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Quality in Higher Education and NEP-2020: A SERVQUAL Examination from Student Perspectives

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Abstract

This study examines the alignment between student expectations of service quality in higher education and the transformative objectives of India's National Education Policy 2020 (NEP-2020). Employing the SERVQUAL model which evaluates service quality across five dimensions: tangibility, reliability, responsiveness, assurance, and empathy the research investigates how NEP-2020 influences perceived service quality at Veer Surendra Sai University of Technology (VSSUT), Odisha. Data were collected from 340 undergraduate students using a structured survey and analyzed through exploratory and confirmatory factor analysis, followed by structural equation modeling (PLS-SEM). The results reveal that responsiveness, assurance, and empathy significantly shape student expectations, whereas tangibility and reliability exhibit no statistically significant influence. These findings highlight the growing importance of human-centric service dimensions in enhancing educational experiences under the NEP-2020 framework. The study provides practical implications for educators, administrators, and policymakers, emphasizing the need to prioritize responsive, empathetic, and trustworthy service practices to meet evolving student expectations and ensure institutional relevance. This research contributes to the ongoing discourse on quality assurance in higher education and offers strategic guidance for aligning institutional efforts with national education reforms.

Keywords: National Education Policy 2020, Higher Education, SERVQUAL Model, Student Expectations, Structural Equation Modeling (SEM).

Introduction

Education is the cornerstone for the progress and advancement of any nation (Balakrishnan, 2021) [7]. Whereas, educational policy is crucial for the development and empowerment of democratic political systems, promoting economic prosperity, social peace, and effective governance (Rahim & Iqbal, 2022) [57]. Again, in the context of global economic competition, contemporary education policy is crucial for preparing young people for a rapidly changing society (Vergari, 2015) [87]. The National Education Policy (NEP) 2020 marks a significant milestone in India's journey towards redefining its education landscape. Envisioned as a holistic and forward-looking policy, NEP-2020 aims to revitalize and transform the education system. This comprehensive policy spans across all levels of education, from pre-primary to higher education, and brings forth a visionary approach to quality learning and skill development. In the intricate tapestry of education, the National Education Policy-2020 and quality education are threads tightly interwoven. The National Education Policy (NEP) 2020, with its multifaceted dimensions and comprehensive vision, stands as an audacious and transformative endeavor aimed at not only reshaping India's education sector but also propelling the nation towards a future characterized by knowledge, inclusivity, and dynamism. Its intricate interplay of policy elements, ranging from pedagogical innovation to educator empowerment and from technological integration to ethical considerations, paints a complex and nuanced canvas of educational reform that has the potential to significantly impact the trajectory of India's socio-economic development in the 21st century.

Literature Review

The National Education Policy-2020 and Quality in Higher Education

The advent of the National Education Policy (NEP) 2020 signifies a trans-formative juncture, greatly enhancing India's educational sector (Sridhar, 2021). It is a landmark education reform policy introduced by the Government of India, Approved by the Union Cabinet in July 2020, NEP-2020 aims to bring trans-formative changes to the Indian education system by addressing the evolving needs of society, economy, and technology (Verma & Kumar, 2021) [88]. Student satisfaction and service quality stand as vital elements that industries and institutions of higher education must conscientiously address to ensure their competitive edge,

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sustainability, and continued relevance (Naidu & Bayat, 2022; Moorthy *et al*., 2020) [50, 46]. Resonating with the idea that improving the quality of learning hinges on equipping students with the cognitive capacity for critical thinking and fostering a multifaceted cognitive transformation (Sahni, 2011) [62], the policy envisions an inclusive education framework emphasizing critical thinking, creativity, and practical skills alongside academic learning, playing a pivotal role in both human and economic development (Meena & Ranjan, 2021; Hill, 1995) [44, 24].

While India has implemented certain strategic measures and previously announced education policies that aimed to enhance the quality of education and promote a more open approach to the education sector, these efforts have not yielded the anticipated outcomes (Varghese & Mathews, 2021; Gupta & Choubey, 2021) [85, 21]. The world is rapidly evolving due to technological advancements, globalization, and economic shifts. To prepare individuals for this changing landscape, the education system must adapt to provide relevant skills and knowledge. Amid the contemporary milieu, technology has intricately woven itself into the tapestry of human existence, extending its reach across every sphere of human pursuit; in acknowledgment of this paradigm, India has launched the New Education Policy 2020 as a proactive step to skillfully navigate this evolving landscape (Deb, 2022) [15]. The primary objective of the National Education Policy (NEP) 2020 is to thoroughly and fundamentally overhaul the entire education system of India, encompassing all levels from primary to higher education (Singh *et al*., 2022, Dhaked & Sharma, 2023) [16].

Encompassing the principles of Access, Equity, Quality, Affordability, and Accountability, the National Education Policy 2020, envisions an education system deeply rooted in Indian values, with a direct role in the metamorphosis of India into a fair and dynamic knowledge-based society (Darshana, 2022). Devising flexible methodologies empowers educational institutions to thoughtfully select an appropriate system for evaluating the quality of education (Korznikova & Gazizova, 2020) [31]. Concern with the contemporary idea that the flexibility to choose courses and subjects is paramount in nurturing learners' holistic development, spanning intellectual, social, physical, and emotional dimensions (Terang, 2022) [82], NEP-2020 promotes a flexible curriculum that allows students to choose subjects of their interest and aptitude. It encourages multidisciplinary and holistic learning, which means students can study a combination of subjects from different streams. Aligned with Tagore's vision, this policy embodies SDG 4, stressing inclusive education, employment, environment, multidisciplinarity, research, and skilled workforce for national advancement (Saha, 2021). To achieve enhanced learning excellence, contemporary higher education focuses on integrating teaching and learning elements, student-centric pedagogical practices, and lifelong learning proficiency (Boyle & Trevitt, 1997) [10]. In the pursuit of quality education, the pivotal challenge lies in achieving excellence, wherein the effectiveness of educators becomes a linchpin, directly shaping the extent and depth of student learning (Tacusi & Ccoto, 2023) [78].

