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STUDENTS' EVALUATION OF SERVICE QUALITY IN PRIVATE AND PUBLIC HIGHER EDUCATION INSTITUTIONS IN CROATIA: A FOCUS ON ECONOMIC STUDIES

Abstract

In Croatia, higher education (HE) is split between free public and expensive private institutions. This research aimed to determine if students at private HE institutions perceive quality differently from their peers at public HE institutions studying the same economics programs. It also explored the main quality associations students have during their selection process among both groups. The study, conducted in two phases using qualitative (focus groups) and quantitative (online survey) methods, found that private HE students emphasize individual approaches, while public HE students highlight teaching staff quality. Private HE students perceive higher service quality but also have higher expectations. They are more proactive, express dissatisfaction, and actively seek their rights more than public HE students.

Keywords: public higher education, private higher education, service quality.

1.   INTRODUCTION

Education is the basis of social progress and is inextricably linked with the state, which plays a crucial role in stimulating the development of society. Also, it can be seen as a crucial success factor in an individual's life and strongly influences shaping his value. Graduating from college is often viewed as a confirmation of an individual's worth, and a college's reputation also is reflected in its

reputation in the education market. Numerous trends characterize high turnover in higher education area (Reisberg, Rumbley & Altbach, 2010), such as the following:

- a larger number of students in general and the expansion of the higher education system

- growth in the number of different "students, bearing in mind international students, older students, part-time students, etc.

- the social base will continue to develop without knowing how it will affect the inequality of educational opportunities among different social groups

- attitudes and policies relating to the access of the disadvantaged will take center stage in the discussions

- the academic profession will become internationally oriented

- it will be more diverse and specialized, etc.

Besides the above mentioned, some authors add the additional phenomenon of globalisation, massification, and quality assurance in higher education that has risen to the top of the policy agenda, which is a growing challenge connected to the Intellectual property (UNESCO, 2009). As UNESCO (2024) states "as the global competition among universities intensifies, the demand for higher education continues to rise ". This trend raises several critical questions for policymakers aiming to expand and diversify their national tertiary education systems. Are students today choosing private institutions over public ones? How many are pursuing their education abroad? Additionally, are women increasingly entering traditionally male-dominated fields like science and computing? These are some of the issues that are at the forefront of discussions about the future of higher education. A larger share of private higher education is cited also as one of the trends. Back in the UNESCO report issued in 2009, it was stated that private higher education has grown rapidly at the global level (at that time it was already talked about 30% enrolled in the tertiary level of education at private higher education institutions). Most European universities, including Croatia, are controlled by the state, and study costs are co-financed from tax revenues (Barić & Obadić, 2013). Despite the seemingly "free" higher education for students, private higher education institutions (HEIs) attract students willing to pay for their educational services. Increased demand for private higher education institutions is driving an increase in the supply of such institutions, which often offer degree programs that require resources that are easier to access, such as economics programs. Ostojić &Leko Šimić (2021) state that there are several reasons "for" and "against" the privatization of higher education, especially when it comes to Croatia. Proponents of theses on privatization point out those private higher education institutions increase the flexibility and responsiveness of higher education institutions and thus begin to respond more to the needs of the labor market. On the other hand, those who do not agree with the privatization of higher education state that the increase of the private sector in education is risky because it can increase inequality in access to higher education. Ostojić & Leko Šimić (2021) state that according to some authors, private higher education institutions in Croatia are still faced with

widespread mistrust due to poor academic quality, and poor study conditions and serve as "diploma mills", issuing academic credentials without adhering to academic standards.

The high competitiveness that characterizes higher education today has led to numerous consequences. Barsoum (2020) pointed out that the competitiveness of HEIs made it possible to increase quality assurance and shift the focus from educational inputs such as faculty size and qualifications, infrastructure, and curricula to a focus on educational outcomes such as graduation rates, student feedback and results on the labor market.

Prashalini and Shuhada (2016) emphasize that depending on whether they are private or public sector students, there is also a difference in the perception of the importance of certain variables of the quality of service of a higher education institution. For example, in their research, reputation is the category that was rated the highest from the perspective of students of private and public higher education institutions. The lowest-rated category among students of private higher education institutions is the accreditation of study programs, which the authors explain by the fact that for these students the accreditation program does not represent a competitive advantage for them. On the other hand, students of public higher education institutions believe that the worst-rated quality dimension is the lecturer's personality.

The findings of different research studies in terms of the different perspectives on the quality of HEIs are the foundation for this research as well. In this research, there were a couple of research questions:

- to analyse previous research that dealt with the differences between private and public higher education institutions to gain insight into possible different students' perspectives;
- to explore the student perspective about the selected higher education institutions in depth through focus groups;
- to include a larger group of respondents through an online questionnaire to gain insight into the general attitude about which dimensions of quality are important to students during their studies;
- to analyze whether there is a difference between the perspectives of students depending on whether they study at public or private universities when it comes to the quality dimensions.

