

**Service Marketing, Financial Support and Performance of Universities:
Conceptual, Theoretical and Empirical Reviews**

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Abstract

Educational service marketing which covers programmes, people, price, premiums, prospectus, promotion, and prominence has become very competitive, time consuming and financially draining. This study adopted review approach, covering conceptual, theoretical, and empirical dimensions; and aimed at identifying salient missing gaps in literature in relation to education service marketing, education financial support, and performance of universities. Economic and attribution theories add relevance to the significance of the study. It was observed that financial support (the discounts offered by universities, flexibility of payment arrangements of tuition fees, educational loans, flexibility of campus payment, reducing costs on a competitive basis, increasing financial facilities and students' loans, setting payment schedules for scholarships and welfare costs, and offering discount on fees and proving educational loans and facilities to outstanding students) is a strong catalyst for the selection of universities by students and parents. Finally, the performance of universities (number of programmemes, tertiary education institutions' staffing, graduate output, student-staff ratio, among others) was zeroed down to student enrolment. This is because all key performance indicators of universities rest on available of students: no students, no universities.

Keywords: attribution and economic theories, educational service marketing, educational financial supports, recruitment and enrolment, university performance

1. Introduction

The skyrocketing number of higher educational institutions in the world has significantly elevated universities' cost of recruiting and retaining students; and put both students and parents in tougher positions of choosing a particular higher institution (Okyireh et al., 2020). Technically, universities adopt different marketing concepts to identify the needs of their targeted prospective students in order to compete more favorable in the crowded academic market (Dei & Anane-Donkor, 2021). With the cost of higher education at an all-time high; and competition from foreign universities on the increase, higher education marketing departments in emerging countries are more pressed than ever. Finding the right higher educational marketing mix can mean the difference between success and failure for many stakeholders like: higher educational institutions, agencies that create and plan education marketing campaign, software companies that manage education social media efforts, and research companies that specialize in the higher education market (Mahajan & Golahit, 2019). Over the years in Sub-Saharan Africa (SSA), print media, electronic media, walls in cities and every available space have been besieged by higher educational institutions' advertisements of all kinds, mostly private tertiary institutions (Okyireh et al., 2020). Sarath et al. (2021) observed that marketing is essential to the growth and development of higher educational institutions, and colleges and schools (regardless of size, prestige or location) make effort to attract and retain the best and most suitable candidates; and successful enrollment starts with good marketing strategies. They added that higher educational marketing helps to establish a specific brand identity which allows the right students to identify and

connect with the right school in order to increase students' enrolment and graduation within record time.

Student recruitment has become competitive; forcing higher educational institutions to find efficient, fast and effective means of providing prospective students with information while they are in the process of deciding their school (Vasquez et al., 2021). Vasquez et al. added that higher educational institutions in general and universities in particular are undergoing unprecedented changes as they confront multiple students' recruitment and enrollment challenges brought about by wide and complex processes of globalization, liberalization, and technological advancements. Ali (2021) believes that a well-executed direct educational advertising campaign can offer a positive return on investment through increased student enrolment. Direct educational advertising communicates the product offers, service, or event; and explains how to get the offered product, service, or event (Ali, 2021).

Ashfaq et al. (2019) are of the strong opinion that marketing of educational services has dramatically advanced from the previous ten years thereby forcing owners and operators of higher educational institutions to identify good educational promotional activities that can enhance their institutions' reputations and increase students' recruitment and enrollment. But the question is: which promotional activities can be used to promote quality-oriented education in the society? This question becomes even more pertinent when the major proportion of the schooling system of a country is in the hands of the private sector.

Donkor and Kyei (2020) believe that modern day higher education institutions are facing new challenges; and the introduction of accreditation system has caused the need for marketing activities among faculties and universities. Tetteh and Afful (2020) explored a variety of trends that have developed within higher education marketing, enrollment, branding, recruitment, and technology and established the following: institutions are dedicating far more attention to these functions than in previous years; the largest area of innovation and growth in higher education marketing and branding (as well as in recruitment) is in the online and digital space; effective and intuitive website (the ultimate brand statement for institutions) is among the most important tools for social and online marketing; the most effective marketing strategies for universities are nevertheless events based and involve direct interaction with potential students; recruitment strategies in higher education increasingly focus on international students and non-traditional and adult learners; few top tier universities now use robust online education offering outside of continuing education programmes and MOOC courses; and newer methods of online and technology enhanced course delivery are showing promising student outcomes. The marketing of educational institutions and programmes to students and parents is as difficult as students and parents accepting a particular higher educational institution; and this is because students want assurance of a job at the end of academic in order to live a better life (Chen et al., 2020).

Universities are beset with multiple problems: declining enrolment and high recruitment cost, increased competition, overburdened staff, multiple degree paths, appetite for foreign degrees from first class economies, poor facilities, and host of others (Shamsudin et al., 2019). Some factors have been linked to the continuous decrease in enrolment into universities: high cost of studying in universities; employers' preference to giving foreign universities' graduates priority during job recruitment exercises; and poor infrastructural facilities in many universities (Ali, 2021). Very few works factored in the Ivy's 7Ps of service marketing in investigating students' enrolment into universities; and very few again are grounded in theoretical terms. Sultan and Wong (2019), and Yasa et al. (2020) observed that majority of the reviewed literature see service educational marketing as more or less promotional strategies towards recruiting and enrolling students without paying quality attention to some other key issues like quality and number of teaching and non-teaching personnel (people); tuition and other fees paid by students (price); number and level of accredited courses (programmes); accommodation size, facilities (like digital library, sporting and recreational activities, medical centres, cafeteria, religious worship centres) class sizes (premium); and brochures for the dissemination of information about the universities via hard copies and online (prospectus). The critical aim of this review is to establish gaps in existing literature on the subject matter; and x-ray the need to close out the observed gaps in literature. Wahua et al. (2023), and Mkombo and Wahua (2023) equally adopted review approach.