The role of educators and education staff in enhancing educational quality is both pivotal and substantial (Poti, 2023) [56]. In alignment with this, the National Education Policy (NEP) 2020 adopts a student-centric approach that emphasizes the development of a robust research ecosystem to accelerate socio-economic and academic progress in India. The policy places considerable focus on teacher development through the introduction of the National Professional Standards for Teachers (NPST) and the implementation of performance-based incentives, reflecting a comprehensive and holistic strategy for educational advancement (Mallik, 2021). Consistent with the broader quality agenda in higher education, the focus remains firmly on the interconnected domains of teaching and learning (Horváth, 2020) [25]. Within this framework, teacher quality emerges as a critical factor, exerting a significant influence on students' academic outcomes and highlighting the complex interplay between pedagogical effectiveness and scholastic achievement (Smitha & Rao, 2011) [84].

Ultimately, enhancing the quality of university facilities is poised to amplify the efficacy of both teaching and learning endeavors, thereby fostering a subsequent enhancement in the quality of university graduates over the long term (Bagonza *et al*, 2019) [6]. Further, It Emphasizes the incorporation of technology-driven educational platforms throughout schools and higher education establishments to leverage digital content for instructional purposes, while also utilizing these platforms to facilitate teachers' professional growth (Ghosh, 2022). The Ministry of Human Resource and Development, Government of India, has embraced the student-centric teaching and learning principles reminiscent of the Ancient Indian Education System, highlighting the need for Higher Educational Institutions to adopt these principles that encompass the holistic development of students' inner and outer selves (Dogra & Chaudhry, 2021). Crafting comprehensive education policies encompassing both primary and higher education, while adeptly navigating intricate cultural contexts and integrating a spectrum of educational systems and stages, is imperative for maximizing the effectiveness of fostering economic and social advancement (Jain, 2020) [28].

Embedded within the National Education Policy (NEP) 2020, the principles of happiness and ethics serve as foundational pillars for addressing contemporary and future challenges. These values are positioned as essential drivers of sustained personal and professional growth (Mishra, 2022) [45]. A comprehensive quality education system, as envisioned in the policy, encompasses a dynamic and adaptable framework capable of responding effectively to global shifts. It emphasizes the development of a competent workforce equipped to thrive in a competitive international environment, while also nurturing citizens with strong moral values, deep knowledge, inclusivity, and a commitment to lifelong learning (Mahzan, 2004) [38]. Furthermore, modern educational frameworks are increasingly grounded in the recognition and integration of diverse learner needs and backgrounds, thereby reinforcing the principle of inclusive and equitable education (Muñoz-Cantero *et al*., 2018).

The Quality in Higher Education and Students' Expectation

In the contemporary educational landscape, higher education institutions are increasingly expected to take greater responsibility for students' learning progress (Adrian & Palmer, 1999) [3]. Ensuring the quality of education has emerged as a vital aspect, with the adoption of a human-centered approach being essential (Peng, 2023) [55]. Strategically enhancing quality management in education involves creating purposeful engagement among stakeholders, enabling flexible structures, and diverse learning programs (Korznikova & Gazizova, 2020) [31]. Meeting diverse student expectations is a critical facet of the educational process, as it

significantly shapes the overall perception of the educational experience's quality (Jackson *et al*., 2011) [27]. However, institutions often struggle to discern students' expectations effectively, resulting in the absence of well-structured mechanisms for formulating quality strategies and policies (MN *et al*., 2018) [41]. Recognizing that student satisfaction and service quality are vital elements that higher education institutions must address to maintain their competitive edge, sustainability, and continued relevance (Naidu & Bayat, 2022) [50], students' expectations encompass a wide range of aspirations, including career preparation, customized curricula, expert educators, language education, academic autonomy, a democratic environment, equal opportunities, infrastructure, resources, international interactions, practical training, and administrative involvement (Işık, 2022; Li & Nair, 2022) [26, 36]. A consistent observation in studies is that anticipated service quality scores often surpass actual perceived service quality, prompting the development of models aimed at bridging this discernible gap (Aytar *et al*., 2018). However, effectively managing the expectations of diverse stakeholders remains an ongoing challenge and a pivotal area of focus (Rath, 2013) [58]. Educational service quality hinges on aligning students' expectations with their perceptions, highlighting the importance of comprehensive scrutiny to bridge the gap (Rezaee *et al*., 2017) [60]. To achieve an upswing in the quality of higher education, adept management of academic and administrative functions within universities is essential, leading to contented students and meeting the expectations of enhanced service quality (Suryapermana, 2017; Tan *et al*., 2019) [77, 80]. This underscores the significance of approaching educational quality and policies with increased commitment and societal accountability, emphasizing the need for inclusive collaboration among all stakeholders within the institutional framework to address pedagogical challenges posed by the system (Guerrero *et al*., 2023) [20].