This research will clarify whether there are differences in the perspective of students of public and private higher education institutions, when analyzing their view of higher education institutions globally, as well as individual subscales of the perceived level of quality. Considering that there are not enough similar research studies in the Republic of Croatia, the goal is to compare this research with other studies at the global level in order to see if there are any differences that are conditioned by the area and culture where the studies are conducted. With the aim of a deeper understanding of the problem, qualitative and quantitative research

methods were used in the research to reduce the negative effects that each of them carries separately and could provide better solutions (Taherdoost, 2022).

Outcomes of this research will help higher education institutions gain a broader perspective on what is really important to students when choosing a higher education institution, what quality means to them and which individual dimensions of quality are more important to students of public and which to students of private higher education institutions. Having this knowledge, the faculty administrations will be able to plan and manage integrated marketing communication more effectively.

2. PERCEIVED LEVEL OF SERVICE QUALITY AT PRIVATE AND PUBLIC HIGHER EDUCATION

2.1. The Comparison between public and private higher education institutions

To better position themselves on the educational market, higher education institutions strive to position themselves as those whose students are maximally employable, which create modern study programs, respond to the challenges of the labour market, develop the necessary skills in students, and are taught by top scientists. However, it is essential to emphasize that the importance of private HEIs and those of a public character are viewed differently. Namely, in the United States of America, private HEIs are often the ones that are more successful than public ones, while in Europe, especially in the part to which the Republic of Croatia belongs, it views private HEIs as lower quality organisations (Azoury, Lindos & El Khoury, 2014). In the Republic of Croatia, a change occurred in 1996, when the Law on Higher Education was adopted, according to which there are categories of students studying "for personal needs" and for "extraordinary students," categories in which students partially co-finance the costs of studying. The law fulfills the prerequisites for the entry of the private sector into the world of higher education, which is gaining momentum in the next twenty years. That period in higher education area in Croatia is related to the period of transition to a democratic society, when depoliticization of education occurs, giving up the state monopoly, decentralization in management and administration, and recognizing the right of students to choose their studies according to their competences and knowledge (Kordić & Bošnjak, 2018).

Some authors point out that the entry of the private sector positively affects the end consumers - students (Tang, 2012) because private higher education has developed faster than the public system and can be considered as supplementing and complementing the public higher education system. Based on this, private higher education motivated public higher education areas to develop further. There are similarities between public and private higher education institutions, although there are also apparent differences. Some authors (Naidu & Derani, 2016) emphasize that public universities spend more money investing in classrooms and libraries, while private faculties spend more on laboratories and computers.

Azoury et al. (2014) emphasised three types of universities recognized worldwide: American, European, and Asian. Universities in the United States are often private and known for their prestige. These universities rely on private funding and often provide scholarships and grants to students. Sports play an essential role in American university students' lives, so football fields, swimming pools, and large halls are standard on their campuses. Based on their publication, Americans quickly decide on a good education and are flexible in their choice of courses. European universities are mostly publicly funded by the state and offer almost free education to all students. Egalitarianism exists in European universities, with no significant difference between top and lower-ranked universities. However, European private universities are highly selective and offer high-quality, specialized programs. In Asian countries, higher education is considered a valued privilege. Students know that they have to compete to be admitted to study and ensure a successful future.

Some authors have tried to analyse the difference between private and public higher education institutions through the salary that graduated students receive after getting a job. In his research, Thomas (2003) concluded that students who graduated from private universities earn an average of 12% more than their counterparts from public universities. Cheong & Narayanan (2020) reported that public university graduates have a harder time transitioning from university to work than their counterparts from private universities as we can see from the example of Malesia, on the other side Alt & Peter (2002) showed in their research that teachers in private universities are more motivated and satisfied with their work than their colleagues in public universities.

This leads to the conclusion that paying for education, according to this study, is an investment in the future. This can be supported by the Human Capital Theory, according to which education is considered an investment that pays off in the future, like any capital investment, where the costs of education are paid upfront, and benefits are earned later, this brings another perspective into account. Namely, according to the mentioned theory, the benefits of schooling are far greater than its monetary value (Deming, 2022) and the current investment should be seen as the investment. This theory brings the perspective for private higher education institutions, by which they can attract students through the argument that education will bring them higher future earnings and professional opportunities because the cost of education is not an expense for them but an investment in the future. By that perspective, from the institutional point of view, quality is the tool that increases employability and therefore increases attractiveness of the institution. It is precisely the return on investment from education that opens up a whole additional new segment of research that is especially attractive. Reddick & Ponomariov (2023), among others, wrote about this, who analysed the effects of institutional factors on the return on investment of a university education in the case United States of America, where they also took into account the type of higher education institution (private/public).

