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**INFLUENCE OF SERVICE QUALITY, UNIVERSITY IMAGE,  
RELATIONSHIP MARKETING AND ADOPTION OF  
TECHNOLOGY INNOVATION ON LOYALTY IN NIGERIA**

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**DOCTOR OF PHILOSOPHY  
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**By**



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Thesis Submitted to  
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## Abstract

This study delves into the mediating effect of student satisfaction on the relationship that has been established between service quality, university image, commitment, trust and student loyalty, and the moderating role of technology innovation on the link between student satisfaction and loyalty in higher education institutions (HEIs) in Nigeria. Responding to the decline in HEIs funding, this study evaluated the factors that influence student loyalty in these institutions. Questionnaires were distributed to 535 students from various Nigerian federal universities. The Statistical Package for Social Sciences (SPSS 22) and the Partial Least Squares (PLS) served to check the hypotheses. The path analysis results lend support to the relationship between service quality, university image, commitment, trust, student satisfaction and student loyalty. In a similar manner, the mediating effect of student satisfaction was found on the relationship between university image, commitment, trust and student loyalty. Nonetheless, student satisfaction did not mediate the relationship between service quality and student loyalty. Additionally, technology innovation moderated the relationship between student satisfaction and loyalty. Findings of this study, therefore, imply that service quality, university image, commitment, trust, technology innovation influence the level of student satisfaction and loyalty positively. The main drawback of this study is that the basis of the findings only rests on post-graduate and undergraduate students from the Nigerian federal universities in Nigeria and excludes the private higher education institutions. The findings can help policy-makers within the HEIs to lay out strategic decisions that will improve students' satisfaction and loyalty. Next, the theoretical implications and suggestions for future research are discussed and the impending conclusion is made.

**Keywords:** service marketing, relationship marketing, technology innovation,

## Abstrak

Kajian ini memfokus kepada kesan perantara kepuasan pelajar ke atas perhubungan di antara kualiti perkhidmatan, imej universiti, komitmen, kepercayaan dan kesetiaan pelajar, dan peranan penyederhana inovasi teknologi ke atas perkaitan di antara kepuasan pelajar dan kesetiaan di pusat atau institusi pengajian tinggi (HEIs) di Nigeria. Sebagai maklumbalas kepada isu penurunan dana pusat pengajian tinggi, kajian ini mengkaji faktor-faktor yang mempengaruhi kesetiaan pelajar di pusat-pusat pengajian ini. Soal-selidik telah dijalankan ke atas 535 pelajar dari universiti-universiti persekutuan di Nigeria. *The Statistical Package for Social Sciences* (SPSS 22) dan *Partial Least Squares* (PLS) telah digunakan untuk menguji hipotesis kajian. Keputusan analisis laluan menyokong perhubungan di antara kualiti perkhidmatan, imej universiti, komitmen, kepercayaan, kepuasan pelajar dan kesetiaan pelajar. Seterusnya, kesan penyederhana kepuasan pelajar ada pada perhubungan di antara imej universiti, komitmen, kepercayaan dan kesetiaan pelajar. Walaubagaimanapun, kepuasan pelajar tidak menjadi perantara perhubungan di antara kualiti perkhidmatan dan kesetiaan. Tambahan lagi, inovasi teknologi menjadi penyederhana perhubungan di antara kepuasan pelajar dan kesetiaan. Dengan itu, dapatan kajian menunjukkan bahawa kualiti perkhidmatan, imej universiti, komitmen, kepercayaan, inovasi teknologi mempengaruhi aras kepuasan dan kesetiaan pelajar secara positif. Kekangan kajian yang utama ialah dapatan adalah berdasarkan kepada pelajar-pelajar pasca-siswazah dan pra-siswazah dari universiti-universiti persekutuan di Nigeria dan tidak termasuk Institusi Pendidikan Tinggi Swasta. Kajian ini boleh membantu para pembuat dasar dalam institusi-institusi pengajian ini membuat keputusan strategik yang akan meningkatkan lagi kepuasan dan kesetiaan mereka. Implikasi teoretikal dan cadangan untuk kajian akan datang dibincangkan dan satu keputusan telah dibuat.