Objectives and Hypotheses Development

The growing demand for enhanced quality in knowledge acquisition reflects the continuously evolving nature of educational imperatives (Sahu, 2014) [63]. As Telford and Masson (2005) [81] emphasize, students' perceptions of educational service quality are inherently linked to their pre-existing expectations and beliefs. Understanding these expectations is therefore critical for evaluating service quality from the students' perspective (Blasco, 2006) [8]. Notably, students' expectations are increasingly shaped by the intensifying competitiveness of the labor market and the rising importance of lifelong learning (Maria-Cristiana & Iuliana, 2016) [42]. Despite this, empirical research exploring student expectations remains relatively limited (Borghi *et al*., 2016) [9].

In response to this gap, the present study aims to investigate the multifaceted nature of student expectations in higher education, with particular attention to their interplay with preconceived beliefs, the dynamic demands of the modern labor market, and the objectives outlined in the National Education Policy (NEP) 2020. The study seeks to identify the key factors that influence student expectations and assess how these expectations impact their evaluation of service quality in higher education. Additionally, the research explores how the goals and initiatives of NEP 2020 align with these evolving expectations, thereby offering insights to inform strategies for enhancing the quality of higher education.

To systematically evaluate service quality, this study adopts the SERVQUAL model a well-established framework in service quality research. By applying its five core dimensions tangibles, reliability, responsiveness, assurance and empathy, the research provides a comprehensive and structured assessment of service quality within the higher education context.

The tangibles dimension in service quality encompasses the condition of physical facilities and communication materials that contribute to the visible aspect of the educational environment. According to Ezeokoli and Ayodele (2014) [17], these elements are critical in shaping student perceptions of institutional quality. Sultan and Wong (2013) [76] argue that facilities are a pivotal dimension of service quality, while Calvo-Porral *et al*. (2013) [11] identified tangibles as the most influential determinant of service quality in the educational sector. Green *et al*. (2014) [19] further affirmed that tangible factors strongly predict and positively influence student satisfaction.

H1: *The tangibility of service in higher education will be enhanced following the implementation of NEP-2020.*

The reliability dimension reflects an institution's ability to consistently deliver promised services accurately and dependably. It has been defined as the organization's capacity to provide services correctly and reliably (Parasuraman *et al*., 1985, 1991; Owlia & Aspinwall, 1996; Lagrosen *et al*., 2004). Reliability remains a central element in determining students' satisfaction across various demographic groups (Sameena, 2020). Setiono & Hidayat (2021) further recognized it as the most dominant factor affecting student satisfaction in higher education.

H2: *The reliability of service quality will be improved through the implementation of NEP-2020.*

The responsiveness dimension involves the readiness and efficiency of employees in providing prompt and accurate services (Parasuraman *et al*., 1985) [54]. It has been widely recognized as a key determinant of satisfaction among students and parents alike (Farhani, 2023; Suhartini, 2022) [18, 76]. Yousapronpaiboon (2014) [90] emphasized that responsiveness frequently ranks highest among expectations across the five SERVQUAL dimensions, thereby becoming a focal point of stakeholder scrutiny.

H3: *The execution of NEP-2020 is expected to lead to an enhancement in employee responsiveness.*

The assurance dimension is concerned with building trust and confidence in service recipients by demonstrating competence, courtesy, credibility, and security (Parasuraman *et al*., 1985) [54]. Assurance has been found to contribute significantly to student satisfaction in educational settings (Khaskhuu, 2022) [30] and plays a crucial role in enhancing the effectiveness and overall quality of higher education services (Zaki, 2020) [37].

H4: *The assurance of service quality will be enhanced with the implementation of NEP-2020.*

The final dimension, empathy, refers to the capacity of institutional staff to provide individualized care and attention to students. Parasuraman *et al*. (1988) and Zeithaml *et al*. (2002) [92] described empathy as involving a genuine understanding of the customer's unique needs. Abdullah (2006) [1] emphasized that empathy entails attentiveness to the evolving requirements of students, always with their best interests in focus. Research by Hasan *et al*. (2008) [22] and Anwar and Shukur (2015) [4] confirms that empathy shares the strongest and most significant association with student satisfaction among all SERVQUAL dimensions.

H5: *The execution of NEP-2020 is poised to foster empathy among administrative staff towards students.*

Methodology

Grounded in a robust quantitative methodology, this research undertakes a comprehensive exploration of students' expectation concerning quality education within the transformative landscape of the National Education Policy 2020 (NEP-2020). For a comprehensive research, the data collection approach encompasses a strategic implementation of convenience(non-probability) sampling, enriched with five-point Likert Scale measurements, recommended by Churchill (1995) which is usually used in behavioral research in higher education (Samaedi *et al*., 2012; Ardi *et al*., 2012; Farahmandian *et al*., 2013). The target population consists of 1000 students enrolled across diverse disciplines of BTech. 2nd Year (acquainted with the existing University environment and has future scope for further study regarding their perception after NEP-2020 Implementation) at Veer Surendra Sai University of Technology (VSSUT), Burla. The renowned and oldest technical University of Odisha offers diverse disciplines aligning well with NEP-2020's scope. This primes it to gauge NEP-2020's alignment with student expectations. VSSUT's commitment to excellence and innovation further reinforces its suitability for impactful insights. The minimum required representative of that sample size at 95% confidence and error margin at 5% is 278 (Saunders *et al*., 2009, p.219) [68]. The number of valid responses obtained from the sent out questionnaires is 340, which is statistically significant to carry out the analysis (Stevens, 2015) [74]. The study, meticulously tailored, embrace a diverse spectrum of viewpoints, artfully encompassing the SERVQUAL dimensions. The instrument's widespread adoption among researchers has been predominantly attributed to its high level of popularity, a phenomenon driven by its inherent simplicity and adaptability across a diverse array of service sectors (Nyeck *et al*., 2002; Ibrahim *et al*., 2013). The amassed datasets embark on a two-fold analytical journey using R (SeminR, Psyche & Lavaan) package. Initially, the data encounters the rigorous exploration of exploratory and confirmatory factor analysis (EFA and CFA), a methodical process poised to artfully unveil the latent constructs underpinning the multifaceted SERVQUAL dimensions. This analytical stride serves as the bedrock, underpinning the subsequent analytical step. With this foundation firmly laid, the stage is set for the pivotal entry of structural equation modeling (PLS-SEM), a meticulous methodology poised to intricately scrutinize the complex interplay between these latent constructs and the overarching realm of student expectations. As the PLS-SEM methodically unravels these intricate relationships, a profound synergy emerges, where quantitative metrics seamlessly interlace with the qualitative essence of student perspectives. Consequently, this dynamic research framework deftly unveils an all-encompassing comprehension of the resonance between NEP-2020's transformative ambitions and the intricate tapestry of student inclinations. Beyond this, the study's unique significance manifests in its potential to provide actionable insights, poised to fine-tune policies and elevate institutions. By doing so, this research ventures beyond the realm of academia, to catalyze tangible enhancements in educational experiences and policy implementation, nurturing a more responsive and aligned higher education landscape.