As already mentioned, the difference in the above may also be about the country where the research is conducted. As reported by Arias Ortiz et al. (2020), the role and importance of public universities in some countries, such as Brazil, is of particular importance because public universities in their case are the ones that take care of skill shortages, especially in poorer areas and natural sciences, in contrast to private ones that are mainly focused on the field of law and business. What is important to emphasize is that in Brazil, the ratio of private universities to public universities is low: 90% of universities are private and only 10% are public.

Also, there is a difference in student satisfaction that is related to the perceived level of quality depending on whether students come from public or private higher education institutions. Sefnedi (2017) lists key differences between private and public higher education institutions. Namely, public higher education institutions are mainly financed by the state, while private higher education institutions are financed exclusively from student tuition fees. Second, some countries have significant governance structures and process differences. Furthermore, the reason for enrolling in a private higher education institution is often the student fails to enroll in the desired public higher education institution. Fourth, for private HEIs, the ultimate survival depends on students' successful enrolment and further retention. Fifth, there is tension in the values and goals of public higher education compared to private higher education. Moreover, finally, the sixth difference comes from the way of searching for market niches. Thus, the research conducted by Osman & Saputra (2019) showed how image occupied a full mediation role between service quality and student satisfaction when it comes to students studying at private HEIs or attributes of the academic program itself, when it comes to students studying at public HEIs (Gibson, 2010).

2.2. The quality of educational services and the scales used for measurement

During the second half of the twentieth century, the importance attached to the quality of higher education increased, driven by scientific and technological progress, economic changes, and growing educational and social pressures on higher education institutions (Al-Dulaimi, 2017). Service quality research, especially emphasizing student satisfaction, is a relatively new and attractive area of research. Such research aims to better understand service quality as a tool for attracting new students and retaining existing ones. As stated by the Grayson & Grayson (2023), quality of universities is best viewed through the eyes of stakeholders, therefore, this research will place special accent on the most important stakeholders in higher education – students, and will measure their perception of quality. Involving students in the process of quality assurance, as well as measuring their perspective on different dimensions of quality is very important, but relatively understudied part of higher education (Stensaker & Matear, 2024). Therefore, higher education providers are intensively committed to understanding expectations and perceptions of service quality levels (Faganel, 2010). Increased

emphasis is placed on the analysis of expectations because research has shown that expectations play a vital role in forming attitudes later (Legčević, 2009). Namely, higher education institutions increasingly realize that the key to developing a competitive advantage is to develop the quality of higher education (Ahmed & Masud, 2014). Marsh & Roche (1993) point out that most of the earlier research on quality in higher education focused on measuring the quality of teaching and evaluating the learning experience. However, the modern approach requires a more comprehensive approach to measuring quality in higher education. As stated by Valencia-Arias, Cartagena Rendón, Palacios-Moya, Benjumea-Arias, Pelaez Cavero, Moreno-López & Gallegos-Ruiz, (2023), assessing the service quality of various higher education institutions is essential for guiding administrators in designing effective programs that foster, develop, and sustain long-term relationships with both current and former students. According to the authors Klafke, De Oliveira & Ferreira (2000), there is also a difference in how students see quality depending on whether they come from public or private higher education institutions. According to them, at public universities, they especially value qualification and research, while at private ones they expect a better connection with practice, but in both types of higher education institutions, they expect good teachers. Their research showed that students from private universities expect their professors to connect knowledge with practice, while at public universities they expect the professors to be dynamic and to respect them. Although the focus is on the differences, there are also similar perspectives of students who come from two different types of higher education institutions. For example, the research conducted in Pakistan emphasizes that student-teacher relationships and political activities are found to be the most influential factors for service quality in private and public sector universities of Pakistan (Mukhtar, Anwar, Ahmed & Baloch, 2015). The above can be confirmed by the research conducted by Koledin (2011), who proved that the majority of students believe that higher education fulfills several important functions and that it affects the development of positive personality traits, teaches students how to communicate non-violently with others and positively affects the development of work habit, regardless of whether these students come from public or private universities. However, a difference was observed when assessing the level of quality of higher education institutions, where research showed that students of private higher education institutions are, as a rule, more satisfied with the quality of their education.

In higher education, the role of students as service users is more complex than in other service activities (Lazibat, Sutić, & Baković, 2013). Students are not just passive users of the service but active participants who influence the outcomes of the process. Therefore, it is crucial to understand their attitudes and expectations to ensure the success and quality of the educational process. Defining quality in education is challenging, controversial, and often politically charged. Quality is complex and unclear and can hardly be described with a single definition, which further complicates the determination of variables for precise measurement (Cheng & Tam, 1997). In general, quality in education can be described as the satisfaction of all relevant stakeholders, including creators, management structures, students,

parents, teachers, employees, local community, and evaluation committees (Silva, Marcondes de Moraes, Makiya, & Cesar, 2017).