**Kata Kunci:** pemasaran perkhidmatan, pemasaran perhubungan, inovasi teknologi,

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## Table of Contents

<b>CHAPTER ONE INTRODUCTION</b>	<b>1</b>
1.1 Background of the Study	1
1.2 Problem Statement	7
1.3 Research Questions	13
1.4 Research Objectives	14
1.5 Significance of the Study	15
1.5.1 Theoretical Significance of the study	15
1.5.2 Practical Significance of the study	16
1.6 Scope of the Study	17
1.7 Outline of the Study	17
1.8 Key Term Definition	18
1.8.1 Student Loyalty	18
1.8.2 Service Quality	18
1.8.3 University Image	19
1.8.4 Commitment	19
1.8.5 Trust	19
1.8.6 Student Satisfaction	19
1.8.7 Technology Innovation	20
1.9 Summary of Chapter one	20
<b>CHAPTER TWO</b>	<b>21</b>
LITERATURE REVIEW	21
2.1 Introduction	21



2.2 Higher Education Institutions Scenario in Nigeria	21
2.3 Relationship Marketing in Higher Education	24
2.4 Student loyalty	25
2.5 Service quality	31
2.5.1 Measuring Service Quality in Higher Education Institutions	34
2.6 University Image	42
2.6.1 University Image Approach in Higher Education Institutions	44
2.7 Commitment	46
2.8 Trust	49
2.9 Student Satisfaction	53
2.10 Technology Innovation	57
2.11 Underpinning Theories to the study	64
2.11.1 Social Exchange Theory	65
2.11.2 Expectation-Disconfirmation Theory	67
2.12 Chapter Summary	70
<b>CHAPTER THREE</b>	<b>71</b>
<b>RESEARCH FRAMEWORK</b>	<b>71</b>
3.1 Introduction	71
3.2 Research Framework	71
3.3 Student Satisfaction as a Mediating Variable	74
3.4 Technology innovation as the Moderating variable	74
3.5 Hypotheses Development	75
3.5.1 Relationship Service Quality and Student Loyalty	77
3.5.2 Relationship between University Image and Student Loyalty	78
3.5.3 Relationship between Commitment and Student Loyalty	79

3.5.4 Relationship between Trust and Student Loyalty	80
3.5.5 Relationship between Service Quality and Student Satisfaction	81
3.5.6 Relationship between University Image and Student Satisfaction	82
3.5.7 Relationship between Commitment and Student Satisfaction	84
3.5.8 Relationship between Trust and Student Satisfaction	85
3.5.9 Relationship between Student Satisfaction and Student Loyalty	85
3.5.10 Mediating effect of Satisfaction on Quality and Student loyalty	87
3.5.11 Mediating effect of Satisfaction on University Image and loyalty	89
3.5.12 Mediating effect of Student Satisfaction on Commitment and loyalty	89
3.5.13 Mediating effect of Student Satisfaction on Trust and Student loyalty	91
3.5.14 Moderating role of Technology innovation	92
3.6 Chapter Summary	94
<b>CHAPTER FOUR</b>	<b>95</b>
<b>RESEARCH METHODOLOGY</b>	<b>95</b>
4.1 Introduction	95
4.2 Research Philosophy of the Study	95
4.3 Research Design	97
4.4 Population of the study	97
4.5 Unit of Analysis	100
4.6 Sampling	100
4.6.1 Sample size	100
4.6.2 Sampling design	103
4.7 Measurement of Variables and Instrumentations	107
4.7.1 Student Loyalty	107
4.7.2 Service Quality	109

4.7.3 University Image	113
4.7.4 Commitment	114
4.7.5 Trust	115
4.7.6 Student Satisfaction	116
4.7.7 Technology Innovation	117
4.8 Measurement Scale	118
4.8.1 Pretesting of the Instrument	120
4.9 Pilot Study	120
4.10 Data Collection Procedures	122
4.11 Data analysis	123
4.11.1 Partial Least Squares Structural Equation Modeling (PLS-SEM)	124
4.12 Chapter Summary	126
<b>CHAPTER FIVE</b>	<b>127</b>
5.1 Introduction	127
5.2 The Response Rate	127
5.3 Data Screening and Preliminary Analysis	129
5.3.1 Missing Value Analysis	129
5.3.2 An Assessment of Outliers	130
5.3.3 Normality Test	131
5.3.4 Multicollinearity Test	134
5.3.5 Tests for Non-response Bias	136
5.4 Common Method Variance Test	137
5.5 Demographic Profile of the Respondents	139
5.6 Descriptive Analysis of the Latent Constructs	140
5.7 Assessment Results of Formative Measurement Model	141

