption of homogeneity as shown in Table (4.16).

Table 4.16: Test of Homogeneity of Variances

Test of Homogeneity of Variances			
Levene Statistic	df1	df2	Sig.
1.647	4	390	.162

Source: Data Based

It is safe now to run the ANOVA test upon proving the homogeneity between the groups which found out to be not significant as shown in Table (4.17) below.

Table 4.17: Anova Analysis

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.957	4	.989	1.008	.403
Within Groups	382.547	390	.981		
Total	386.504	394			

Source: Data Based

4.4.2.2 ANOVA for Current Educational Institute towards Student Retention

The mean of the current educational institute of the respondents shown to be different as shown in Table (4.18).

Table 4.18: Mean difference between groups of Current Educational Institute towards Student Retention

Descriptive								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Min	Max
					Lower Bound	Upper Bound		
PAAET	58	2.5431	1.06080	.13929	2.2642	2.8220	1.00	5.00
Kuwait University	138	1.9529	.91398	.07780	1.7990	2.1067	1.00	5.00
Private University / college	199	2.1432	.98900	.07011	2.0050	2.2815	1.00	5.00
Total	395	2.1354	.99044	.04983	2.0375	2.2334	1.00	5.00

Source: Data Based

On the other hand, the homogeneity between the groups showed to be not significant which will retain the null hypothesis of equal means as shown in Table (4.19).

Table 4.19: Test of Homogeneity of Variances

Test of Homogeneity of Variances			
Levene Statistic	df1	df2	Sig.
1.640	2	392	.195

Source: Data Based

The ANOVA test in Table (4.20) proves that there is a significant difference between the current institutes and the impact on student retention.

Table 4.20: Anova Analysis

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.249	2	7.125	7.503	.001
Within Groups	372.254	392	.950		
Total	386.504	394			

Source: Data Based

4.5 Chapter Discussion

After performing the statistical analysis in Chapter four, the data collected were from 395 individuals currently studying in one of the higher educational institutions in Kuwait. It was noted from the different test results that there exist similar outcomes in comparison to the researched literature review.

In conclusion, and upon running the ANOVA test, it was revealed that only the current educational institute groups have a significant difference between them towards the retention. In contrary, the parents' educational background doesn't have any difference against the student retention. Having said that, H8 is partially accepted since Current Educational Institute of the student was only accepted.

multiple factors should be addressed by the private and public higher educational organizations to reach this goal. Moreover, those organizations (especially the private institutions) are working on narrowing the gaps resulting in lower student retention. Kassim and Souiden (2007), Wong (2010), and Caruana (2002) were there basis of the conceptual model discussed in this thesis, and the ultimatum is to examine the independent variables represented by Service Quality, Student Satisfaction, Corporate Image, and Student loyalty and their effect on Student retention.

The previous chapter presented the statistical analysis which was a result of survey made, and this information allowed us to answer the research questions mentioned in the previous chapters.

❖ **What is the role of Student Loyalty on Student Retention in higher educational institutions in Kuwait?**

The results presented in the previous chapter was supported the literature review where student loyalty as an independent variable positively affects student retention. In literature XXXX (DDDD) supported the relationship between Student loyalty and Student retention, in addition to that the tested hypothesis H7 also supported a positive relationship as shown in regression analysis shown in Tables 4.26, 4.29, and 4.32 where the PV was lower than 0.05. Thus, student loyalty is factor that influences retention in the higher education sector in Kuwait.

❖ **What is the mediating effect of Student Loyalty between Corporate Image and Student Retention in higher educational institutions in Kuwait?**

The results presented in the previous chapter was supported student loyalty is playing a mediation role between Corporate Image and Student retention. Corporate image as an independent variable positively affects student Loyalty and this is evident in figure 31 where β is 56% and PV is 0.000. CI and SR where β is 20.68% and PV is 0.0001 in Figure 4.32 and this answers Hypothesis H2. There exists a statistically significant association between corporate image & SR via loyalty where the zero didn't appear on the interval of upper and lower confidence level as displayed in Figure (4.33). These results support Hypothesis H5, Thus, student loyalty plays a mediation role between Corporate Image and Student Retention is factor.