The most commonly used scale for measuring service quality, according to many authors (e.g., Silva et al., 2017), is the SERVQUAL (SERVice QUALity) scale developed by Parasuraman., Zeithaml & Berry (1985). This scale consists of a series of variables that compare the perception of service quality with customer expectations. The scale includes tangibility, reliability, responsiveness, competence, access, friendliness, communication, credibility, security, and understanding. The SERVQUAL scale subsumes 22 questions divided into five thematic units:

- Tangibility – implies tangible things (appearance of physical objects, equipment, appearance of employees and other persons associated with the business entity),

- Reliability (the ability of the higher education institution to provide the promised service reliably and accurately),

- Responsiveness (willingness to help students and provide them with quick service),

- Assurance (implies the knowledge and friendliness of the staff and willingness to convey trust),

- Empathy (the ability of teaching and non-teaching staff to provide students with individualized attention).

In addition to SERVQUAL, other scales, such as SERVPERF, and adapted scales for higher education, such as the HEdPERF instrument, are used. The SERVPERF scale was developed as a reaction to criticisms of the SERVQUAL scale because it measures expectations and perceptions through the same questions. The SERVPERF scale focuses only on user perception. Its creators, Cronin & Taylor (1992), claim that service quality should be measured only through the perception of performance, i.e., Q (service quality) = P (performance). SERVPERF uses 22 items from the SERVQUAL model, but only those related to service performance. The scale is not divided into dimensions, and it is argued that perceived quality precedes user satisfaction. This scale is measured on a Likert scale from 1 to 7. In this research, the SERVQUAL scale was used to measure service quality. This scale was chosen based on the research done by Stodnick & Rogers (2008), who focused on five previous studies that applied SERVQUAL within a university setting, to test the reliability of the SERVQUAL scale. The main aim was to analyse if this scale is an appropriate measure of service quality in different contexts and to determine the antecedents and consequences of superior service delivery. Findings indicate that the SERVQUAL scale is reliable and exhibits both convergent and divergent validity. In fact, in terms of scale development, SERVQUAL performed better than some other scales, such as the traditional student rating scale, and the Brightman Scale. The same was confirmed also by research made by Jain & Gupta (2004), since their empirical studies evaluating validity, reliability, and methodological soundness of service quality scales point to the superiority of the SERVQUAL scale, compared to the SERVPERF scale.

3.   METHODOLOGY

3.1.   Questionnaire Development

In research, a two-step approach was used. In the first stage, two focus groups were conducted - one at public and one at private faculty from the economic field. The main goal of the focus group was to stimulate an in-depth discussion that can light up the perspective they have on service quality in higher education, to analyse all different circumstances that affect them, i.e. to understand and explain the meanings, beliefs, and culture that influences the feelings, attitudes, and behaviours of individuals (Skoko & Benković, 2009). An additional goal of the focus group was to shape the online survey that will be used in the next stage of the research on a wider population of students. Two focus groups were held one after another, each lasting 90 minutes. Based on the information received, minor modifications were made to the questionnaire that served as the main instrument in the research.

For the research, a survey questionnaire was used, in which the central part referred to the measurement of the level of service quality among students, using the SERVQUAL scale with five dimensions. Furthermore, with the aim of better understanding students and their perception of higher education, students were asked additional questions that could measure their marketing orientation, decision-making, co-creation, and intention to enroll in further education.

3.2.   Profile of the participants

Twelve students from the third year of the undergraduate level of a public higher education institution in the field of economics attended the first focus group. The second focus group was conducted at a private university in the Republic of Croatia and was attended by eight students. The students who participated in the research were third-year students of undergraduate professional studies in economics. Focus groups were recorded, and transcripts were made based on the audio recordings. The target sample of students who are in the last phase of their studies at the first level of higher education (undergraduate level) was chosen because it has been proven through previous research that the perceived level of quality changes during the years of study, more precisely, it decreases as the year of study in which the students are enrolled increases (Tricker, 2005). The quantitative research used a sampling of 695 respondents at private and public universities in Croatia in total who participated in an online survey, coming from different faculties that conduct study programs from the economic field.

3.3.   Statistical Methods

NVivo software was used to analyze the transcripts from the focus group. To conduct the focus group, the moderator used a semi-structured questionnaire. The first part of the questionnaire pertained to dimensions of service quality, co-

creation, and marketing orientation while the second part was semi-open-ended and invited students to engage in discussion.