2. Conceptual Review

Academic research is a continuation of existing works, and review of individual concepts or variables helps in extending the frontal of knowledge in a specific topic. The basic concepts of this study are service marketing, financial support, and university performance. Service marketing has seven measures (otherwise known as the 7Ps of marketing): people, price, programmes, premium, prospectus, promotion, and prominence.

2.1 Service Marketing

Service marketing is a set of strategies aimed at meeting consumer's need for an intangible product; and creating maximum value for them from their purchase with service marketing has three essential elements (company, employees and consumers) with three interconnected dimensions (internal marketing, external marketing, and interactive marketing) all aimed at meeting consumers' requirements and satisfying their needs (Prachi, 2019). Service marketing has seven controllable tactics which are subject to company's internal and external environments; and the optimum combination of these 7 marketing tactics for efficient promotion of customer's satisfaction if technically known as tactical marketing mix (Venaik & Midgley, 2019). In educational marketing (a subset of service marketing), these seven tactics of marketing are specifically known as the 7Ps of service marketing; and they are people, price, programmes, premium, prospectus, promotion, and prominence (Lim et al., 2020).

2.1.1 People

Writing on 7P's of education industry, Bulbule (2019) stated that 'people' means teaching and non-teaching community (example Professors, Guest Lecturer, Laboratory Assistant, Librarian, Security Guard, among others) that are associated with the services rendered to the students; and that the satisfaction and retention of the students are primarily dependent on how teachers are in a position to deliver their best services to students. The People element of service marketing in higher educational institution include all staff (academic and non-academic) that interact with the students from application and admission to graduation and convocation (Lim et al., 2020). Professors teaching the programme are an important marketing asset since their academic activity gets them involved with publishing, consulting and generally creating a reputation for their academic quality.

In a scientific study carried out by Ivy (2008) as cited by Lim et al. (2020), it was established that People element of service marketing in tertiary institutions was dominated by provision of face-to-face tuition where students live (loading = 0:806), personal contact with graduates (loading = 0:485), and open days and information evenings (loading = 0:413). Critically, provision of face-to-face tuition, and organisations of open days and information evenings are more of Place and Promotion proxies respectively. Chawla (2013) as cited by Chawla and Joshi (2019) identified the 'people' element of service marketing in educational sector to include persons involved directly or indirectly in education services or administrative staff as well as school head, lecturers; and it covers: the qualifications of teaching and non-teaching staff of universities; the recruitment and selection procedure of teaching and non-teaching staff of universities; the training and rewards of teaching and non-teaching staff of universities; the number of students, their background and interest and aptitude for the course in which he is studying; and the education of the students about their role and responsibility and communicating the cultural values with the students.

However, other administrative and supporting staff are also important since people in the admissions, student services and other relevant departments will come in contact with students creating a perception about the school, positive or negative (Bulbule, 2019). The 'people' element of 7Ps of marketing of educational institution encompasses the following (among others): the number of professors in the institution (full-time and part-time); the total number of PhD holders in the institutions (full-time and part-time); the total number of lecturers (full-time and part-time); the total number of teaching assistants (full-time and part-time); the total number of non-academic staff; the highest qualification of the CEO; the highest qualification of the Deputy CEO; the highest qualification of the registrar; the highest qualification of the deputy registrars; the highest qualification of the bursar; the highest qualification of the deputy bursars; the highest qualification of

admissions officer; the number of staff in admissions department; the highest qualification of the marketing officer; and number of staff in marketing department.

2.1.2 Price (Cost of Programmes)

Bulbule (2019) stated that price simply reflects the quality of educational services rendered by educational providers to the students; and that the price charged by educational institutions is a function of multiple variables: competition, educational institution's reputation, service quality of educational institution, location and facilities provided by the educational institution, ownership structure of the institution (private or public or private-public-partnership), placement, infrastructure, mode of learning/teaching (online, distance, on-campus, and blended), brand name of the higher educational institution, among others. The price of programme in institutions of higher learning is dominated by the tuition fees and other related costs charged students on each course of student. It is a widely held perception that price is a mark of quality placed on an academic course of study: higher prices signal higher academic quality, and lower prices signal lower academic quality (Lim et al., 2020). Price is always an important consideration but not the only one, since it is associated with financial aid options as well as employability rates and salary levels upon graduation. Students are willing to get to a more expensive programme as these two factors increase (Bulbule, 2019).

An empirical work carried out by Ivy (2008) as cited by Lim et al. (2020) established that price element of service marketing in higher institution is dominated by three factors: flexibility of the payment of tuition fees (loading = 0.737), the tuition fees of the programme (0.725), the flexibility of the tuition approach (0.564). Rhoades et al. (2019) is of the strong opinion that 'price' element of education marketing affects student enrolment most; and the following topical issues were identified: target market versus price point, quality versus price, value versus price, facilities versus price, and discounts – budget driven scholarships. Education managers should be sensitive to students' perception to cost of education (it includes admission and term fees structure, fee concessions and exemptions, college affiliation fee, examinations fees, among others) and the importance of price in selection institutions because price is an important factor students and sponsors factor-in in selecting a higher education institution (Rhoades et al., 2019). As such, administrators of universities should: know the cost of producing the service, know the price of competitors, identify pricing factors that are relevant to pricing decisions; and decide on a pricing strategy that will attract enough students.

Moorthy et al. (2019) assert that "price refers to the amount of money required to exchange for products or services"; and in pure service usage such as legal services, education services, or medical services, price is a critical consideration for the customers to make choice among different competing service providers. The price or tuition fee that is perceived as favourable or worth it is more likely to attract more students' enrolment; and this is supported by the works of Arifin et al. (2020) among many other numerous studies. The critical cost elements to be considered when evaluating price of programmes should include the following: the average total fees of certificate courses; the average total fees of diploma courses; the average total fees of bachelor courses; the average total fees of master courses; and the average total fees of doctorate courses.