5.8 Assessment of PLS-SEM Path Model Results	143
5.9 Assessment of Measurement Model for Direct Effect	144
5.10 Discriminant Validity of Constructs	145
5.11 Effect Sizes of the Latent Variables	148
5.12 Assessment of Measurement Model	148
5.12.1 Individual Item Reliability	149
5.12.2 Internal Consistency Reliability	150
5.12.3 Convergent Validity	151
5.12.4 Discriminant Validity	152
5.13 Assessment of Significance of the Structural Model	154
5.13.1 Variance Explained in the Endogenous Latent Variables	156
5.13.2 Assessment of Effect Size	157
5.13.3 Assessment of Predictive Relevance	158
5.13.4 Testing Mediating Effect	159
5.13.5 Testing the Moderating Effect	162
5.13.6 Determining the Strength of the Moderating Effects	165
5.14 Summary of Findings	166
5.15 Summary	167
<b>CHAPTER SIX</b>	<b>168</b>
6.1 Introduction	168
6.2 Recapitulation of the Study Findings	168
6.3 Discussion of Results	170
6.3.1 Influence of Service quality on Student Loyalty	170
6.3.2 Influence of University Image on Student Loyalty	172
6.3.3 Influence of Commitment on Student Loyalty	173

6.3.4 Influence of Trust on Student Loyalty	175
6.3.5 Influence of Service quality on Student Satisfaction	177
6.3.6 Influence of University Image on Student Satisfaction	178
6.3.7 Influence of Commitment on Student Satisfaction	179
6.3.8 Influence of Trust on Student Satisfaction	180
6.4 Relationship between Student Satisfaction and Student loyalty	181
6.5 Mediating Effects	183
6.5.1 Student Satisfaction on Service quality and Student loyalty	183
6.5.2 Student Satisfaction on University Image and Student Loyalty	185
6.5.3 Student Satisfaction on Commitment and Student loyalty	186
6.5.4 Student Satisfaction on Trust and Student loyalty	187
6.6 Moderating Role	188
6.6.1 Technology innovation on Student Satisfaction and Student loyalty	188
6.7 Theoretical Implications	190
6.8 Practical Implications	191
6.9 Limitations and Future Research Directions	193
6.10 Conclusion	196

## List of Tables

Table 1.1 Funding allocation to Federal Universities from 2009-2013	5
Table 4. 1 List of the Federal Universities in Nigeria	99
Table 4.2 Population of the Responded Universities Selected in Nigeria	99
Table 4.3 Sampling frame of the Responded Universities in Nigeria	101
Table 4.4 Sampling frame	105
Table 4.5 Sampling frame based on Students Qualifications	106
Table 4.6 Student Loyalty Measurement Survey Items used in the Study	108
Table 4.7 Survey Measurement Items Related to Service quality dimensions	110
Table 4.8 Survey Measurement Items Related to University image	113
Table 4.9 Survey Measurement Items Related to Trust	115
Table 4.10 Survey Measurement Items Related to Commitment	114
Table 4.11 Survey Measurement Items Related to Student Satisfaction	116
Table 4.12 Measurement Survey Items Related to Technology Innovation	117
Table 4.13 Pilot study showing the AVE, CR, and Cronbach's Alpha	122
Table 5.1 Questionnaire Distribution and Decisions	128
Table 5.2 Total and percentage of Missing Value	130
Table 5.3 Multicollinearity Test of Exogenous Latent Constructs	134
Table 5.4 Correlation Matrix of the Exogenous Latent Constructs	135
Table 5.5 Results of Independent-Samples T-test for Non-Response Bias	137
Table 5.6: Demographic Characteristics of the Respondents	139
Table 5.7 Descriptive Analysis of the Latent Constructs	140
Table 5.8 Indicators weights and t- Statistics of Service Quality	142
Table 5.9 Variance Inflation Factor (VIF) and Tolerance	143

Table 5.10 Convergence and Reliability Analysis	144
Table 5.11 Discriminant validity of constructs	145
Table 5.12 Cross loadings of constructs	146
Table 5.13 Summary of Findings	147
Table 5.14 Effect Sizes	148
Table 5.15 Result of the Measurement Model	151
Table 5.16 Latent Variable Correlations and Square Roots of AVE	152
Table 5.17 Cross loadings of constructs	153
Table 5.18 Structural Model Assessment	154
Table 5.19 Variance Explained in the Endogenous Latent Variables	156
Table 5.20 Effect Sizes of the Latent Variables	157
Table 5.21 Construct-Cross Validated Redundancy	159
Table 5.22 Structural Model Assessment with a Mediating Variable	161
Table 5.23 Moderating Effect of Technology Innovation	163
Table 5.24 Strength of the Moderating Effect	165
Table 5.25 Summary of Findings	166