In continuation, the online survey was conducted through the Lime Survey online platform. For data processing, a descriptive analysis of particles, subscales, and constructs was made; minimum, maximum, and mean values and standard deviation were analysed. T-tests of paired samples and independent samples were used when processing the data. All collected data were processed with the help of the IBM SPSS 23 Windows program package. The research was conducted in 2020 using the two-step approach – firstly a focus group was conducted and afterwards online survey. At first, a focus group was implemented with the aim of gaining a deeper insight into the thinking of students and understanding the background of their thinking. Secondly, an online survey was conducted with the main goal to analyse if there is a difference between perceived service quality dimensions comparing students from public higher education institutions with those from private ones, from the economic field.

4.   RESEARCH RESULTS

4.1.   Results of research conducted with a focus group

The first focus group, conducted at the public HE, consisted of students from the final year of undergraduate studies. These students associated the quality of higher education institutions primarily with quality teachers, employability, and strong connections to the labor market. They also emphasized the importance of feedback, showed little interest in long-term or competitive factors, and felt that certain survey questions were unnecessary, while generally considering the service quality to be good, except for issues with the student department.

The second focus group was held at a private HEI. Based on the results obtained from the focus group, it is possible to conclude that students associate the quality of a higher education institution with aspects such as atmosphere, lecturers, market connections, and an individual approach, which they see as the primary reason for choosing a private institution. They actively monitor other universities, engage in various forms of co-creation, and emphasize the importance of immediate feedback and internal problem resolution, but are uncertain about repeating their enrollment or continuing their education.

Based on their feedback, it is possible to draw some similarities in the answers, regardless of which university the students come from (Table 1):

Table 1

Comparison of similar answers among students of public HEI and private HEI

Item	PUBLIC HEI	PRIVATE HEI
General impression of the quality at VU	Quality teachers, employable students	Teachers and connection with the labor market
Monitoring changes in the labor market	Only changes that directly reflect on them personally	Changes in the immediate vicinity, approximately until 2030, and those that directly affect them
Changes in higher education	They don't care too much	Only which cover the period of their studies
Friendships at VU as a factor in making a decision on enrollment	All of them had established friendships with people who were already studying at VU (Except for one student).	Most of them knew someone who was already studying at VU, and if not, they tried to get personal information.
Source of information about Higher Education Institutions	Internet, websites	Internet, websites, forums, radio
A way to overcome student obligations	They solve them solidly	They mostly master it without any problems
Appeal to external bodies in case of dissatisfaction	They have no desire to regret in case of dissatisfaction	They have no desire to regret in case of dissatisfaction
The least important variable of VU service quality	Tangibility	Tangibility

Source: Author

Generally speaking, it can be concluded that both groups have a positive view of the quality of their educational institutions, whereby students of public higher education institutions emphasize employable graduates and quality teaching as the main attributes of quality, while students of private higher education institutions emphasize the connection between teachers and the labor market. Both groups of respondents only follow changes in the market that directly affect them; however, private higher education students have a slightly broader perspective (until year 2030). Students in both groups rely heavily on the Internet as their main source of information, especially on websites. For both groups of respondents, tangibility (physical aspects of service quality) is the least important factor when defining the quality level of a higher education institution.

Also, based on their answers, it is possible to draw key differences between the answers of students from private and public higher education institutions (Table 2):

Table 2

Comparison of different answers among students of public HEI and private HEI

Item	PUBLIC HEI	PRIVATE HEI
General impression of the quality at the HEI	Accreditations, wide range between study programs, financial independence	Atmosphere, Academic approach to students, individual approach, marketing, image, synergy, managing expectations.
Intention to continue education	All students continue their education.	Part of the students continue, and part – doesn't, and part of the students has not yet been decided.
Monitoring of competing universities	Minimal	They actively follow other HEIs.
Participation in the quality of HEI	Only by filling out questionnaires about satisfaction with teaching	In addition to participating in survey questionnaires, students emphasize several other options; from the student-tutor activities, participating in the Student Union, Professional Council, etc.
Pre-Enrolment Campus Tour	No one visited the campus before enrolment	All of them visited the campus before enrolment
Communication with employees before enrolment	They did not have a chance with anyone to talk neither before or during enrolment.	All of them had an interview with the staff before enrolment and during enrolment.
Dissatisfaction behaviour	They do not react, possibly if is a big deal at stake	They react immediately, first individually and then lift to a higher level.
Behaviour if it does not come to the code changes in case of dissatisfaction	They are passive and indulge	They are extremely combative and seek changes within higher education.
Repeating the decision on selection	They would repeat the decision about enrolment	They are not sure that they would repeat the decision.
The most important quality item	Quality lecturers	Individual approach.

Source: Author

When comparing the perceptions of public higher education students on quality with students of private higher education institutions, it can be concluded that public HEI students believe that the advantage of private higher education institutions is the close connection of such institutions with the labour market. According to them, private HEIs have better organized professional practices and provide students with employment after graduation. Students of private HEIs need to have an individual approach that is very important to them.