❖ **What is the mediating effect of Student Loyalty between Student Satisfaction and**

Starting with Service Quality, the results of the statistical analysis showed that SQ positively affects student Loyalty where β is 38.23% and PV is 0.000, and this is similar to XXXX, DDD where he expressed this positive relationship. SQ has no direct significant relationship with student retention with β of 4.9% and PV 0.274, and this differs than the elaboration of XXXX, DDD where he expressed this positive relationship among SQ and SR.

Student Satisfaction on the other hand, the results of the statistical analysis showed that SS positively affects student Loyalty where β is 62.88% and PV is 0.000, and this is similar to XXXX, DDD where he expressed this positive relationship. SS has a statistically significant relationship with student retention with β of 59.7% and PV 0.000, and this is similar to XXXX, DDD where he expressed this positive relationship among SS and SR.

Corporate Imager, the results of the statistical analysis showed that SS positively affects student Loyalty where β is 56% and PV is 0.000, and this is similar to XXXX, DDD where he expressed this positive relationship. CI has a statistically significant relationship with student retention with β of 13.9% and PV 0.003, and this is similar to XXXX, DDD where he expressed this positive relationship among CI and SR.

With regards to Student Loyalty, the results of the statistical analysis showed that SS positively affects student Loyalty where the PV was lower than 0.05 in the 3 mediation analysis tests. This is matching to XXXX, DDDD. in addition to that Loyalty plays a mediating role between SQ, SS, CI on one side with SR.

V. CONCLUSION & RECOMMENDATIONS

5.1 Introduction

This is final chapter of this thesis, and within the current chapter an incorporate of the conclusion which will be accomplished by examining the hypotheses and answering the questions addressed in the previous chapters. Based on the analysis in the previous chapter, the research questions would be responded to, and it will be followed by the recommendations that would assist higher education organization in Kuwait to solve student dropout problem. In addition to that, the contribution to literature will be provided to specify what this study contributed academically. At the end, future research proposals will be suggested.

5.2 Conclusion

In this section of chapter five, the questions that were presented in the previous chapters will be answered. The primary goal of this thesis is enhancing student retention, and to achieve this;

distribution, and it is not viable to proceed with further analysis.

From all the factors allocated in the thesis, two factors were studied; parent's educational background and current educational institute. The parent's educational background didn't show significance and this is evident in section 4.4.2.1. In the other hand, the current educational institute of the students showed a significant result and this is evident in section 4.4.2.2 of chapter four. These results correspond Hypothesis H8, Thus, the current educational institute of the students influences Student Retention.

❖ **What quality expectancy factors influence Student Retention in higher educational institutions in Kuwait?**

The previous questions represented the minor questions, and upon answering them it will allow answering the major question. All the variables represented by Service quality, Student Satisfaction, Corporate image, and student loyalty all play a significant role in influencing the dependent variable represented by Student retention. In addition to that student Loyalty plays a mediating role between Service quality, Student Satisfaction, Corporate image on one side with Student retention. In addition to that, the current educational institute of the students which is a socio demographic factors influences Student Retention.

5.3 Recommendations

- ❖ Since corporate image had a high impact on student retention, higher education organization should pay more attention for their image. The used of professional marketing campaigns and enhancing their social corporate responsibility would lead to a higher image which would translate to loyalty and resulting in higher student retention.
- ❖ In literature review and resent researches, we find that service quality should have high impact on service loyalty and retention, but this was not the case in this research result. Higher education organizations should lead an awareness campaign to educate the students in high school of the important of service level expected in such institutions, and how this impacts their future and career.
- ❖ Student Satisfaction was correlated both Loyalty and retention, therefore higher educational institutions should enhance their services and keep them up to date in order to satisfy the students and increase loyalty which would affect student retention.
- ❖ There is a huge role for the ministry of higher education of Kuwait to play in relation country

Student Retention in higher educational institutions in Kuwait?