## List of Figures

Figure 3.1 Conceptual Model of the Research Framework	73
Figure 5.1 Histogram and Normal Probability Plot Showing Data Distribution	133
Figure 5.2 Formative Measurement Models	142
Figure 5.3 Measurement Model for Direct Effects	144
Figure 5.4 Structural Model Direct Effect	147
Figure 5.5 Measurement Model	149
Figure 5.6 Structural Model	155
Figure 5.7 Measurement Models with Moderation	163
Figure 5.8 Interaction Effect	164





## List of Appendices

Appendix A: Research Questionnaire	275
Appendix B: Publications/Presentations	279



## **List of Abbreviations**

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AMOS	Analysis of Moment Structures
AVE	Average Variance Extracted
CMV	Common Method Variance
CO	Commitment
f <sup>2</sup>	Effect Size
GoF	Goodness -of-Fit
HEIs	Higher Education Institutions
LL	Lower Limit
MBA	Master of Business Administration
NUC	National Universities Commission
OYAGSB	Othman Yeop Abdullah Graduate School of Business
PHUH	Peace Be Upon Him
UL	Upper Limit
Ph.D.	Doctor of Philosophy
PGS	Postgraduate students
PLS	Partial Least Squares
Q2	Construct Cross-validated Redundancy
R <sup>2</sup>	R-squared Least Squares
SEM	Structural Equation Modeling
SET	Social Exchange Theory
EDT	Expectation-Disconfirmation Theory
SPSS	Statistical Package for the Social Science
SWT	Subhanahu Wa Ta' ala

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SL	Student Loyalty
SQ	Service Quality
SS	Student Satisfaction
TR	Trust
TI	Technology Innovation
UI	University Image
UK	United Kingdom
UG	Undergraduate
USA	The United States of America
VIF	Variance Inflated Factor

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# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Basically, it is the primary goal of any institution to recognise the needs and want of its customers and satisfy those needs and want for mutual benefits. As any higher education institutions (HEIs) share the aims which are to attract, retain, maintain and enhance students' loyalty, it is not enough to satisfy the students but to delight the students. The customers/students are actually presumed to be one of the most prominent stakeholders in any institution and therefore without customers/students, institutions cannot be successful (Abdullateef, Mokhtar, & Yusoff, 2011).

Today, the fast growing trade in the global business is in the HEIs business follows closely the trend of other service sectors. In much the same way, in the global service sector, the trade was approximate US\$66 billion and hence it represents about 4% of the total exports (Chadee & Naidoo, 2009). Thus, across the world, the business in HEIs sectors is a multidimensional phenomenon. However, the focus of cross-border migration of foreign students of HEIs stays to be the most visible aspect of business globally (OECD, 2014).

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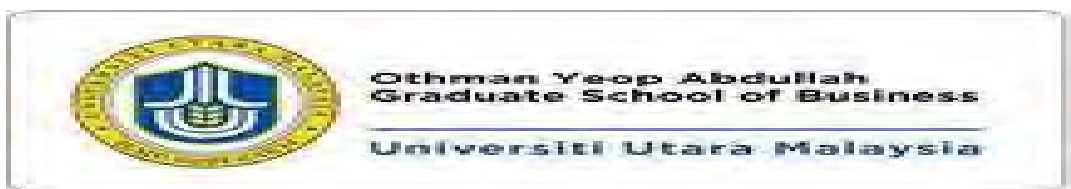
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## Appendix A



I am a Ph.D. A research student of School of Business Management, College of Business, Universiti Utara Malaysia (UUM) conducting a research study on the factors influencing student loyalty in the Nigerian Higher Education Institutions. You are hereby solicited to give your objective opinion on the subject matter.

You are assured that your identity and response will be treated strictly confidential for academic purpose only. There is no right or wrong answers to the questions and statements. I will highly appreciate if you create time to fill this questionnaire, please.

Thank you very much for your willingness to participate in this survey study.