From the above answers of the students, it can be concluded that the students of the public HEIs, as a symbol of the quality of the higher education institution, cite high-quality teaching staff, while the students of the private HEIs, in several situations, state that the main characteristic of quality is the individual approach. Through data processing in the context of measuring the number of individual words most frequently mentioned by focus group, it is possible to see that the term "approach to students" is vital for the students of the HEIs, which they ran through a series of topics and which, in a certain way, is a synonym for them. For a quality university (students of a private HEI mentioned it in 80% of the total words). This is evidenced by the number itself, i.e., how many times they even mentioned that term. In the case of public higher education students, the critical term they used on several occasions and identified with the quality of the higher education institution is the quality of the teachers, i.e., the lecturers. This term was used by students of a public higher education institution in the ratio of 80% of the total number of times it was spoken in the entire research as one of the key dimensions of quality, which was conducted using a focus group. The main difference between these two groups lies in the perception of quality, whereby public HEI students value accreditations, program variety, and financial independence, while private HEI students prioritize atmosphere, individual treatment, and strong institutional branding.

4.2.   Results of research conducted with an online survey

After a minor refinement of the instrument after the focus group, and with the aim of a wider analysis of students' perception of the quality of service at the university, in the following, after the qualitative analysis, a quantitative analysis was made - an online survey questionnaire was conducted on a larger number of respondents. The online survey was shared through e-mails to all public and private HEIs in Croatia that conduct study programs in the field of social sciences and economics, available at the Agency for Science and Higher Education in Croatia. A total of 695 respondents participated in the survey, of which 458 provided complete answers (that were taken into consideration). The most significant number of respondents were female (70.3%), and the share of students from public HEIs (69.2%) was higher than the share of students from private higher education institutions (30.8%). Most respondents, 93.4%, were in their third year – the final year of undergraduate studies (Table 3).

Table 3

Analysis of demographic characteristics of respondents

Variable		Frequency	Percentage
Gender	Female	322	70,3%
	Male	136	29,7%
Type of the HEI	Public HEI	317	69,2%
	Private HEI	141	30,8%
Year of studying	The third year of the study program	428	93,4%
	Fourth year of the study program	30	6,6%

Source: Author

According to Parasuraman et. al. (1985), quality represents the gap between expected and perceived quality, an analysis of one and the other is made below when comparing private and public higher education institutions. The goal was to see if there was a gap in each of the subscales of the quality construct. If the expected value is greater than the perceived value - there is a negative gap in the perception of quality. If the perceived value is higher, we reach a positive gap that leads to student satisfaction. In this analysis, the differences in the perception of quality between students of public and private higher education institutions according to several sub-scales of quality (expected tangibility, reliability, responsiveness, security, assurance, empathy and perceived tangibility, reliability, responsiveness, security, assurance, empathy) are shown. Arithmetic mean, standard deviation, F-value, significance, and T-test are provided for each sub-scale.

Furthermore, by comparing the respondents' answers, when the answers are analyzed depending on whether the respondents are students from public or private HEIs, it can be concluded that the difference between the Expected and Perceived subscales of the primary constructs of the higher education service quality also exists. It was observed that students of private HEIs had higher expectations of service quality than students of public HEIs in all dimensions that measure the expected quality of service. However, they also had a higher perceived value in all dimensions (Table 4). Namely, students of private higher education institutions had higher levels of average grades for all dimensions of quality than students of public higher education institutions.

Table 4

Comparison of expected and perceived quality levels depending on the type of higher education institution

Quality sub-scales	Type of the HEI	Number	Arithmetic mean	Stand. deviation	F	Significance	T-test
Expected tangibility	Public	317	6,17	0,66	0,43	0,51	-2,48*
	Private	141	6,33	0,64			-2,51*
Expected reliability	Public	317	**6,45**	0,65	1,23	0,27	-0,86
	Private	141	**6,51**	0,64			-0,86
Expected responsiveness	Public	317	6,31	0,71	0,27	0,60	-0,48
	Private	141	6,35	0,68			-0,49
Expected assurance	Public	317	6,43	0,67	0,15	0,70	-0,82
	Private	141	6,48	0,64			-0,83
Expected empathy	Public	317	5,99	0,77	0,26	0,61	-2,63**
	Private	141	6,19	0,74			-2,68**
Perceived tangibility	Public	317	5,33	0,96	0,08	0,78	-2,18*
	Private	141	5,53	0,93			-2,19*
Perceived reliability	Public	317	5,04	1,18	0,66	0,42	-2,87**
	Private	141	5,38	1,13			-2,92**
Perceived responsiveness	Public	317	5,02	1,18	3,42	0,06	-3,90**
	Private	141	5,47	1,02			-4,13**
Perceived assurance	Public	317	**5,50**	0,99	0,22	0,64	-3,79**
	Private	141	**5,88**	0,93			-3,89**
Perceived empathy	Public	317	4,87	1,23	2,84	0,09	-4,14**
	Private	141	5,37	1,06			-4,39**