2.1.3 Programmes

Writing on 7P's of education industry, Bulbule (2019) stated that programmes are technically the 'products' being sold by educational institutions to their customers (students). In technical terms, programmes of educational institutions are intangibles (knowledge, skills, and experience) which are concretized and issued to candidates as tangibles (certificates) after completion of courses of studies. The National Accreditation Board (2018) lists different programmes ran by higher educational institutions in Ghana: Diploma, Undergraduate, Postgraduate Diploma, Masters (Non Research), Masters (Research), and Doctoral. The Programme element of service marketing in universities and other institutions of higher learning encompass the various degrees or courses ran by an institution of learning for the benefit of students; and it is a complex bundle of benefits that satisfy customer's needs (Lim et al., 2020). Institutions of higher learning should develop programmes that would appeal to their targeted students; and they should equally find the student population that a given programme would be appealing: a mix of both is advocated for improved students' enrolment (Moorthy et al. 2019). Lim et al. (2020) established that two variables dominate programmes element of service

marketing: (i) the range of electives in the degree (loading = 0:811). Students and families are prone to choosing a course with relevant electives that would boost the knowledge base of the students at the end of the programme; (ii) the choice of majors (loading = 0:791). Major courses with strong appeal to students and families attract large enrolment figures.

Beery et al. (2020) described educational programmes as intangible products or services that the institutions are selling; and educational programmes encompasses curriculum, Spiritual values, Courses and degrees offered, and values (moral, social, ethical, practical). Higher education institutions' most fundamental decision is the design of quality programmes and services that will be appealing to members of its target markets as well as its current students, alumni, and donors. This is because an educational institution's programme is a strategic offering that goes to identify the institution, position the institution, and sell the institution to students and families. The quality, features, quantity and benefits of educational institutions' programmes go a long way in influencing student enrolment; and universities' programmes covers degrees awarded and their syllabi, paper exemptions, brand name of their degrees and its history, placement facility, lateral entries, grading system, and recognition (Beery, et al. 2020). In technical terms, the more programmes an educational higher institution has, the more students it would most probably attract.

2.1.4 Premium (Physical Structures and Processes)

Premium of educational service marketing encompasses physical evidences as well as processes of educational institutions aimed at satisfying the education needs of their customers; and it means the manner education institutions render services to their students; and it (service) plays important role in giving higher educational institutions competitive advantages over their rivals (Bulbule, 2019). Educational institutions' service process (teaching process, practical learning process, placement process, among others) should be straight forward, understandable, student-friendly, simple, and technologically-based in order to serve their ideal purposes (Bulbule, 2019). Educational institutions across the globe are facing emerging process-oriented trends in order to meet the yearnings and aspirations of their active and prospective customers (advanced video-based teaching and learning technology, interaction of parents and faculty members via advanced information communication technology, availability of free online start-to-finish courses, among others). Bulbule (2019) added that the physical dimension of 'premium tactics' allows students to appraise if they have access (enjoy) adequate facilities from their institutions of higher learning; and such facilities include (among others): teaching aids that meet present learning culture, digital and shelf-packed reading materials, students' cafeteria and accommodations, learning-friendly classrooms and laboratories, state-of-the-art sporting (including parks), and transportation facilities.

The Premium part of service marketing in higher educational institutions includes the physical evidences (the tangible component of the service offering) and processes (the administrative and bureaucratic functions of the university) available in an institution of higher learning (Lau, 2020)). Handling of enquiries, course registration, course evaluation, conducting of examinations, dissemination of results, and graduation and convocation are some examples of higher educational institutions processes. On the other hand, physical evidences are seen as tangibles, and they include elements like teaching materials, appearance of the buildings, and lecture facilities (among others). The location of the campus, the facilities offered, quality of accommodation, academic infrastructure, these are all premium to the programme itself and add to the student decision (Lim, et al., 2020). The premium of an educational institution equally covers the place where it is located. Some educational institutions are located in different places in order to deliver its services (programmes) closer to the people or closer to other facilities that would help students get value for money spent on acquiring certificates of higher educational institutions. It is not gainsaying therefore that educational institutions located in metro cities are judged to be more economically competitive than those located in rural areas (all other things being equal). This is because the location of an educational institution affects its price and promotional activities (Bulbule, 2019). Some of the critical factors that qualify as premium in educational marketing include the following: the total number of lecture halls, the total number of laboratories, the total capacity of student hostel, the availability of religious worship centres, the availability of clinic/hospital, the availability of water, the availability of electricity, the availability of a standard football field, the availability of gymnastic centre, the availability of a digital

library, the capacity of the traditional library, the campus is well fenced round and gated, and the campus is located in a city.

2.1.5 Prospectus

Students need to be fully informed on details before they decide where to study (Lim, et al., 2020); and the Prospectus segment of service marketing in higher educational institutions includes: admission prospectuses (hard copies and online copies), matriculation and convocation brochures (hard copies and online copies), and number of magazines printed and distributed to prospective students, and other informational materials which are unique to educational institutions. In a seminar paper entitled “a new higher education marketing mix: the 7Ps for MBA marketing”, Ivy (2008) as cited by Lau (2020) revealed that universities’ prospectuses are important since university education is a high involvement sector; and he added that academic Prospectuses are dominated by: that of the prospectus related mails (loading = 0.734), direct mail from the university (loading = 0.606), and the duration of the course (loading = 0.469). The typical Prospectus of the National Institute of Marketing of Nigeria (n.d) entitled “prospectus and syllabus of professional programmes for students in tertiary institutions” contains the following salient information to prospective students: the background history about the institute; vision statement of the institute; mission statement of the institute; principal objectives of the institute; structure of administration of the institute; membership of the institute; benefits of membership of the institute; professional programmes of the institute; exemptions from the examinations of the institute; dates of examination of the institute; examination entry dates of the institute; deferment of examinations of the institute; examination results of the institute; fee structure of the institute, and detailed examination syllabus of the institute.

