



# Perceived Education Quality and Its Impact on Students' Satisfaction at Pokhara University of Nepal

Deepak Ojha<sup>1</sup>, Deepesh Ranabhat<sup>1\*</sup>, Bharat Ram Dhungana<sup>2</sup>, Pradeep Sapkota<sup>1</sup>

<sup>1</sup> Assistant Professor, School of Business, Pokhara University, Nepal

<sup>2</sup> Associate Professor, School of Business, Pokhara University, Nepal

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## Correspondence

Deepesh Ranabhat  
School of Business, Pokhara University,  
Pokhara, Nepal  
Email: [deepeshrana2000@gmail.com](mailto:deepeshrana2000@gmail.com)

## Abstract

**Purpose:** Based on the Service Performance (SERVPERF) model and expectancy-disconfirmation theory, this study investigates how five education quality dimensions (i.e., physical facilities, curriculum design, teachers' expertise, student support, and financial assistance) shape student satisfaction at Pokhara University.

**Design/methodology/approach:** This study employed a cross-sectional design, surveying 400 undergraduate and postgraduate students proportionally sampled from four constituent colleges of Pokhara University using quota and convenience methods. Data were analyzed using SPSS and Structural Equation Modeling (SEM).

**Findings:** The findings revealed that curriculum design and student support are the strongest predictors of student satisfaction, followed by financial assistance and teachers' expertise, while physical facilities do not have a meaningful impact.

**Conclusion:** This study advances the behavioral understanding of service quality in higher education by demonstrating that intangible dimensions significantly outweigh tangible ones in driving student satisfaction at the constituent colleges of Pokhara University.

**Implications:** It extends established service quality frameworks into Nepal's higher education context and delivers actionable insights for university administrators and policymakers.

**Originality/value:** This study fills a critical gap by applying established service quality models to Nepal's underexplored higher education context, blending the roles of tangible and intangible factors in shaping student satisfaction.

**JEL Classification:** I21, I22, I23, R53

## Introduction

Higher education stands at the forefront of socio-economic transformation, technological advancement, and human capital formation (Chankseliani & McCowan, 2021; Mantashyan, 2021). Universities are not merely centers of knowledge dissemination but pivotal institutions that cultivate skilled graduates essential for driving national productivity and sustaining global competitiveness. However, the proliferation of higher education institutions does not inherently ensure educational quality. Contemporary academic discourse has shifted from expanding access to rigorously ensuring quality outcomes, with student satisfaction emerging as a vital proxy for assessing institutional effectiveness, sustainability, and competitive positioning (De-Juan-Vigaray et al., 2024; Pudasiani, 2025).

In this context, the concept of perceived education quality is increasingly analyzed through service quality models. Unlike the expectation-perception gap approach of service quality (SERVQUAL) (Parasuraman et al., 1988), this study adopts the SERVPERF model (Cronin &

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Taylor, 1992), which posits that measuring performance perceptions alone provides a more accurate and parsimonious assessment of service quality. In higher education, SERVPERF's performance-based orientation aligns closely with evaluating how students directly perceive the quality of educational services they receive, be it through infrastructure, curriculum delivery, faculty engagement, support services, or financial facilitation. Furthermore, underpinned by Times Higher Education (Oliver, 1980), student satisfaction is emphasized to result when these perceived performances meet or surpass students' implicit or explicit expectations.

Extensive empirical research across diverse contexts confirms that student satisfaction is significantly shaped by multi-faceted dimensions of educational service quality. Studies spanning Europe, Asia, and emerging economies consistently demonstrate that robust physical facilities, academically rigorous and industry-aligned curricula, competent and approachable faculty, responsive student support systems, and effective financial assistance mechanisms are primary determinants of how students evaluate their educational experiences (Thomas & Galambos, 2004; Abbas, 2020; Al-Dulaimi, 2016; Kuh, 2001). These factors directly influence students' perceptions of the learning environment, their sense of belonging, and their confidence in future employability.