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### Part A: Structured Questions

The factors Influencing Students Loyalty in Higher Education Institutions in Nigeria  
*Please tick the appropriate column as it applies to your view on each item in the questionnaire;*

Strongly Disagree (SD)	Disagree (D)	Somehow Disagree (SD)	Moderate (M)	Somehow Agree (SA)	Agree (A)	Strongly Agree (SA)
1	2	3	4	5	6	7

*Strongly Disagree to Strongly Agree*

SL	Student loyalty	1	2	3	4	5	6	7
SL01	I say positive things about my university to others	1	2	3	4	5	6	7
SL02	I recommend my university to a student who seeks my advice.	1	2	3	4	5	6	7

SL03	I encourage friends and relatives to study in this university.	1	2	3	4	5	6	7
SL04	I consider my university to be my first choice for the post-graduate program.	1	2	3	4	5	6	7
SL05	I am willing to maintain my relationship with my university even after graduation.	1	2	3	4	5	6	7
<b>NA</b>	<b>Non-Academic aspects</b>							
NA01	The management used sympathetic and reassuring in solving problems in the university.	1	2	3	4	5	6	7
NA02	I have trust in the Non-Academic staff of the university.	1	2	3	4	5	6	7
NA03	The non-Academic staff of the university cares with student complaints.	1	2	3	4	5	6	7
NA04	The non-Academic staff has Knowledge of procedures in the university.	1	2	3	4	5	6	7
NA05	The non-Academic staff Provides service within a reasonable time in the university.	1	2	3	4	5	6	7
NA06	The non-Academic staff provides equal treatment and respect to students in the university.	1	2	3	4	5	6	7
NA07	I am satisfied with the fair amount of freedom in the university.	1	2	3	4	5	6	7
NA08	Staff provide confidentiality of information	1	2	3	4	5	6	7
NA09	The staff can easily be contacted by their cell telephone	1	2	3	4	5	6	7
NA10	The staffs provide counselling services to students.	1	2	3	4	5	6	7
NA11	The staff can easily standardized and simple delivery procedures for students	1	2	3	4	5	6	7
<b>AA</b>	<b>Academic aspects</b>							
AA01	The academic staff of this university has knowledge of course content.	1	2	3	4	5	6	7
AA02	The academic staff of this university show positive attitude to students.	1	2	3	4	5	6	7
AA03	The academic staff of this university has good communication skill to their students.	1	2	3	4	5	6	7
AA04	The academic staff of this university has good feedback on progress to their students.	1	2	3	4	5	6	7
AA05	The academic staff of this university has good excellent quality programs to their students.	1	2	3	4	5	6	7
AA06	This university has variety of programmes	1	2	3	4	5	6	7
AA07	This university has flexible syllabus and course structure.	1	2	3	4	5	6	7
AA08	This university has reputable academic programmes	1	2	3	4	5	6	7
AA09	This university has educated and experience academicians	1	2	3	4	5	6	7
AA10	This university provide feedback to improve	1	2	3	4	5	6	7

service performance

**Reliability**

RB01	My university kept promises	1	2	3	4	5	6	7
RB02	I depend on the service of my university	3	4	5	6	7	6	7
RB03	My university provides services on time.	1	2	3	4	5	6	7
RB04	I feel secured in dealing with my university.	1	2	3	4	5	6	7
RB05	I am always polite in dealing with my university	1	2	3	4	5	6	7
RB06	I have Sufficient and convenient consultation time with my university	1	2	3	4	5	6	7
RB07	My university has positive work attitude student's union	1	2	3	4	5	6	7

**EP Empathy**

EP01	My university respond to request promptly	1	2	3	4	5	6	7
EP02	My university show Individualized attention to students	1	2	3	4	5	6	7
EP03	My university give personalized attention	1	2	3	4	5	6	7
EP04	My university identify student needs	1	2	3	4	5	6	7
EP05	My university Keep student interests at heart	1	2	3	4	5	6	7

**UI University Image**

UI01	The Perception of my university to the general public is high.	1	2	3	4	5	6	7
UI02	The perception of my university among employers is high	1	2	3	4	5	6	7
UI03	The university college has a good image to the students.	1	2	3	4	5	6	7
UI04	My university is an active sponsor of community events in the society.	1	2	3	4	5	6	7
UI05	My university has a good image in the minds of the students	1	2	3	4	5	6	7

**SS Students Satisfaction**

SS01	My choice to select this university was a wise one.	1	2	3	4	5	6	7
SS02	I am always delighted with this university's service	1	2	3	4	5	6	7
SS03	Overall, I am satisfied with the service of this university	1	2	3	4	5	6	7
SS04	I think I did the right thing when I decided to select this university	1	2	3	4	5	6	7
SS05	I always feel good about using this university	1	2	3	4	5	6	7