An institutional Prospectus should be detailed enough to provide critical pieces of information to prospective students and their sponsors. Moore (2021) asserts that parents hunting for good schools for their children find prospectuses invaluable. The best prospectuses are very good indeed, doing justice to what schools have to offer with a beguiling mix of words and pictures. It usually contains information about the school and the available courses, including advice on how to apply and the benefits of accepting a place.

Moore (2021) gave some important points to consider when compiling content for your prospectuses: (i) Photography: when it is done well, photography can demonstrate how great your school is. Images of your students working, taking part in extracurricular activities, and their work is a great place to start; (ii) Great content: your prospectus is essentially one big advert for your school. Some points to consider are the type of writing style you want to adopt, and how much content is required. Creation of the content and copy writing should be carefully considered; and (iii) Quality Print: deciding what print style and finish are next. There is a huge difference in finish depending on the paperweight, type, and special finishes desired, this also directly affects the price. Finally, determine the quantity required for Open days, Enrolment Packs and Promotion, remember the difference in price between 500 and 1000 printed copies is minimal.

2.1.6 Promotion

Promotion of educational institutions involves positive word-of-mouth; outdoor advertising in form of print media like hoarding and banners (among others); use of digital marketing techniques such as SMS, e-mails, social media, etcetera (Bulbule, 2019). Lau (2020) stated that the Promotion element of service marketing in universities and other institutions of higher learning covers things aimed at influencing prospective students’ choice of higher education: open days, international higher education exhibitions, conventions, direct mail, press advertisement, publicity, public relations, sales promotional efforts, and electronic marketing. Awareness is important as there are extremely many choices for students to make and decide where to study. Promotional strategies vary from word of mouth/alumni relations to participation in student recruitment fairs and the more extensive below or above the line advertising campaigns (Lau, 2020). A study by Ivy (2008) as cited by Lau (2020) revealed that universities’ promotion of academic programmes is dominated by: traditional press advertising (loading = 0:805) which indicates that traditional press advertising in television and radio stations account for circa 80% of enrolment in education higher institutions, and publicity (loading =

0:657) and electronic media (loading = 0:497) which shows that non-radio and non-television dissemination of information about universities account for about 50% of enrolment.

A good product sells itself and universities (and other educational institutions) market or promote their programmes and services through advertising and publicity (public relations, sales promotion, sponsorship, websites, e-mails, newspapers, television, internet, word-of-mouth, overt, radio, personal selling, advertising, direct marketing, job fairs, and natural promotion). The promotion of an educational higher institution revolves around every deliberate and conscious efforts aimed at making the institution known to prospective students, enrolling them in the institution, and retaining them till their completion of studies in the institution. Organised promotional activities of universities and other educational institutions include one or more of the following (among others): the number of registered recruitment agents; the number of alumni chapters around the world; the number of campuses/study centres; the availability of a functional website; the ability of applicants to apply online; the ability of applicants to upload admission documents online; the ability of applicants to track their applications online; the availability of admission requirements are online; the availability of programmes' fees are online; the curriculum vitae of lecturers are online; the curriculum vitae of management team are online; the contact emails of principal officers are online; and the contact phone numbers of principal officers are online.

Universities and other educational institutions make themselves known (promote themselves) to prospective students via numerous mechanisms or windows. The primary reason for this high level of promotional activities is that 'if you do not say here I am, nobody will know where you are', and this is so true for younger generation educational institutions than with older generation educational institutions. Older universities are more established and known over time while the new ones are very much unknown. Also, the cost of promoting educational institutions and their programmes is higher for newer institutions and lesser with older institutions.

2.1.7 Prominence

The prominence of a university in the comity of other universities nationally, regionally, and globally is of vital importance to universities, governments, students, parents, and other stakeholders. The prominence of a university is a golden stamp that attaches much importance to the value and reputation and integrity of the university. The three longest established and most influential global rankings are those produced by Quacquarelli Symonds (QS), Times Higher Education (THE), and the Academic Ranking of World Universities (ARWU). The Academic Ranking of World Universities is based on academic performance, quality of faculty, research output, and general quality of education with the following supporting indicators number of Nobel laureates, Fields medalists, and other prominent inventors from a university (Shanghai Ranking Consultancy, 2021). The prominence of a university according to the QS World University Ranking (2021) is based on six-legged performance indicators (student-to-faculty ratio, international student ratio, academic reputation, citations per faculty, international faculty ratio, and employer reputation) of universities from four different but interconnected dimensions (research, employability, teaching, and internationalization). The Times Higher Education (2021) world university ranking has 13 prominence-induced indicators classified into five distinct areas: teaching (reputation survey, staff-to-student ratio, doctorate-to-bachelor's ratio, doctorates-awarded to-academic-staff ratio, and institutional income); research (reputation survey, research income, research productivity); citations (research influence); international outlook (staff, students and research), and industry income (knowledge transfer).