Given this robust body of literature, this study specifically focuses on five dimensions (i.e., physical facilities, curriculum design, teachers' expertise, student support, and financial assistance) influencing student satisfaction. These dimensions were chosen deliberately for three compelling reasons. First, they align with SERVPERF's operational emphasis on tangible and process-based performance attributes that students directly experience. Second, they are widely validated across global empirical studies as core pillars of higher education service quality that consistently predict satisfaction. Third, in developing contexts such as Nepal, foundational concerns like infrastructure adequacy, faculty capacity, curriculum relevance, support responsiveness, and financial accessibility are not peripheral but rather central to educational quality; secondary dimensions such as extracurricular engagement or administrative friendliness become consequential only once these fundamentals are secured.

Despite extensive global investigations, Nepal's higher education landscape remains significantly underexplored through this rigorous multi-dimensional service quality lens. Nepal's higher education sector, which began with Tri-Chandra College in 1918 and has since evolved into a complex network of public, private, and community institutions (Acharya et al., 2022), continues to grapple with chronic challenges: inadequate infrastructural resources, shortages of qualified faculty, curricula misaligned with labor market demands, limited support services, and constrained financial assistance frameworks. These systemic issues not only compromise perceived education quality but also drive thousands of Nepalese students to pursue higher education abroad, signaling deep-rooted structural gaps.

Addressing this empirical and theoretical void, the present study investigates how these five critical dimensions of education quality influence student satisfaction at Pokhara University, one of Nepal's leading public universities. By employing the SERVPERF model and expectancy-disconfirmation theories to capture students' direct performance perceptions across four constituent colleges, this research offers an in-depth contextually grounded assessment of institutional strengths and areas needing strategic enhancement.

By anchoring the investigation in the SERVPERF model, expectancy-disconfirmation theories, and empirically assessing perceptions across four constituent colleges, the study offers an in-depth, contextually grounded evaluation of higher education quality. Thus, this study advances both theoretical and practical discourses. It extends established service quality frameworks into Nepal's higher education context and delivers actionable insights for university administrators and policymakers.

## Literature Review

### ***Theoretical Underpinnings of Service Quality and Student Satisfaction***

The SERVQUAL model, developed by Parasuraman et al. (1988), is a foundational framework for measuring service quality by examining the gap between customers' expectations and their perceptions of the actual service received. It evaluates quality across five dimensions: tangibles, reliability, responsiveness, assurance, and empathy, offering a diagnostic lens to identify mismatches that may undermine customer satisfaction. Applied to higher education, SERVQUAL encompasses critical facets such as teaching effectiveness, administrative and support services, campus infrastructure, and the broader learning environment, including libraries, recreational facilities, internet access, and accommodation (Yusof et al., 2022). These collectively shape how students perceive the quality of their educational experience and directly influence their satisfaction.

In contrast, the SERVPERF model, introduced by Cronin and Taylor (1994), represents a performance-only adaptation that measures perceived service quality based exclusively on actual service performance, omitting the expectation component. This approach addresses criticisms of SERVQUAL related to the subjective and often unstable nature of expectations, offering a more empirically streamlined and robust measure (Sohail & Hassan, 2021). In university settings, where tangible and process-based indicators such as teaching quality, administrative responsiveness, campus facilities, and student support services can be directly observed and evaluated, SERVPERF provides a pragmatic and reliable framework for assessing service quality.

Complementing these models, the expectancy-disconfirmation theory (Oliver, 1980) emphasizes that satisfaction arises when perceived performance meets or exceeds prior expectations, whereas negative disconfirmation, when performance falls short, leads to dissatisfaction. Even though SERVPERF does not explicitly measure expectations, it implicitly aligns with expectancy-disconfirmation by focusing on the perceived adequacy of performance, which students naturally compare against their internalized standards.

Taken together, SERVPERF and expectancy-disconfirmation theories provide a robust conceptual foundation for analyzing educational service quality and its impact on student satisfaction. By emphasizing actual service delivery and recognizing how students' cognitive evaluations translate into satisfaction or dissatisfaction, these models offer a precise and actionable basis for quality assessments in higher education.

### ***Empirical Review***

Extensive global research confirms that student satisfaction in higher education is driven by interconnected dimensions of educational service quality, with institutions and policymakers adopting varied

strategies to address these determinants. Empirical findings consistently cluster around five critical domains: physical facilities, curriculum relevance, faculty expertise, student support services, and financial assistance, each accompanied by institutional interventions and student responses.