Research Findings

Reliability Analysis

Factor analysis was performed (as the sample size exceeded 150) to establish the unidimensionality of constructs and validate the independent variables, following the recommendations of Cohen (1988) [13] and Pollant (2016). Specifically, exploratory factor analysis was conducted, utilizing principal component extraction (PCA) and Varimax rotation using R (Psyche) which is most comprehensive for EFA (R Core Team, 2017). Table 1 shows the assumptions for the factorability of the data, with correlation coefficients above 0.30, were found to be fulfilled, as indicated by a high Kaiser-Meyer Olkin measure of sampling adequacy (0.96), well above the minimum requirement of 0.5 (Malhotra *et al*., 2017). Additionally, Bartlett's test of sphericity was found to be significant (Approx. Chi-Square = 2359.615, df = 435, p = 0.00), less than 0.05, further supporting the suitability of the data for factor analysis. The latent root criterion, implying that factors should have an eigenvalue higher than one to be considered significant (Hair *et al*., 1998). This resulted in two factors being included broadly and namely as Tangible factor and intangible factor. Figure 1 obtained through PCA and Varimax Rotation (R, Psyche) reflects the fact. Normally, loadings of at least 0.5 are considered to be practically significant (Hair *et al*., 1998). The factor loadings, resulting 0.5 which is recommended for factor reliability (Malhotra *et al*., 2017).

To ensure the robustness of the analysis, the study retained the five dimensions of the SERVQUAL model. This decision was supported by the results of the factor analysis, which effectively revealed the underlying structure of the constructs, thus reinforcing the theoretical soundness of the SERVQUAL framework. Moreover, all constructs exhibited high internal consistency, as evidenced by Cronbach's Alpha values of 0.98, which significantly exceed the recommended threshold of 0.70 (Pallant, 2016) [52]. In addition, multicollinearity diagnostics indicated that all variance inflation factor (VIF) values were below the critical cutoff of 3.3, confirming the absence of multicollinearity issues (Chin, 2010) [12]. These findings collectively affirm the reliability and internal consistency of the measurement instruments employed in the study.