The Prominence proxy of service marketing in institutions of higher learning encompasses league tables, academic staff reputation, and online information by Ivy (2008) as cited by Lau (2020). Universities are often assessed for their qualities in different areas by rankings and other evaluation bodies, such as accreditation or validation. All these develop a reputation that can be used for promotion and students' recruitment (OCAK, 2021). A study by Ivy (2008) as cited by Lau (2020) revealed that the prominence factor is dominated by the reputation of the academic staff (loading = 0:758), university's ranking through league tables or press reviews (loading = 0:711), and the institution's web site (loading = 0:566). Zha et al. (2019) add that there are three global rankings of universities supported by numerous others at the global level: Center for World University Rankings,

Leiden Ranking, Eduniversal, G-factor, Global University Ranking, HEEACT-Ranking of Scientific Papers, Human Resources & Labor Review, High Impact Universities: Research Performance Index, Nature Index, Newsweek, Professional Ranking of World Universities, Reuters World's Top 100 Innovative Universities, Round University Ranking, SCImago Institutions Rankings, U-Multirank, University Ranking by Academic Performance, U.S. News & World Report's Best Global Universities Rankings, Webometrics, and Wuhan University. UniRank (n.d) tries to establish the most popular universities in Africa (a measure of prominence) based on being chartered, licensed and/or accredited by the appropriate higher education-related organization in each country; offering at least four-year undergraduate degrees (bachelor degrees) or postgraduate degrees (master or doctoral degrees); and delivering courses predominantly in a traditional, face-to-face, non-distance education format (<https://www.4icu.org/top-universities-africa/>). UniRank provides “a non-academic League Table of the top Universities in Africa based on valid, unbiased and non-influenceable web metrics provided by independent web intelligence sources rather than data submitted by the Universities themselves” (UniRank, n.d.).

Universities' prominence is also being measured using research outputs and break-through inventions. The strategic positioning of universities nationally and internationally is an indispensable measure of its prominence among other universities. According to Queen's University Canada (strengthening our research prominence, n.d.), a university that strives for prominence should increase its research intensity and national position via: increasing research monetary/faculty ratio by identifying sustainable funding sources for research and increasing faculty external grant applications; improving intra-and-inter-faculty and cross-university collaborations to support university research pillars nationally and internationally; improving faculty support services to enhance faculty and staff productivity, research and retention; integrating research to enable active learning and innovation; developing new award programmes to recognize faculty for outstanding research; and focusing on increasing and improving our impact through high peer-reviewed publications, recognized scholarly books and creative activities, and knowledge translation and innovation. It is important to add that the prominence of a university should be a balanced one: a balanced university excels student experience, research output, and discovery and inventions (Queen's University Canada, n.d.). Pietrucha (2018) as cited by Kayacan and Anavatan (2022) on country-specific determinants of world university rankings established that the prominence of a university is a function of multiple country-factors and specific university-factors such as country's economic power (strong gross domestic product, stable monetary and fiscal policies, good standard of living, among others), sustainable political stability of the country (such as freedom from coups, free of foreign occupation, absence of war and major political crises), the effectiveness of country-university governance structures, respect for rule of law and constitutionalism, investment in research, and other institutional variables like strong socio-cultural institution, strong educational institutions, and viable international relations (among others).

2.2 Financial Support

Financial supports to students are economic stimuli that could influence a student's choice of higher institution to enroll into. Momunalieva, et al. (2020) established that student's choice of a particular university could be influenced by factors like scholarship, part-time job offer by the university, external paid internship opportunities sourced by the university, installment tuition fee payment option, and tuition fee or other fees waiver. Moorthy, et al. (2019) listed financial supports as opportunities open to students to enroll in a particular educational higher institution; and they went ahead to state the types of financial supports that aid students in their choice of higher educational institution: the discounts offered by the university, the flexibility of payment arrangements of tuition fees, educational loans, the flexibility of campus payment, reducing costs on a competitive basis (especially within the country), increasing financial facilities and students' loans, setting payment schedules for scholarships and welfare costs, and offering discount on fees and providing educational loans and facilities to outstanding students. A financial support as economic stimuli has the potential of increasing enrolment in universities in general and specific programmes (or universities) that are considered expensive in comparison with others. Discounts in fees payable to universities by students are economic stimuli; flexibility of tuition fees payments is an economic stimulus to students; and

educational loan is an economic stimulus more especially when the interest element is very friendly. In general terms, middle class students and families downwards would give financial supports a critical consideration when selecting a university for enrolment. This is because money is very dear to them; and they have multiple things to put their scarce monetary resources to.

Rodriguez et al. (2020) revealed that student financial support (aid): increased four-year graduation rates by 8% points; increased persistence rates over four years; increase in cumulative earned credits; increase in academic performance; and aid programmes targeting low-income, high-ability students are most successful when they couple grant aid with strong non-financial supports. Herbaut and Geven (2020) cited Bettinger (2015) in an article entitled “need-based aid and college persistence: the effects of the Ohio college opportunity grant” established that based on an \$800 increase in grant aid: Student’s dropout rates fell by 2% as a result of the programme; Increased likelihood that students attend 4-year campuses; and Increase in first-year grade point averages. Nora (financial aid, n.d.) investigated the effect of government financial support on student performance in terms of access to education, persistence to education, and graduation from school. The study exposed a lot of fundamental issues as it established that: finance is a key challenge to college access and completion for minorities and low-income students; college education affordability landscape is dramatically different for minorities and low-income students; and minorities and low-income students are priced out of college for the following reasons: financial illiteracy; high levels of unmet financial need; high rates of poverty; high risk of accruing unmanageable debt; and limited financial, academic, and social capital. Nora (financial aid, n.d.) added that financial aid has both tangible (receipt of aid to offset college costs) and intangible (reduction of stress and development of positive academic and social attitudes) outcomes to students and the society. The study also stated that financial aid is associated with college persistence, academic performance, degree attainment and transfer. According to Hou et al. (2022) financial aid has great effect on persistence and academic performance of students. The different classifications of financial aid covered in this study are: grants only (9.9%), scholarships only (15%) loans only (16.2%), work-study only (4.1%) grants and loans (2.8%), scholarships and loans (2.8%), work-study and loans (1.2%), grants and work-study (0.4%), scholarships and work-study (1.0%), and loans and other scholarships (4.1%). Nguyen et al. (2019) established that financial supports increases the chances of student persistence and degree completion between 2 - 3% points; and that an additional \$1,000 of financial support increases persistence and attainment by 1.5 – 2% points.