Physical facilities and campus infrastructure are foundational to perceived quality. Surveys by QS (2023) show that 67% of prospective students globally prioritize modern facilities when selecting universities. Institutions worldwide have invested heavily in upgrading physical environments; for instance, European universities allocate nearly 30% of operational budgets to campus infrastructure (European University Association, 2022). Empirical studies in Vietnam and Nepal affirm that technologically equipped classrooms, advanced laboratories, and well-stocked libraries enhance satisfaction (Dinh et al., 2021; Hai, 2022; Baniya, 2016). However, G. C. et al. (2024) reported that in some Nepalese institutions, satisfaction was driven more by program features and administration than infrastructure, suggesting diminishing marginal returns once core facility standards are met. This aligns with student narratives that prioritize meaningful learning spaces over mere aesthetics (Pedro et al., 2018).

Curriculum alignment and innovation represent another focal area, with global surveys indicating that 72% of students regard curriculum relevance to career prospects as their top expectation (Times Higher Education, 2022). Institutions have responded by integrating industry-driven modules, capstone projects, and flexible electives. For example, Australian and Nordic universities have widely adopted competency-based curricula to meet evolving labor market demands. Empirical studies support this shift, linking structured, responsive curricula to heightened satisfaction (Farahmandian et al., 2013; Arrieta & Avolio, 2020). In e-learning, user-friendly and adaptive course designs significantly improve satisfaction and reduce dropout intentions (Dangaiso et al., 2022; Al Mulhem, 2020). However, students often critique rigid or outdated syllabi as barriers to engagement, emphasizing a persistent gap between policy ambitions and lived experiences.

Faculty competence and pedagogical engagement remain consistently identified as the strongest influencers of student satisfaction. A global study by the International Association of Universities (2021) reported that 81% of students prioritize instructor expertise and approachability. Universities have pursued faculty development programs, peer review mechanisms, and performance-linked incentives to enhance teaching quality. Empirical evidence affirms that qualified, responsive instructors who provide timely feedback directly elevate satisfaction across diverse contexts (Butt & Rehman, 2010; Pham et al., 2019; Rigopoulos, 2022). In Nepal, however, chronic shortages of specialized faculty and overloaded teaching schedules often compromise these initiatives, with students voicing concerns over inconsistent instructional standards (Luintel & Timsina, 2024; Daultani et al., 2021).

Student support services, including academic advising and administrative responsiveness, are pivotal for retention and satisfaction, particularly among international and first-generation students. OECD (2022) highlights that robust advising frameworks can reduce attrition by up to 20%. Universities in Malaysia and the Middle East have institutionalized comprehensive orientation, academic coaching, and digital helpdesks, significantly improving student experiences (Daud et al., 2019; Al-Ghonmein et al., 2023). Pham et al. (2019) further emphasize the role of seamless

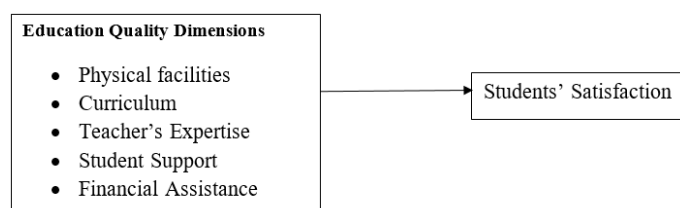
administrative systems in online learning. However, from a student perspective, bureaucratic delays and opaque processes remain recurrent frustrations, pointing to implementation gaps despite formal policies.

Financial assistance and affordability continue to shape educational satisfaction and access. OECD data indicate that 59% of students across member nations cite financial concerns as the principal barrier to academic progression. In response, many universities have diversified scholarship portfolios, implemented flexible fee payment schemes, and established emergency grants. Empirical studies reveal that such financial interventions not only alleviate stress but directly enhance satisfaction by enabling students to concentrate on academics (Cabrera et al., 1992; Farahmandian et al., 2013; Adams et al., 2016). Yet, students often critique these mechanisms for insufficient coverage or complex eligibility criteria, highlighting the need for more transparent and accessible aid frameworks.