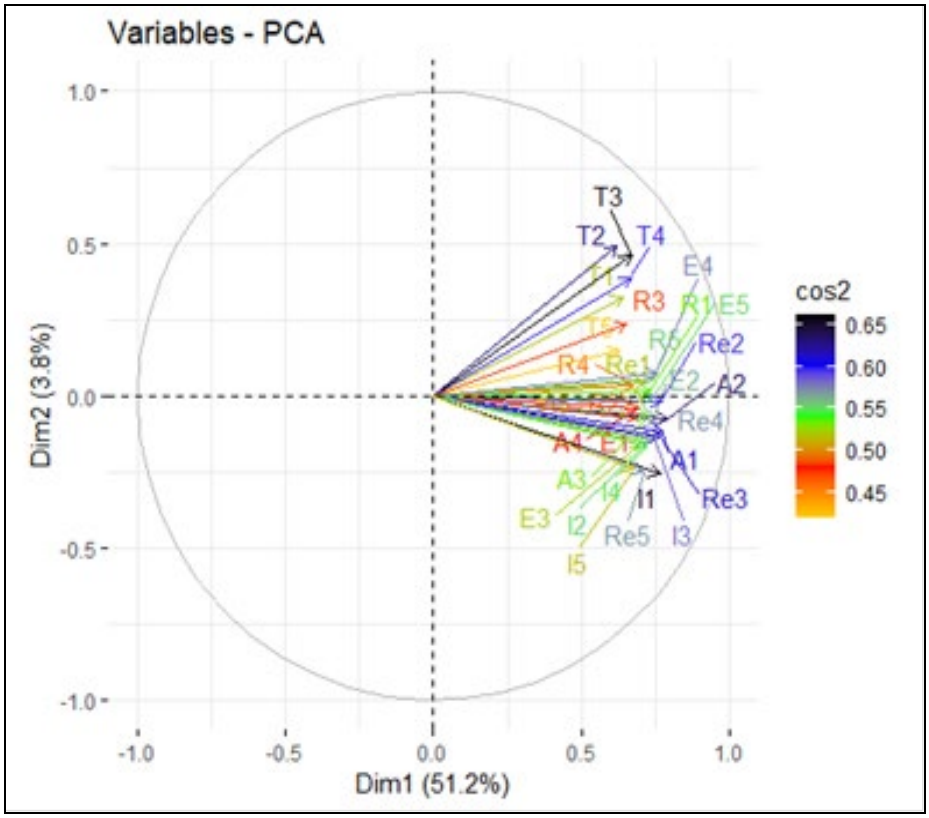

Fig 1: PCA and Varimax Rotation (R, Psyche) reflects

Table 1: Comparison of Goodness-of-fit (GOF) Statistics

Statistics	Guideline	Observed Value
Chi-sqaure	P<0.05	2359.615, df = 435, p = 0.00
GFI	0.90 Traditional	0.940
	>0.95 Great	
RMSEA	0.05 Good	0.056
	0.05-0.10 moderate	
	>0.10 Bad	
SRMR	<0.09 Good	0.037
NFI	>0.90 Good	0.942
CFI	0.90 Traditional	0.973
	>0.95 Great	
TLI	>0.90 Good	0.964
AGFI	>0.80 Good	0.912

Validity Analysis

Convergent validity was assessed using factor loadings, the average variance extracted (AVE), and composite reliability (CR). The AVE, akin to construct communality, consistently exceeded the 0.50 threshold (Hair *et al*; 2022). Furthermore, all constructs achieved CR values surpassing the 0.70 threshold (Chin, 2010), and all the values of factor loadings above 0.5 (Chin, 1998), thus affirming the model's convergent validity (Hair *et al*., 2014) present in Table 2.

Fornell and Larcker (1981) introduced a conventional metric to analyse discriminant validity, suggesting that the squared variance within each construct (AVE) should be compared to the squared inter-construct correlation, representing shared variance among that specific construct and all other constructs measured reflectively within the structural model. The idea was that shared variance among all model constructs should not exceed their respective AVEs. As the Table 3 shows the FL Criterion metric, resulting in poor discriminant validity, However, recent research, such as the work of Henseler, Ringle, and Sarstedt (2015), has revealed limitations in this approach. Specifically, the Fornell-Larcker criterion, particularly when indicator loadings on a construct exhibit minimal variation (e.g., all loadings falling between 0.65 and 0.85), tends to perform inadequately. Consequently, in practical applications, the Fornell-Larcker criterion often fails to consistently detect issues related to discriminant validity (Radomir & Moisescu, 2019). As a result, it is advisable to exercise caution and seek alternative methods for assessing discriminant validity.

For a more robust approach, employing the heterotrait–monotrait ratio (HTMT) of correlations has been proposed (Henseler *et al*. 2015) to rigorously evaluate discriminant validity. This method offers a superior alternative, surpassing traditional measures, in ensuring the distinctiveness of constructs. Bootstrap confidence intervals offer a powerful method for examining whether the HTMT significantly differs from a predefined benchmark, such as 1.0 as recommended by Henseler *et al*. (2015), or an alternative

threshold value like 0.9 or 0.85, which should be established within the study's contextual framework, as articulated by Franke and Sarstedt (2019). This statistical technique allows for a precise and context-sensitive evaluation of the HTMT's significance to establish discriminant Validity. And hence, the model was bootstrapped through SeminR, satisfying discriminant validity at 95% confidence interval (Annexure Table 1 and Annexure Table 2).

Table 2: Reliability and Validity Assessment of Measurement Model Constructs

Construct	Items	Factor Loading	Chronbach's alpha	CR(rhoC)	CR(rhoA)	AVE
Tangibility	T1	0.754	0.827	0.879	0.828	0.592
	T2	0.778				
	T3	0.825				
	T4	0.779				
	T5	0.708				
Reliability	R1	0.819	0.836	0.884	0.84	0.603
	R2	0.755				
	R3	0.759				
	R4	0.76				
	R5	0.788				
Responsiveness	Re1	0.79	0.874	0.908	0.875	0.665
	Re2	0.827				
	Re3	0.858				
	Re4	0.829				
	Re5	0.77				
Assurance	A1	0.809	0.869	0.905	0.873	0.657
	A2	0.874				
	A3	0.803				
	A4	0.764				
	A5	0.798				
Empathy	E1	0.776	0.862	0.901	0.864	0.645
	E2	0.794				
	E3	0.793				
	E4	0.83				
	E5	0.821				
Students Expectation	I1	0.837	0.875	0.909	0.877	0.667
	I2	0.795				
	I3	0.845				
	I4	0.821				
	I5	0.782				

Table 3: Inter-Construct Correlations and Square Roots of AVE (Fornell-Larcker Criterion)

	T	R	Res	A	E	S E
Tangibility	0.77	.	.	.	.	
Reliability	0.731	0.813	.	.	.	
Responsiveness	0.711	0.804	0.816	.	.	
Assurance	0.709	0.81	0.796	0.81	.	
Empathy	0.725	0.755	0.794	0.803	0.803	
Students Expectation	0.687	0.734	0.794	0.781	0.788	0.817
FL Criteria table reports square root of AVE on the diagonal and construct correlations on the lower triangle.						

Structural Model Analysis and Discussion

A comprehensive evaluation of the structural research model was conducted utilizing the advanced analytical capabilities of SeminR, which facilitated accurate estimation of latent variable scores. To enhance the robustness of this evaluation, the bootstrapping resampling technique was employed, offering deeper insights into the stability and reliability of the model's parameter estimates.

Within this analytical framework, five structural hypotheses each positing a direct relationship between key constructs were systematically examined. Statistical validation involved a rigorous comparison of computed t-values with the critical value threshold of 1.96, corresponding to a 5% level of significance. The resulting analysis revealed a divergence in significance across the hypothesized paths: three hypotheses were supported by empirical evidence, while two did not demonstrate statistical significance. These findings are systematically presented in Table 4, summarizing the original

path estimates, bootstrap means, standard deviations, and confidence intervals (Annexure Table 3).