Note: ** - significance level of 0.01; * - significance level of 0.05

Source: Author

Based on the above, the following conclusions can be made regarding the expected tangibility: private HEI students (M = 6.33) rate higher than public HEI students (M = 6.17). The difference is significant at the $p < 0.05$ level (T-test -2.48, -2.51). When the perceived dimensions were analysed, all items showed significance (the lowest was recorded with the Perceived tangibility dimension (the $p < 0.05$ level (T-test -2.18, -2.19). In Expected empathy, students of private HEIs (M = 6.19) have significantly higher expectations compared to students of public HEIs (M = 5.99). This difference is significant at the $p < 0.01$ level (T-test -2.63, -2.68) was noted in the Perceived assurance dimension and the lowest in the Perceived empathy.

When it comes to the expected reliability, responsiveness, and security, there are no statistically significant differences between public and private HEI students in these dimensions, suggesting that both groups have similar expectations for these aspects of quality.

By analysing the arithmetic mean of the responses in the Perceived level of quality, the highest mean value was related to the Perceived assurance (5,50), and the lowest (4,87) with the Perceived empathy. When perceived tangibility was analysed it can be concluded that private HEI students (M = 5.53) rate higher perceived tangibility compared to public HEI students (M = 5.33), with $p < 0.05$ (T-test -2.18, -2.19). In the subscale of perceived reliability, private HEI students (M = 5.38) rated reliability significantly higher than public HEI students (M = 5.04). This difference is significant at the $p < 0.01$ level (T-test -2.87, -2.92). In perceived responsiveness, private HEI students (M = 5.47) rated responsiveness significantly higher than public HEI students (M = 5.02), with $p < 0.01$ (T-test -3.90, -4.13). When the perceived safety was analysed, students of private HEIs (M = 5.88) rated higher perceived assurance than students of public HEIs (M = 5.50. Within the perceived empathy, students of private HEIs (M = 5.37) perceive a higher level of empathy compared to students of public HEIs (M = 4.87). The difference is significant at the $p < 0.01$ level (T-test -4.14, -4.39).

According to the results of the research, the assurance dimension had the highest mean value among students of private HEIs in the context of expectations, and reliability among students of public HEIs. When measuring the perceived level of quality, the dimension of perceived assurance had the highest mean response value for both public and private HEI students.

5. RESEARCH LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

The research examined differences in students' perceptions based on the type of higher education institution they attend. Special emphasis was placed on a variable that measures the type of higher education institution (public/private) by the recommendations of Meštrović (2017). The lack of such research was also recognized by Sefnedi (2017), emphasizing the need for research that deals with differences depending on the type of university.

The research has several significant limitations. At first, in research, there was a small number of participants that participated in the first part of the research (focus group). The question is whether two focus groups with different numbers of participants can provide a thorough overview of the observed two groups of students (those who study in public and at private universities). Also, there is a question of the comparability of the two focus groups that compare students from university studies with students from vocational programmes, which are two different programmes, where students are guided by different enrolment motives. The research was made only on the students from the economic field, so it would be interesting to see if the research would show different results if extended to students in other fields. In addition to this, this research is based on the perception of the students who are studying at HEIs. But, as stated by Ostojić (2020), the basic starting point of the marketing strategies of higher education institutions is the characterization of the services they provide. Primarily, their service refers to the knowledge gained during studies, and the quality of that knowledge and the satisfaction of the student can only be judged after the end of the educational process (use of the service). Therefore, students are unable to objectively valorise their personal added value through the acquired knowledge and pay special attention to the visible and tangible elements of the service, for example, the appearance and equipment of the premises, the behaviour of the employees (the expertise of the lecturers, the friendliness of the staff in the department) and the communication culture of the institution (ways of communicating with students: dialogue, consultation, forwarding of important information).

From this research, different recommendations could be delivered, that cover different perspectives – different stakeholders in the higher education area. For the students, this research shows that their expectations overall exceed the actual perception after they have enrolled in higher education. To reduce this "gap", it is necessary to bring students as close to the world of higher education as possible before they join it, so their expectations can be closer to reality which could reduce the feeling of dissatisfaction that comes as a result.