2.3 University Performance

The Centre for Measuring University Performance (MUP, 2021) advised that discussions on measuring the performance of universities have to be extremely cautious as there are multiple university performance indicators in defining the best universities across the globe. As a matter of fact, “no single indicator or composite number accurately represents what an individual institution has done, can do, or will do” (MUP, 2021). The MUP Centre went ahead to add that the sustainability of private and public universities depends on their revenue base: highly strong universities in financial terms are better performing than those weak in financial terms. This is because good researches are cost intensive as much as quality faculty members, quality laboratories, and other service marketing indicators of higher educational institutions.

Alomary (2020) cited the work of Luneva (2015) who conducted an analysis of key performance indicators considered in Russian educational system; and established the following indicators: position in leading world rankings of universities (position in QS ranking); number of publications in Web of Science and Scopus by each faculty member (publications per faculty member); average citation index of faculty member in data bases of Web of Science and Scopus (citation per faculty member); percent of foreign professors, teachers and researchers including local citizens who have PhD degree of foreign universities (foreign faculty); percent of foreign students studying basic educational programmes of the university (foreign Students); percent of revenue from non-budget sources in university revenue structure (external revenue); percent of holders of master’s degree and postgraduates in the given student body; volume of scientific researches for a researching teacher; percent of revenue from scientific researches and R&D revenue in total amount of university income; and percent of scientific and teaching employees who finished prolonged trainings at the

leading scientific and educational centres. Writing on ‘the best practices for building university scorecards and measuring various aspect of the performance with Key Performance Indicators (KPIs)’, Savkin (2020) identified the key performance indicators (KPIs) that appear on most universities’ scorecards: participation rate (the percentage representation of unique class of persons among students’ population); retention rate (the percentage of students that stayed in study from course to course); graduation rate (the percentage of students with satisfactory completion of course requirements); and employment rate (the percentage of graduates that gain employment). Enrolment rate is a critical frontal indicator for assessing the performance of universities (as most other factors depend on it). Also, it is necessary to add that student enrolment is the hallmark of university education: no student, no university! Other factors considered by Savkin (2020) in assessing the performance of universities are: number of academic FTE (full-time equivalent), percent of foreigners among faculty members, percent of foreign students, research student number, percent of revenue from different sources, research income per academic FTE (full-time equivalent), staff cost as % of total cost, and dollars allocated per FTE enrollment.

It is important to also buttress that the number of full-time faculty members, the percentage of foreigners among faculty members, the percentage of foreign students, the number of research students, the percentage of revenue from different sources, the research income per full-time academic, and ratio of dollar allocated to full-time enrollment are all dependent on students’ enrollment into a university (Alomary, 2020). Students’ enrolment means the matriculation of students (the process of initiating attendance to a school); and enrolment relates to admission, enlistment, recruitment, entrance, acceptance, engagement, accession, record, matriculation, conscription, reception, entry, rally, induction, response, influx, subscription, and listing (Hayes, 2020)). Bhargav (2023) in an essay entitled “increase student enrolment with these 10 practical tips” advised admission teams and recruitment agents to adopt the following mechanisms in their drive to up student enrolment: harnessing student motivation, storytelling as a tool, online properties: websites and social media, reducing response time through automation, dynamic engagement strategies, leverage on technology, mobile application process, do more with analytics, improve your visibility through search engine optimization (seo); and hype your graduates. Enrolling students has never been tougher. And the reality is that it will continue to be tough. Hence, the need to move on from traditional means of enrollment, which ultimately slow down the whole process of admissions. The simple solution to this lies in the automation of enrollment process viz-a-viz technology; especially when it is readily available to your team for an ultimate turnaround in student enrollment

Hayes (2020) cited Terkla (2011) who investigated the performance indicators used by most universities in the United States. The study analysed the performance dashboards of sixty-six (66) universities. the most popular (found on more than 50% of the dashboards) areas of measurement were: endowment and expenses data, admissions scores, enrollment figures and special populations, faculty fte, and percentage of faculty with terminal degree, graduation rates, and retention rates, student engagement, and student/faculty contact. Stewart (2019) cited the work of Burke and Minassians (2002) who reviewed performance reports of different universities and found 158 distinct performance indicators with eight (8) of the 158 indicators been shared by more than 50% of studied universities: Graduation, Enrollment, Sponsored research, Student transfers, Tuition, Financial aid, Degrees awarded, and Licensure test scores. The National Accreditation Board (NAB) Ghana assesses the performance of Ghanaian higher educational institutions using multiple indicators; such as: level of programmes and mode of delivery, students’ enrolment by programme, tertiary education institutions’ staffing (qualifications and number), student staff ratio, and graduate output statistics by programme. Therefore, students’ enrolment is a good indicator for measuring the performance of universities; hence, it appears on all performance metrics of universities.

3. Theoretical Review

Sipos et al. (2021) identified different theoretical models for explaining choice of higher educational institutions by students and parents: econometric model, status-attainment model, information-processing model, the Jackson three-phase model, the chapman model, and the Hanson and Litten model. Dhaliwal et al. (2019) look into the rationale behind students’ choice of a particular higher educational institution; and they identified the following theoretical underpins: economic model,

status-attainment model, and combined models (The Jackson model, The Chapman model, and The Hanson and Litten model). This review focused only on economic and attribution theories.

3.1 Economic Theory

Ikaba and Enyindah (2020) stated that the fundamental notion underlying economic theory for explaining choice of higher educational institution is that students maximise utility (satisfaction) by applying cost-benefit analysis. The economic theory assumes that students may carry out cost-benefits analysis of college and the social and educational outcome related to the investment in college by the individual (El Nemar et al. 2020). This means that the models follow a cost-benefit framework that assumes that students of higher education are rational and are completely informed about the potential costs and benefits of both education and non-education to arrive at a decision regarding choice of higher education (Andoh et al., 2020). The justification for the use of the economic theory in this study is that the theory primes on rationality of prospective students which are considered in the service marketing activities of the universities with the objective of attracting students and promoting customer loyalty (Andoh et al., 2020). This is supported by Anabila et al. (2020) who indicated that the schools in the quest to remain competitive and survive embrace the economic theory of rationality to attract the suitable candidates and also maximise profit. The focus of rationality is entails carrying out a cost-benefit analysis: how much was spent in marketing and recruiting students and how much did the university receive from enrolled students? Thus, the ability of a marketing manager to quantitatively answer this question puts him on top of his/her job.