Table 4: Structural Path Estimates with Bootstrapped Confidence Intervals

	Original Est.(β)	Bootstrap Mean(β)	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
Tangibilty -> Students Expectation	0.081	0.083	0.053	1.543	-0.021	0.187
Reliability -> Students Expectation	0.034	0.033	0.081	0.416	-0.128	0.184
Responsiveness -> Students Expectation	0.308	0.307	0.083	3.733***	0.151	0.466
Assurance -> Students Expectation	0.232	0.234	0.08	2.889***	0.087	0.394
Empathy -> Students Expectation	0.273	0.272	0.069	3.982***	0.140	0.409

A comprehensive assessment of the research model was undertaken to examine the intricate relationship between students' expectations and perceived service quality within the context of higher education under NEP-2020. Hypothesis 1 (H1) proposed that Tangibility positively influences Students' Expectation (SE). Contrary to this premise, the analysis revealed a statistically insignificant relationship (β = 0.083; t = 1.543), resulting in the rejection of H1. This aligns with the findings of Li *et al*. (2022) [36], who observed that students frequently hold high expectations for tangible aspects of service quality, which institutions often fail to meet, thereby creating a perceptual gap. Hypothesis 2 (H2) posited a positive association between Reliability and SE. The results indicated a non-significant relationship (β = 0.033; t = 0.416), leading to the rejection of H2. This outcome is consistent with Anwar and Shukur (2015) [4], who noted that reliability may negatively influence student satisfaction, highlighting its variable role across different service environments.

In contrast, Hypothesis 3 (H3), which asserted a positive influence of Responsiveness on SE, was statistically validated (β = 0.307; t = 3.733), supporting the hypothesis. This finding corresponds with the conclusions of Tahar 2008 [79], who emphasized the pivotal role of responsiveness and empathy in shaping service quality perceptions. Similarly, Hypothesis 4 (H4), suggesting a positive effect of Assurance on SE, was supported by the data (β = 0.234; t = 2.889). This aligns with Ezeokoli and Ayodele (2014) [17], who highlighted the importance of assurance in fostering academic satisfaction and achievement. Hypothesis 5 (H5) explored the effect of Empathy on SE and received strong empirical support (β = 0.272; t = 3.982), affirming the hypothesis. This underscores the relevance of empathetic engagement in fulfilling student expectations and enhancing overall academic experiences. Together, these findings offer a nuanced understanding of how SERVQUAL dimensions operate in the higher education landscape, particularly under the strategic reforms introduced by NEP-2020. The model provides empirical insights that advance the discourse on student-centered service quality assessment.

Figure 2 illustrates the hypothesized relationships between five service quality constructs Tangibility, Reliability, Responsiveness, Assurance, and Empathy and Students' Expectation. Path coefficients (β), t-values, and significance levels are presented along each path. The model confirms significant positive influences from Responsiveness, Assurance, and Empathy, while Tangibility and Reliability demonstrate non-significant associations, reflecting a complex interplay of service perceptions in the higher education context.

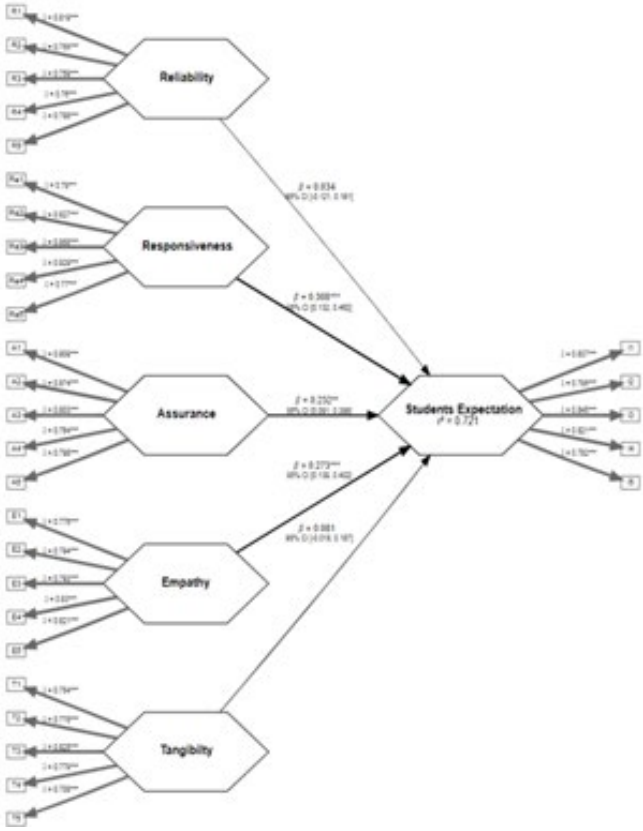

Fig 2: SERVQUAL framework on Students' Expectation

Annexure

Table 1: Cross-Loadings of Indicators on SERVQUAL Constructs and Students' Expectation