Within Nepal, institutional and policy responses have been uneven. While frameworks such as the University Grants Commission (UGC) Quality Assurance and Accreditation (QAA) initiative aim to standardize service delivery, localized studies show fragmented outcomes. Acharya (2024) found that assurance and responsiveness were pivotal in Gandaki's community campuses, driven by QAA compliance efforts. Adhikari (2023) and Poudel (2021) identified varied primary drivers across institutions, reflecting inconsistent implementation of quality enhancement strategies. Moreover, students frequently express concerns over infrastructural deficits, limited financial aid, and inconsistent faculty engagement, suggesting that policy frameworks often fall short in practice. From global and Nepalese evidence, it is clear that physical infrastructure, curriculum quality, faculty expertise, support services, and financial accessibility remain universal pillars of student satisfaction, each prompting distinct institutional strategies. However, their effectiveness hinges on contextual execution and authentic responsiveness to student needs.

Given the breadth of global and Nepalese evidence, it is evident that the quality of higher education is inherently multi-dimensional, anchored in tangible and intangible service quality attributes. While institutions worldwide have implemented diverse strategies to strengthen infrastructure, modernize curricula, enhance faculty capabilities, expand support services, and improve financial accessibility, the effectiveness of these interventions ultimately depends on how students perceive and internalize them.

Crucially, the interplay of these factors highlights that student satisfaction is not shaped by isolated attributes but by the holistic educational ecosystem that integrates physical, pedagogical, administrative, and financial dimensions. Based on this synthesized empirical and theoretical foundation, SERVPERF and expectancy-disconfirmation theories, the following research model has been developed to systematically examine how key dimensions of educational service quality, namely physical facilities, curriculum quality, teacher expertise, student support services, and financial assistance, influence student satisfaction at Pokhara University



**Figure 1:** Conceptual Framework

The following hypotheses have been formulated to empirically examine the influence of key education quality dimensions on students' satisfaction:

*H1: Physical facilities have a positive and significant effect on students' satisfaction.*

*H2: Curriculum quality has a positive and significant effect on students' satisfaction.*

*H3: Teachers' expertise has a positive and significant effect on students' satisfaction.*

*H4: Student support services have a positive and significant effect on students' satisfaction.*

*H5: Financial assistance has a positive and significant effect on students' satisfaction.*

## Methods

The study employed a quantitative, cross-sectional design to collect data from 400 undergraduate and postgraduate students, proportionally sampled from four constituent colleges of Pokhara University using a quota and convenience sampling method. Data were gathered via a self-administered questionnaire, distributed both in print and online (Google Forms) between March and April 2024, with respondents informed about the study's purpose to ensure ethical transparency. The questionnaire comprised two sections: socio-demographic information and measurement scales assessing six dimensions, physical facilities, curriculum design, teacher's expertise, student support, financial assistance, and overall student satisfaction, using validated items adapted from prior research and rated on a six-point Likert scale. Data analysis was conducted with SPSS, applying descriptive statistics and Structural Equation Modeling (SEM) to evaluate the effects of independent variables on student satisfaction. Measurement reliability and validity were confirmed through Cronbach's alpha, composite reliability, average variance extracted, and Fornell-Larcker criteria, ensuring the robustness of the findings. Ethical considerations included obtaining informed consent and assuring participant confidentiality throughout the research process.

**Table 1:** Details of Population and Sample

School	No. of Students	Proportion	Sample Students
School of Health and Allied Science	694	25.75	103
School of Development & Social Engineering	234	8.68	35
School of Business	646	23.97	96
School of Engineering	1,121	41.60	166
Total	2,695	100.00	400

*Note.* Constituent Colleges of Pokhara University.

## Results and Analysis

### Demographic Profile of the Respondents

Of the 400 respondents, 53% are male and 47% female. The majority, 68.5%, are aged 21–25, while 21.75% are 20 years or younger. Most participants, 90.5%, are unmarried, with 9.5% married. Ethnically, 58% are Brahmin, 16.8% Chhetri, and 14.3% Janajati. Regarding academic level, 87.3% are undergraduates, and 12.8% postgraduates. In terms of study duration at Pokhara University, 16.75% have been enrolled for less than one year, and 27% for 1–2 years.