**TI Technology Innovation**

TI01	I used the Internet to support my studies at my university.	1	2	3	4	5	6	7
TI02	I used to downloading e-books from the university library.	1	2	3	4	5	6	7
TI03	While in the university used email to communicate	1	2	3	4	5	6	7
TI04	Learning to use the web to disseminate information is easy for me.	1	2	3	4	5	6	7

TI05	I can easily find what I am searching for through the university website.	1	2	3	4	5	6	7
<b>TR Trust</b>								
TR01	I count on my university to provide me with a good service	1	2	3	4	5	6	7
TR02	This university usually keeps the promises that it makes to me	1	2	3	4	5	6	7
TR03	This university puts the students' interests first	1	2	3	4	5	6	7
TR04	This university can be relied on to keep its promises	1	2	3	4	5	6	7
TR05	I have confidence on my university	1	2	3	4	5	6	7
<b>COM Commitment</b>								
CO01	I feel emotionally attached to this University	1	2	3	4	5	6	7
CO02	This University has a great deal of personal meaning to me	1	2	3	4	5	6	7
CO03	I have a strong sense of identification with this University.	1	2	3	4	5	6	7
CO04	I remain a strong customer to this university	1	2	3	4	5	6	7
CO05	I feel a strong sense of belonging to this university	1	2	3	4	5	6	7

### Section B:

Please read and tick as appropriate option in the provided boxes your exact assessment of the following demographic information:

#### 1. Gender:

Male	1
Female	2

#### 2. Age:

Below-25years	1
26-33years	2
34-41years	3
42 & above	4

#### 3. Marital Status:

Married	1
Single	2
(Others); Divorced/Widow/Separated	3

#### 4. Highest Qualifications:

SSCE/NECO	1
ND/NCE	2
Degree	3

#### 5. Student Status:

Undergraduate (UG)	1
Postgraduate (PG)	2

Thank you for your participation

## **Appendix B**

### **Publications/Presentations and Publications-Published/Accepted**

1. Umar, U. & Mokhtar S.S.M.(2015). Analysis of Service quality, University Image, and Student Satisfaction on Student Loyalty in Higher Education, Journal of International Business Management. Indexed in SCOPUS
2. Umar, U. & Mokhtar S.S.M.(2016). Mediating Effect of Satisfaction on Service Quality, Image and Student Loyalty in Higher Education. Journal of Business and Management (IOSR-JBM) e-ISSN: 2278-487X, p-ISSN: 7668. Volume 18, Issue 2 .Ver. IV (Feb. 2016), PP 69-72 www.iosrjournals.org
3. Umar, U. & Mokhtar S.S.M.(2016). Moderating Effect of Technology Innovation on Service Quality, Image and Student Loyalty in Higher Education. SSN: 2249-7196 I. International Journal of Management Research & Review
4. Umar, U.& Mokhtar S.S.M.(2015).Empirical evidence of E-banking and customer perception of banks in Nigeria. Nigerian Journal of Management Technology and Development

### **Publications-Under Review**

5. Umar, U. & Mokhtar S.S.M.(2016). Antecedents of Students Loyalty in Nigeria Mediating effects of Student Satisfaction. Manuscript Submitted to Asia Pacific Journal of Marketing and Logistics: Indexed in SCOPUS
6. Umar,U. & Mokhtar S.S.M.(2016). Relationship Marketing: The Hidden Driver of Customer Loyalty, An Unpublished textbook

### **Colloquiums/Conferences**

7. Umar, U.& Mokhtar S.S.M.(2014). Impact of Relationship Marketing on HEIs Performance in Nigeria, presentation of Ph.D. Research Idea at Postgraduate Research Symposium on SBM UUM. May 2014.
8. Umar, U. & Mokhtar S.S.M.(2014). Effects of Global Financial Crisis on Employee's Health and Safety of Multinational Oil Companies in Nigeria, 21<sup>st</sup>-22<sup>nd</sup> May 2014 The 7<sup>th</sup> National Human Resource Management Conference, organized by SBM-COB-UUM.
9. Umar, U.& Mokhtar S.S.M.(2015).Employees Welfare and Social Benefit of Multinational oil companies in Nigeria. April 5-7, 2015, An International conference on Human Resource Development UTM.