Construct	Indicator	Tangibilty	Reliability	Responsiveness	Assurance	Empathy	Students Expectation
Tangibility	T1	0.754	0.547	0.572	0.538	0.545	0.52
	T2	0.778	0.557	0.483	0.541	0.521	0.492
	T3	0.825	0.556	0.557	0.564	0.587	0.551
	T4	0.779	0.577	0.569	0.551	0.591	0.553
	T5	0.708	0.572	0.546	0.531	0.539	0.523
Reliability	R1	0.59	0.819	0.671	0.667	0.581	0.607
	R2	0.524	0.755	0.596	0.593	0.604	0.552
	R3	0.557	0.759	0.56	0.574	0.574	0.498
	R4	0.533	0.76	0.642	0.604	0.542	0.549
	R5	0.626	0.788	0.641	0.693	0.628	0.631
Responsiveness	Re1	0.577	0.652	0.79	0.588	0.625	0.618
	Re2	0.614	0.676	0.827	0.698	0.666	0.648
	Re3	0.577	0.678	0.858	0.684	0.663	0.666
	Re4	0.585	0.673	0.829	0.656	0.643	0.638
	Re5	0.543	0.596	0.77	0.614	0.639	0.664
Assurance	A1	0.594	0.708	0.718	0.809	0.642	0.672
	A2	0.618	0.693	0.68	0.874	0.694	0.691
	A3	0.559	0.627	0.611	0.803	0.663	0.632
	A4	0.532	0.62	0.606	0.764	0.599	0.577
	A5	0.565	0.626	0.6	0.798	0.656	0.581
Empathy	E1	0.535	0.569	0.585	0.658	0.776	0.571
	E2	0.589	0.628	0.664	0.696	0.794	0.631
	E3	0.519	0.623	0.589	0.628	0.793	0.635
	E4	0.639	0.637	0.667	0.635	0.83	0.649
	E5	0.625	0.575	0.678	0.614	0.821	0.673
Students Expectation	I1	0.568	0.616	0.716	0.661	0.704	0.837
	I2	0.572	0.592	0.645	0.607	0.694	0.795
	I3	0.584	0.626	0.652	0.665	0.647	0.845
	I4	0.561	0.611	0.636	0.659	0.573	0.821
	I5	0.518	0.55	0.584	0.594	0.591	0.782

Table 2: Outer Loadings and Bootstrapping Results for Reflective Measurement Model

	Original Est.	Bootstrap Mean	Bootstrap SD(SE)	T Stat.	2.5% CI	97.5% CI
T1 -> Tangibilty	0.754	0.755	0.029	26.361	0.696	0.809
T2 -> Tangibilty	0.778	0.776	0.026	29.378	0.717	0.824
T3 -> Tangibilty	0.825	0.825	0.019	43.146	0.785	0.860
T4 -> Tangibilty	0.779	0.778	0.020	38.435	0.735	0.815
T5 -> Tangibilty	0.708	0.707	0.031	22.876	0.639	0.763
R1 -> Reliability	0.819	0.818	0.02	40.667	0.778	0.854
R2 -> Reliability	0.755	0.756	0.027	27.749	0.697	0.806
R3 -> Reliability	0.759	0.758	0.034	22.448	0.688	0.818
R4 -> Reliability	0.76	0.762	0.031	24.187	0.693	0.818
R5 -> Reliability	0.788	0.788	0.023	34.948	0.744	0.831
Re1 -> Responsiveness	0.79	0.791	0.026	30.626	0.736	0.838
Re2 -> Responsiveness	0.827	0.827	0.019	43.759	0.788	0.861
Re3 -> Responsiveness	0.858	0.858	0.017	51.599	0.822	0.888
Re4 -> Responsiveness	0.829	0.829	0.019	43.951	0.79	0.864
Re5 -> Responsiveness	0.77	0.769	0.031	25.088	0.706	0.826
A1 -> Assurance	0.809	0.809	0.022	36.883	0.761	0.85
A2 -> Assurance	0.874	0.874	0.015	59.782	0.842	0.9
A3 -> Assurance	0.803	0.803	0.023	34.773	0.753	0.843

A4 -> Assurance	0.764	0.765	0.034	22.412	0.695	0.825
A5 -> Assurance	0.798	0.798	0.024	32.698	0.747	0.843
E1 -> Empathy	0.776	0.774	0.027	29.231	0.719	0.822
E2 -> Empathy	0.794	0.793	0.021	37.051	0.746	0.834
E3 -> Empathy	0.793	0.792	0.029	27.555	0.735	0.844
E4 -> Empathy	0.83	0.829	0.021	40.405	0.787	0.867
E5 -> Empathy	0.821	0.821	0.019	42.717	0.782	0.857
I1 -> Students Expectation	0.837	0.837	0.019	43.365	0.799	0.873
I2 -> Students Expectation	0.795	0.795	0.03	26.73	0.731	0.847
I3 -> Students Expectation	0.845	0.845	0.019	44.236	0.804	0.88
I4 -> Students Expectation	0.821	0.821	0.021	38.359	0.772	0.856
I5 -> Students Expectation	0.782	0.784	0.025	31.53	0.733	0.828

Table 3: Latent Variable Correlations with Bootstrapped Confidence Intervals

	Original Est.	**Bootstrap Mean**	**Bootstrap SD**	**2.5% CI**	**97.5% CI**
Tangibilty -> Reliability	0.877	0.876	0.030	0.812	0.930
Tangibilty -> Responsiveness	0.835	0.836	0.036	0.756	0.902
Tangibilty -> Assurance	0.836	0.835	0.042	0.746	0.912
Tangibilty -> Empathy	0.856	0.857	0.036	0.784	0.923
Tangibility -> Students Expectation	0.806	0.808	0.034	0.734	0.870
Reliability -> Responsiveness	0.938	0.939	0.025	0.890	0.987
Reliability -> Assurance	0.945	0.945	0.021	0.904	0.986
Reliability -> Empathy	0.889	0.890	0.027	0.840	0.942
Reliability -> Students Expectation	0.854	0.854	0.035	0.779	0.919
Responsiveness -> Assurance	0.911	0.910	0.031	0.844	0.963
Responsiveness -> Empathy	0.913	0.914	0.027	0.856	0.963
Responsiveness -> Students Expectation	0.906	0.907	0.027	0.855	0.958
Assurance -> Empathy	0.930	0.930	0.028	0.868	0.980
Assurance -> Students Expectation	0.893	0.892	0.032	0.828	0.949
Empathy -> Students Expectation	0.903	0.904	0.026	0.849	0.952