Student rationality in terms of cost-benefit analysis can be incorporated into service marketing components such as people, programme cost, programme quality, premium, prospectus, promotion, and prominence. This is because other colleges are competing for the same students, and hence the decision to join will be based on these considerations, as long as the student benefits and the cost is less. Promotional activities are thus crucial in swaying the reasonable minds of such students. On the other hand, when students make sensible choices, they examine the availability of financial aid in the form of educational loans, tuition discounts, school fee payment flexibility, and other costs that institutions would consider as part of their competitive cost-cutting strategy. As a result, financial assistance will be incorporated into the conceptual framework of this study as an intervening variable. Cost benefit analysis (rationality) focuses on variables that aid in making informed decisions, such as the people, the cost of the programme, the programme's quality, the premium, the prospectus, promotion, and prominence.

3.2 Attribution theory

The attribution theory on choice of higher educational institution is a marketing theory with strong leaning on customer satisfaction based on perceived service quality; and it examines what information is gathered and how it is combined to form a causal judgment. The hallmark of service marketing is service quality; and discussions around attribution theory are better commenced with these puzzles: What would be the reaction of a rational student who did not receive expected satisfaction from a private university's service quality? Would the student continue to remain with the private university if he has alternative rational choices to make? Would the student recommend the private university to his family members and friends? Prayag et al. (2018) asserted that attribution theory has been mostly used in dissatisfaction/complaining behaviour models, and that consumers are rational processors of information who seek out reasons to explain why a purchase outcome, for example dissatisfaction, has occurred. This model argues that when the delivery of a service does not match customers' prior expectations or other standards, customers engage in an attribution process in order to make sense of what has occurred (Srivastava & Gosain, 2020). According to Prayag et al. (2018) some researchers suggest the Attribution theory as an alternative model to explain customer satisfaction. Attribution theory holds that dissatisfied customer would bad-mouth an organisation while a satisfied customer would be a strong advocate in spreading good news about an organisation. Cabeliza (2021) established 'word of mouth' as one of the most important factors that influenced their students' choice of university. This is because marketing strategies are not enough in recruiting students and getting them enrolled; but, driving up student satisfaction and investing in the student body is a much more assured way of building student recruitment numbers (Elahinia & Karami, 2019). This is primarily

because a good marketing strategy determines that placing more emphasis on student satisfaction in all areas of university life is the best way of attracting prospective students. Valentini et al. (2020) stated that student satisfaction influences not only how much a student enjoys their time at university, but also how well they do because it is the most significant factors in student recruitment.

3.3 Economic-Attribution Joint Theoretical Framework

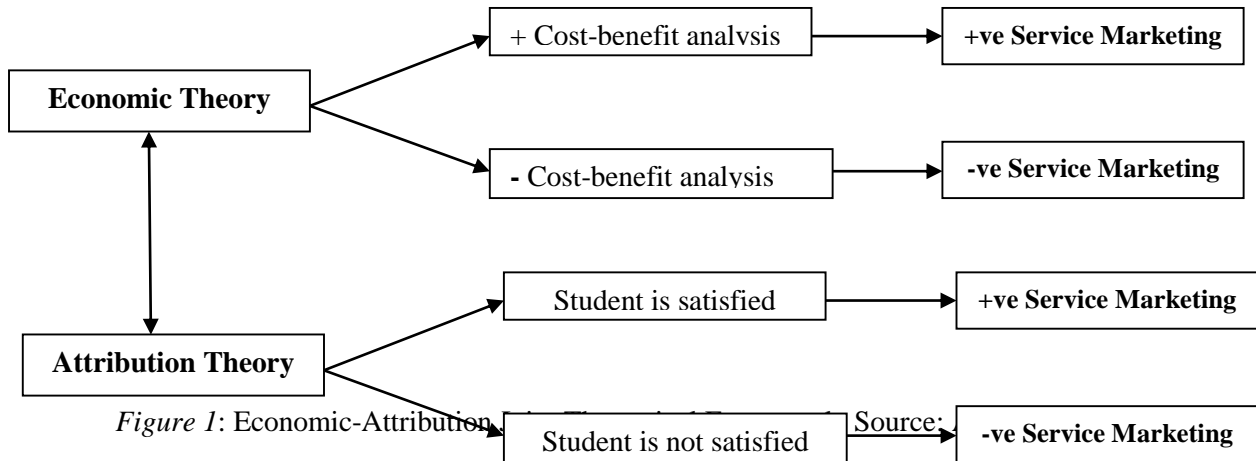


Figure 1 is a diagrammatical illustration of a joint theoretical framework covering economic and attribution theories. Based on economic theory, positive cost-benefit analysis (+ Cost-benefit analysis) depicts a scenario where income earned from enrolled students in a given year is greater than the cost of marketing and recruiting the students; and negative cost-benefit analysis (- Cost-benefit analysis) depicts a scenario where income earned from enrolled students in a given year is lesser than the cost of marketing and recruiting the students. Based on attribution theory, satisfied student remains with the university and helps other students to enroll in the university via positive recommendation; and a non-satisfied student would endeavour to leave the university if possible and he would discourage other prospective students from enrolling in his university via negative words-of-mouth. Positive cost-benefit analysis signals successful service marketing campaign; and negative cost-benefit analysis signals unsuccessful service marketing campaign. Also, satisfied student signals successful service marketing campaign, and non-satisfied student signals unsuccessful service marketing campaign.