The results presented in the previous chapter was supported student loyalty is playing a mediation role between Student Satisfaction and Student retention. Student Satisfaction as an independent variable positively affects student Loyalty and this is evident in figure 4.28 where β is 62.88% and PV is 0.000. SS and SR where β is 37.92% and PV is 0.000 in Figure 4.29 and this answers Hypothesis H3. There exists a statistically significant association between SS and SR via loyalty where the zero didn't appear on the interval of upper and lower confidence level as displayed in Figure 4.30. These results support Hypothesis H6, Thus, student loyalty plays a mediation role between Student Satisfaction and Student Retention is factor.

❖ **What is the mediating effect of Student Loyalty between SQ and SR in higher educational institutions in Kuwait?**

The results presented in the previous chapter was supported student loyalty is playing a mediation role between service quality and Student retention. Service quality as an independent variable positively affects student Loyalty and this is evident in figure 4.25 where β is 38.23% and PV is 0.000, and both service quality and loyalty have a statistically significant relationship with student retention with β of 12% (answering hypothesis H1) and 60.22% respectively, and the PV is lower than 0.05 as shown in Figure 4.26. There is also a statistically significant relationship between corporate image and student retention via loyalty where the zero didn't appear on the interval of upper and lower confidence level as displayed in Figure 4.27. These results support Hypothesis H4, Thus, student loyalty plays a mediation role between service quality and Student Retention.

❖ **What is the effect of the different socio-demographic factors on the Student retention in higher educational institutions in Kuwait?**

Multiple socio demographic factors were studied in this thesis to determine whether they impact student retention. Most of the allocated factors proved to not affect Student retention. The reason for that is that the Kuwaiti government is providing free education either to public institutions or providing scholarships and grants for private universities in Kuwait and abroad. In addition to that each Kuwaiti Student is provided with a student grant (salary) and this motivates them to continue their education. Other factors such could not be studied due to the huge differences in percentage

- Comparison between student retention for Kuwaiti Nationals and Non-Kuwaitis.

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relevant recommendation; a full-scale action to raise awareness for the importance students to finish their education and get their degree, pay more attention to practical study at an early stage (primary and intermediate) to enhance the student's chances to get higher grades and attend the university of the choice.

5.4 Contribution to the Literature

The conceptual model under study included factors that were tested and analyzed in service activities related to student retention in Kuwait higher education organizations. The results of this study indicated that student retention (dependent variable) was affected by different independent variables assigned in the conceptual model. In addition, the conceptual model under study was extracted and combined from four different research articles in order to understand the model's antecedents. The allocation of the different independent variables of SQ, CS, CI, and CL forms a new study, as such combination is not available in literature. This research examined one mediation variable analysis.

Tinto (1993) expressed the importance of socio-demographic factors on impacting student retention / departure, but the results of this thesis was conflicting with literature. Kuwait being a rich country that provides all the citizen with a free education, student grants, High income...etc. this resulted in the discrepancy with literature.

5.5 Future Research

In the following are a list of future aspects to think about in future researches:

- Examine social demographic variables that may affect student retention.
- Expand the study to include all the elements of the theory mentioned by Tinto in 1993, for student withdrawal to study the core of the relations among students, facilities, employees, academic peers, & social settings.
- Including a qualitative study which would enhance attitudinal consideration of SR in higher education organization in Kuwait, and this is critical since these types of factors are hard to measure accurately within an organization.
- The conceptual model should be tested across different sectors, such as the telecommunications industry, banking sector, and health sector.
- The conceptual model should be tested on postgraduate students, this may give more insight and understanding since the students are more mature.
- Comparison between student retention in private and public organizations.

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