### Descriptive Statistics

The analysis of students' perceptions using a 6-point Likert scale reveals that teacher expertise (mean = 3.87) and curriculum design (mean = 3.69) are the most positively rated dimensions of education quality at Pokhara University, indicating strong satisfaction with faculty competence and syllabus relevance. In contrast, physical facilities (mean = 3.28) and student support services (mean = 3.32) receive comparatively lower ratings, highlighting areas needing enhancement, such as library resources and personalized academic support. Financial assistance (mean = 3.66) is generally viewed positively, particularly regarding tuition scholarships, though support for extracurricular activities remains limited. Overall, student satisfaction is moderate to high (mean = 3.69), reflecting a favorable evaluation of the educational experience despite some variability in responses (SD range 1.01–1.22), which suggests differing individual perceptions across key quality dimensions.

**Table 2:** Descriptive Statistics

Constructs	Overall Mean	Overall ST
Physical facilities	3.28	1.02
Curriculum design	3.69	1.10
Teachers' expertise	3.87	1.11
Student support	3.32	1.22
Financial assistance	3.66	1.01
Satisfaction	3.69	1.20

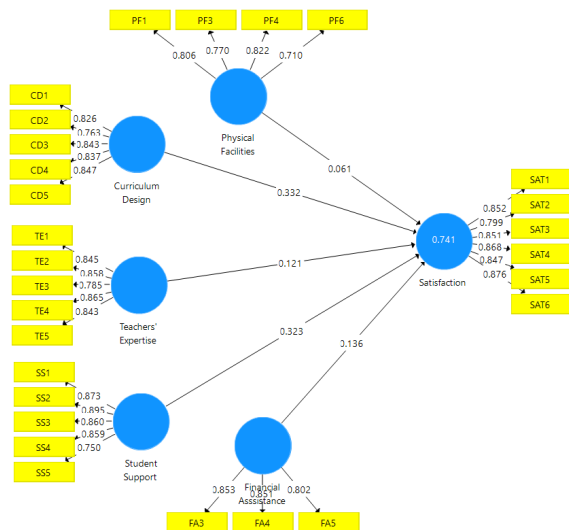
*Note.* SD - Standard Deviation

### Structural Equation Modelling

PLS-SEM was employed following the two-step approach (i.e., measurement model and structural model) recommended by Hair et al. (2019). In the measurement model, the reliability and validity of the constructs were evaluated. Once these constructs were confirmed to be reliable and valid, the structural model was executed to assess the relationships.

**Measurement Model:** The measurement model evaluates construct quality through reliability and validity tests. Reliability was assessed using Cronbach's alpha and composite reliability, while convergent validity was confirmed via Average Variance Extracted (AVE). Discriminant validity was verified using Fornell-Larcker criteria and the HTMT ratio. Initially, 33 items across six constructs were tested, but after removing five items (PF2, PF5, CD6, FA1, FA2), reliability and validity were established for the remaining 28 items. The finalized measurement model is shown in Figure 2.

The results of Cronbach's Alpha and Composite Reliability used to assess construct reliability, and the result of average variance extracted (AVE) used to assess construct validity, are presented in Table 3.



**Figure 2:** Measurement Model

**Table 3:** Construct Reliability and Convergent Validity

Constructs	Cronbach's Alpha	Composite Reliability	AVE
Curriculum Design	0.882	0.913	0.679
Financial Assistance	0.784	0.874	0.698
Physical Facilities	0.783	0.860	0.606
Satisfaction	0.923	0.939	0.721
Student Support	0.902	0.928	0.721
Teachers' Expertise	0.895	0.923	0.705

Table 3 shows the results of construct reliability tests. Cronbach's alpha values fall between 0.783 and 0.923, and the composite reliability values fall between 0.860 to 0.939. This confirms the construct's reliability. Furthermore, all the AVE values are above 0.50 and range between 0.606 to 0.721 also confirms the convergent validity.

**Table 4:** Discriminant Validity – FornellLacker's Criteria

Constructs	CD	FA	PF	SAT	SS	TE
CD	0.824					
FA	0.651	0.836				
PF	0.673	0.603	0.778			
SAT	0.795	0.681	0.645	0.849		
SS	0.763	0.682	0.647	0.799	0.849	
TE	0.721	0.59	0.571	0.718	0.749	0.84

Table 4 confirms discriminant validity, with the square roots of AVE for all constructs, curriculum design (0.824), financial assistance (0.836), physical facilities (0.778), satisfaction (0.849), student support (0.849), and teacher expertise (0.840), exceeding their inter-construct correlations, thereby satisfying Fornell and Larcker's criteria.