4. Empirical Review

Mbawuni and Nimako (2015) explored the factors underlying students' choices in accessing higher educational institution in Ghana. The study was not based on any specific theory; but, its findings revealed that cost of education, student support quality from a university, attachment to institution, lecturers and staff recommendation, failure to gain alternative admissions, location benefits, and personal intention. The study was a quantitative one; and they suggested that further studies should include more than one university and establish cause and effect (regression analysis) between observed factors and students' enrolment.

A similar study by Atarah and Pephrah (2014) investigated the important factors that influence students' choice of university in Ghana and adopted quantitative approach. The study established that courses offered, high caliber lecturers, well stock library and internet, flexible lecture timetable and recognition of qualification by employers were the top important factors that influence students' choice of university in Ghana. They recommended that further studies should be conducted in only public universities, only private universities and mix of all kinds of higher education. Atarah and Pephrah (2014) sought to establish if advertising (one of the service marketing medium) had an influence on students' enrolment decision in private tertiary institutions in Ghana using descriptive statistics approach. The study established that advertising and other factors influenced the enrolment

decision of some students in Ghana; the authors are of the opinion that further studies should cover more than two universities and extend into other service marketing strategies.

Omboi and Mutali (2015) investigated the effect of selected marketing communication tools on enhancing students' enrolment in private universities in Kenya based on communication theory. The study adopted quantitative approach and established that public relations, advertising, personal selling and direct marketing have significant effect on student enrollment in private universities in Kenya. Uchendu et al. (2015) studied the marketing strategies that enhance students' enrolment in private schools in Calabar Municipality in Nigeria; and established that quality programmes, social media/website, infrastructural development, face to face talk, media adverts, and price significantly enhance student enrolment in private schools.

Khan and Qureshi (2010) explore the variables that have strong impact on students' enrollment in private universities in Pakistan and found out that school appearance, public relations, publicity, and advertisement (print and electronic media) influence students' enrollment in Pakistani private universities. Their study was a qualitative one; as such, they advised that further study should adopt quantitative approach in order to establish cause and effect in relation to educational promotion and students' enrollment. Kavakas (2013) examined the factors that influence destination choices for US students for the facilitation of marketing choices based on Ivy's 7Ps of service marketing and revealed that programme, price, premium, promotion, people, prospectus and prominence influence US students' choice of foreign university.

Hanover Research (2014) explored a variety of trends that have developed within higher education branding, marketing, recruiting, enrollment, and technology in USA. Secondary data and descriptive statistics; established that the largest area of innovation and growth in higher education marketing and branding, as well as in recruitment is in the online and digital space. Blackboard Incorporated (2014) sought to identify the leading marketing and recruiting strategies for students' recruitment growth in USA using exploratory research and secondary data analysis. The investigation revealed that market research; understanding students' profile, customized communication strategy and nurturing prospective students are four leading strategies to enhance students' recruitment and enrollment in USA.

Nor et al. (2015) examined the Role of telemarketing as a promotional tool for students' enrollment in a Malaysian private university. They applied exploratory research approach and gathered data using interview and observation techniques. They established that telemarketing is a good and cost-efficient service marketing tool; and promotes students' enrollment in Malaysia. Lukić and Lukić (2016) sought to establish which marketing mix instrument has the greatest impact on the student decision to enroll at a particular faculty at the University of Novi Sad in Serbia using non-standardized survey questionnaire and quantitative research. They found out that people, physical evidence, promotion, image, resources and extra services, location and price have significant impact on students' enrollment into different faculties of the university.

3.3 Identified Gaps in Literature

All the reviewed works did not incorporate economic theory of service marketing in their studies; thereby not establishing the nexus between money spent on students' recruitment campaigns and their enrolment into universities. The dearth of empirically-leaned cost-benefit research has been identified in literature; and the need to close this gap based on Ivy's 7Ps of service marketing (programme, price, premium, promotion, people, prospectus and prominence) cannot be downgraded.

Another identified gap is scholars' perception of education marketing as more or less promotional strategies aimed at recruiting and enrolling students without incorporating the 7Ps of Ivy League of schools: quality and number of teaching and non-teaching personnel (people); tuition and other fees paid by students (price); number and level of accredited courses (programmes); accommodation size, facilities (like digital library, sporting and recreational activities, medical centres, cafeteria, religious worship centres) class sizes (premium); and brochures for the dissemination of information about the universities via hard copies and online (prospectus).

The moderating role of financial support on the relationship between service marketing and universities' performance is also lacking in literature. To bridge this observed gap in literature, there

is need to empirically measure how financial supports to students moderate the nexus between service marketing and performance of universities.

3.4 Summary

This study is anchored on economic theory. This theory is lacking in the empirical studies reviewed. The study's reviewed education under three different dimensions (global, Africa, and Ghana). Recent related studies to this one were reviewed and gaps in literature were documented. The conceptual framework was developed in line with economic theoretical framework. Overview of the variables (independent, moderating, and dependent) encapsulated in the conceptual framework were given.

In specific terms, the place of educational service marketing (which covers programmes, people, price, premiums, prospectus, promotion, and prominence) was explored in detail. Also, the strategic role of financial support (the discounts offered by the university, the flexibility of payment arrangements of tuition fees, educational loans, the flexibility of campus payment, reducing costs on a competitive basis (especially within the country), increasing financial facilities and students' loans, setting payment schedules for scholarships and welfare costs, and offering discount on fees and proving educational loans and facilities to outstanding students) in educational pursuits was discussed in detail. Finally, the performance of universities (number of programmes, tertiary education institutions' staffing, graduate output, student-staff ratio, and etcetera) was zeroed down to student enrolment. This is because all other salient performance indicators of universities rest on available of students: no students, no universities.

3.5 Research Ethics and Conflict of Interests

The study is free of any known and deliberate unethical practice; and there is no conflict of interests in the work.

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