Implications

Academic Implications

Understanding students' expectations can also assist educators in shaping the curriculum of instructional programs (Sander *et al*., 2000). The findings of this research carry significant implications for both academic institutions and administrative bodies within higher education. Firstly, the rejection of Hypotheses 1 and 2, which suggested that Tangibility and Reliability positively influence Students' Expectations (SE) when NEP-2020 is implemented, calls for a reevaluation of priorities. It suggests that students may have higher expectations for tangible and reliable service quality than what they actually encounter. Institutions should take note of this perception-reality gap and strive to enhance the tangibility and reliability of their services to meet or even exceed these expectations. Again, Reliability was the most crucial dimension for all customers, and enhancing service reliability would lead to the most significant improvement in service quality (Smith *et al*., 2007) [71]. This finding emphasizes the need for a more nuanced approach to understanding how reliability influences student perceptions, adding depth to the academic discourse. The research conducted in this study contributes to a multifaceted understanding of student expectations in higher education. By examining various dimensions of service quality (tangibility, reliability, responsiveness, assurance, and empathy), it provides a holistic view of what influences students' expectations. The satisfaction of student has been widely perceived as a pivotal element pertaining to the quality of the learning Approach and a crucial determinant in the success of educational programs (Uddin *et al*, 2017) [83]. This comprehensive approach enriches the academic discourse on higher education service quality.

Administrative Implications

The insights from this study can inform administrative decision-making aligning institutional policies and practices with NEP-2020's vision of quality education. Administrators can use the information regarding the influence of different service quality dimensions on student expectations to allocate resources strategically. For example, knowing that tangibility may not have a universally positive effect can guide decisions on resource allocation for physical infrastructure. Administrators can utilize the nuanced understanding of service quality dimensions to enhance curriculum and program development. The rejection of Hypothesis 2 (Reliability) suggests that curriculum design and delivery methods should be carefully evaluated to ensure they meet students' reliability expectations. This can lead to the refinement of course structures and assessment procedures. Though, the study's findings on the significance of responsiveness, assurance, and empathy (Hypotheses 3, 4, and 5), students prioritize responsiveness, yet it presents the most significant gap (Abili *et al*., 2012) [2], highlight the importance of faculty training and development. Administrators can invest in training programs that focus on these areas, helping faculty members better understand and meet student expectations. This can positively impact the overall student

experience. The rejection of Hypothesis 1 (Tangibility) underscores the need for quality assurance protocols related to tangible aspects of education. Policy makers can implement rigorous quality control measures to ensure that tangible resources, such as facilities and technology, meet expected standards. Regular audits and maintenance can be initiated to address issues that negatively impact student satisfaction. The findings of this study can guide administrative efforts to align institutional policies with the objectives of NEP-2020. Administrators can assess existing policies and make necessary adjustments to ensure they are in harmony with the findings and recommendations. This alignment is crucial for meeting the evolving needs of students and the changing landscape of higher education.

Conclusion

The National Education Policy (NEP) 2020 is a transformative policy in India's educational landscape, aiming to revitalize and reshape the entire system from pre-primary to higher education. This policy is deeply intertwined with the concept of quality education, which is crucial for the sustainability and competitiveness of higher education institutions. While previous efforts to enhance education quality in India have fallen short of expectations, NEP-2020 brings a holistic approach, emphasizing critical thinking, creativity, and practical skills alongside academic learning. For its success, it is crucial to align with students' expectations and perceptions of service quality in higher education. While Tangibility and Reliability were not found to significantly influence students' expectations, this study underscores the pivotal roles of Responsiveness, Assurance, and Empathy in shaping student perceptions. These dimensions highlight the importance of human interaction and support in higher education. To leverage the potential of NEP-2020 effectively, institutions and policymakers must prioritize these dimensions, ensuring students receive responsive, assured, and empathetic educational experiences. This research provides actionable insights for institutions and policymakers aiming to enhance the quality of higher education in India by bridging the gap between student expectations and NEP-2020's objectives. Academic research benefits from a deeper understanding of service quality dimensions, and administrators can use these insights to make informed decisions, allocate resources, and enhance the student experience.

Eventually, this study contributes to our understanding of student expectations in higher education and provides practical guidance for institutions to better meet these expectations in the evolving educational landscape.

Limitation and Future Research

Limitations of this study include the relatively small and institution-specific sample size, potentially limiting the generalizability of findings to the broader higher education student population in India. The cross-sectional design employed in this research captured a static view, and future studies could benefit from longitudinal approaches to track the evolution of student expectations and perceptions, particularly concerning the implementation of NEP-2020. While the SERVQUAL model is a valuable framework, it may not encompass all relevant quality dimensions in higher education, suggesting the potential for further exploration using alternative or complementary measurement tools. Additionally, a focus on a single institution restricted the examination of variations across diverse types of higher education establishments. To address these limitations, future research could consider larger and more diverse samples, longitudinal designs, alternative measurement instruments, and broader institutional representation. Furthermore, qualitative methods could provide deeper insights into students' experiences, and stakeholder perspectives, including those of educators and policymakers, could offer a more holistic view of NEP-2020's impact on higher education quality.

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