**Table 5:** Discriminant Validity – HTMT Ratio

	CD	FA	PF	SAT	SS
CD					
FA	0.782				
PF	0.805	0.764			
SAT	0.877	0.797	0.751		
SS	0.848	0.804	0.771	0.875	
TE	0.806	0.702	0.685	0.787	0.834

Table 5 presents discriminant validity results based on Heterotrait-Monotrait (HTMT) ratios, with all values below the 0.90 threshold, confirming satisfactory discriminant validity.

**Table 6:** Multicollinearity Assessment

Constructs	VIF
Curriculum Design	3.142
Financial Assistance	2.127
Physical Facilities	2.079
Student Support	3.401
Teachers' Expertise	2.617

Similarly, Table 6 shows that all Variance Inflation Factor (VIF) values are below the threshold of 5, indicating no multicollinearity issues in the model.

### Structural Model

Following the evaluation of the measurement model, the structural model was analyzed using a bootstrapping technique with 10,000 resamples. The structural model explains 74.1% of the variance in

student satisfaction, as indicated by an R-squared value of 0.741, reflecting a strong explanatory power of the included education quality dimensions. Table 7 shows the results of five structural paths

**Table 7:** Hypothesis Testing Results

Relationship	Beta ( $\beta$ ) Value	t-value	p-value	R-Square
H1: Physical Facilities -> Satisfaction	0.061	1.426	0.154	0.741
H2: Curriculum Design -> Satisfaction	0.332	6.389	0.000	
H3: Teachers' Expertise -> Satisfaction	0.121	2.336	0.020	
H4: Student Support -> Satisfaction	0.323	6.065	0.000	
H5: Financial Assistance -> Satisfaction	0.136	3.444	0.001	

The path analysis results demonstrate that curriculum design ( $\beta = 0.332$ ,  $p < 0.001$ ), student support ( $\beta = 0.323$ ,  $p < 0.001$ ), financial assistance ( $\beta = 0.136$ ,  $p = 0.001$ ), and teachers' expertise ( $\beta = 0.121$ ,  $p = 0.020$ ) all have significant positive impacts on student satisfaction. Among these, curriculum design and student support emerge as the strongest predictors. In contrast, physical facilities ( $\beta = 0.061$ ,  $p = 0.154$ ) do not have a statistically significant effect.

## Discussions

This study critically examined how dimensions of education quality shape student satisfaction at Pokhara University, offering empirical insights grounded in the SERVPERF model and expectancy-disconfirmation theory. The findings reveal that curriculum design, student support, financial assistance, and teachers' expertise significantly enhance satisfaction, whereas physical facilities do not exert a meaningful influence.

Most notably, curriculum design emerged as the strongest driver of satisfaction, emphasizing that content relevance, rigor, and perceived alignment with career aspirations create substantial positive disconfirmation, consistent with García-Aracil (2012) and Farahmandian et al. (2013). This validates SERVPERF's core assertion that service performance, not abstract expectations, primarily shapes satisfaction. Likewise, robust student support systems demonstrated nearly equal predictive strength, reinforcing that personalized advising, administrative responsiveness, and accessible guidance mitigate uncertainty and strengthen institutional trust, a finding aligned with Daud et al. (2019).

Financial assistance, though moderate in impact, significantly elevated satisfaction by reducing economic anxieties and enhancing perceived educational value, mirroring conclusions by Adams et al. (2016) on the psychological relief linked to financial support. Similarly, teachers' expertise contributed positively, emphasizing that pedagogical quality, communication skills, and fair assessment remain foundational to perceived educational excellence, as established by Butt and Rehman (2010). Conversely, the lack of significance for physical facilities challenges assumptions common in higher education quality debates. This suggests that once a baseline of infrastructural adequacy is met, additional investments in

buildings or classrooms may yield diminishing returns on satisfaction. Under expectancy-disconfirmation theory, it indicates that students' expectations of physical environments are already satisfied, limiting potential for positive disconfirmation.

## Conclusion and Implications

The findings revealed that curriculum design and student support stand out as the most influential drivers, followed by financial assistance and teachers' expertise. In contrast, physical facilities do not significantly impact satisfaction. These findings emphasize that, within Pokhara University's context, students derive satisfaction primarily from academic relevance, supportive institutional relationships, and financial relief, rather than from improvements in tangible infrastructure alone. This affirms the applicability of the SERVPERF model and expectancy-disconfirmation theory, highlighting that perceived performance and positive disconfirmation in key academic and relational dimensions are central to shaping satisfaction.

The study emphasizes that universities like Pokhara University should strategically focus on enriching curriculum content, strengthening student advisory and support systems, ensuring the presence of qualified, engaging faculty, and expanding financial assistance programs. These aspects collectively foster a more meaningful academic experience, directly enhancing student satisfaction, institutional loyalty, and long-term reputation.

This study advances the behavioral understanding of service quality in higher education by validating that intangible dimensions (curriculum design, faculty expertise, support services) weigh more heavily on satisfaction than physical assets, refining SERVPERF's application in the South Asian university context. Similarly, University administrators should prioritize investing in curriculum enhancement, faculty development, and tailored student support mechanisms over purely infrastructural projects to yield greater satisfaction returns. Likewise, improving these dimensions contributes to student well-being, reduces academic stress, and builds graduates who are more engaged and prepared for societal roles. In addition, findings provide an evidence base for Pokhara University's leadership and national education planners to allocate resources toward curriculum innovation, capacity building of faculty, and expanded scholarship programs.

## Limitations and Further Research

This study was limited to constituent campuses of Pokhara University in Pokhara, excluding affiliated colleges and institutions in other geographic regions. Future research could broaden this scope by including affiliated and private colleges or conducting comparative analyses across universities within Nepal to capture a more diverse educational landscape. Additionally, longitudinal studies could provide deeper insights into how student satisfaction evolves. Further, incorporating potential moderating variables (such as gender, socioeconomic background, or program level) and mediating variables (such as perceived institutional reputation or student engagement) would enrich the understanding of how and under what conditions education quality dimensions translate into student satisfaction.

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## Conflict of Interest

The Author(s) declared having no conflict of interest in the research work.

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## Ethical Statement

This study did not require ethical approval as it involved no human or animal subjects; however, the authors affirm its originality and adherence to established research ethics and standards.

## Authors' Contribution and ORCID iDs

**Deepak Ojha:** Conceptualization, Methodology, Data collection, Data Analysis, and Writing-Original Draft.

 : <https://orcid.org/0000-0001-8575-5530>

**Deepesh Ranabhat:** Conceptualization, Methodology, Data Analysis, Review and Editing, Software, and Finalization.

 : <https://orcid.org/0000-0003-0503-1335>

**Bharat Ram Dhungana:** Methodology, Writing-Original Draft, Review and Editing.

 : <https://orcid.org/0000-0002-0728-1226>

**Pradeep Sapkota:** Writing-Original Draft, Review and Editing.

 : <https://orcid.org/0000-0002-9581-5047>

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**Pradeep Sapkota** is an Assistant Professor at the School of Business at Pokhara University in Nepal. Holding a Ph.D. in Management Sciences, he has been teaching management and marketing-related subjects for the last 12 years. He has published many research papers in reputed journals and participated in national and international conferences.

**Email:** ursparu061@gmail.com

## Bios

**Deepak Ojha** is an Assistant Professor at the School of Business, Pokhara University, Nepal. He holds a Master's degree in Accountancy. He is currently pursuing a PhD in Management at the Faculty of Management Studies, Pokhara University. His research interest lies in the area of accountancy and finance. He has published several articles on national and international journals.

**Email:** pokhara236@gmail.com

**Deepesh Ranabhat** is an Assistant Professor at the School of Business at Pokhara University, Nepal. Holding a PhD in Management Sciences, he has been in the teaching field for over 11 years, primarily concentrating on finance-related subjects. His commitment to academia is further reflected in his current role as the PhD Program Coordinator, FMS, Pokhara University. He has published over 40 articles in reputable journals and participated in more than 10 international conferences.

**Email:** deepeshrana2000@gmail.com

**Bharat Ram Dhungana** is an Associate Professor at the School of Business, Pokhara University, Nepal. He has two decades of teaching and research experience and published dozens of research papers in national and international journals. He is currently chief editor of the Journal of Business and Management, Pokhara University. He earned a Ph.D. in Management from Banaras Hindu University, India in 2015. His research interests include financial systems, financial inclusion, and microfinance.

**Email:** dhunganabharat.pu@gmail.com