For the managing boards of the faculties of economic studies, the recommendation could be to focus on the development of the characteristics that were defined as problematic ones in this study (both on perceived empathy but also, at the public faculty additional effort should be placed on development of the individual approach). It is very important from the point of view of policymakers to emphasize the right place. What is defined as the main disadvantage from the perspective of students, regardless of whether it is a private or public university - is the lack of empathy and a personalized approach. This is exactly what the UNESCO "Thinking Higher and Beyond: Perspectives on the Futures of Higher Education to 2050" report emphasizes, that the future of higher education rests on the idea of developing "education with a soul", which prepares students not only for careers but and for meaningful lives (UNESCO, 2021). A personal approach and giving a sense of humanisation are the guiding light that will govern higher education in the future. It is precisely on these conclusions that it is possible to build recommendations for developing the quality of service when talking about the teaching and administrative service at the HEIs.

6.   CONCLUSION

As a result of global changes that have implications for the higher education market, higher education institutions are forced to adapt their approach to students and harmonize their activities with market principles. In response to these challenges, the application of marketing strategies in higher education is increasingly being researched. According to the research of Barić & Obadić (2013), the introduction of the market approach in higher education has multiple reasons. One of the goals is to increase efficiency and encourage better results because the involvement of the private sector encourages innovation and adaptation of traditional educational practices under state control and strict norms. Introducing private capital is changing the landscape of higher education, so it is interesting to investigate how it affects the perception of students attending different institutions.

This research had several goals. The first goal was to analyse previous research that dealt with the differences between private and public higher education institutions to gain insight into possible different students' perspectives and the second one was to analyse student perspectives about the selected higher education institutions in depth through focus groups. According to the research, students perceive the main competitive advantages of the public (accreditation, teacher quality) and private (individual access, connection to the labour market) HEI differently. Although in most research the quality of lecturers is associated with the quality of the higher education institution (Vega-Vazquez, Ángeles Revilla-Camacho & Cossío-Silva, 2013), as is the case in this study, especially with public higher education institutions, there are still studies where this is not the case. This is exactly what was shown in the research conducted by Naidu & Derani (2016) in Pakistan, with private and public universities. Therefore, the country and the context in which the research is conducted should be taken into account. This research also showed that students of private universities are more focused on concrete practical knowledge, while those at public universities are focused on the quality of lecturers. This is in line with previous research made by Dwivedi (2022), who pointed out that private higher education institutions are expected to provide programs focused on current market principles. On the other hand, when it comes to the overall quality of teaching, as stated by Dwivedi, the quality of teaching at private higher education institutions is lower than that at public ones. He states that private higher education institutions are taught by less competent academic staff, most of whom are younger part-time teachers with lower educational qualifications. Based on this, it can be concluded that students' decisions of a higher education institution depend on whether they prioritize career and market trends or the quality of teaching.

The third and fourth goals were to include a larger group of respondents through an online questionnaire to gain insight into the general attitude about which dimensions of quality are important to students during their studies, and to analyse whether there is a difference on quality dimensions between the perspectives of students depending on whether they study at public or private universities. Based on the survey conducted on 458 students, valuable insights were obtained. The research showed a difference in perception among students regarding the quality

of educational services depending on the type of higher education institution they attend. In particular, the results confirm that students of private higher education institutions perceive a higher level of quality in all aspects. These findings are consistent with other international research such as one done by the Calvo-Porral, Lévy-Mangin & Novo-Corti (2013). Although students of private universities generally have higher expectations (Singh Tomar, 2014), they are also more satisfied with the service. However, it should be noted that although private students perceive a higher level of quality, they are less confident about enrolling again (unlike students coming from public universities). This may be due to their higher expectations regarding quality. A low score for an individual approach is also observed among students of public universities. Today, the relationship with the university is significant for students. In addition to relationships, feedback and a sense of importance from management play a significant role. The active involvement of students in the educational process and encouraging their participation and contribution is essential for building a quality educational service. Empathy and a sense of security are critical dimensions of quality. At private HEIs, it is easier to achieve an individual approach due to the smaller number of students (Dužev
ić, Čeh Časni & Lazibat, 2017), which is an advantage compared to public HEIs. Developing communication skills and empathy in non-academic staff can further improve the quality of educational services at all HEIs. It is recommended to emphasize these comparative advantages during marketing communication when HEIs are trying to attract new students.

In addition to this, students of private HEIs are carefully informed before deciding to enrol to ensure that the investment in education will match their expectations. They want to be sure that their invested funds match their expectations. Therefore, before deciding, they visit the campus, look around the university/faculty, and want to talk to the responsible people to ensure that what they are buying is worth the invested funds. Therefore, they are also more combative in case they notice an injustice or have the need to complain. According to their answers, it can be concluded that private HEIs invest more in measuring the level of service quality since students mention several situations in which they participated in measuring the level of quality. In addition to this, students of private HEIs have higher expectations and higher perceived quality in most quality dimensions, especially in the areas of tangibility, reliability, responsiveness, safety, and empathy. The differences are statistically significant in many sub-scales, especially at the level of perceived quality. The biggest differences in perceived quality are seen in responsiveness, security, and empathy, where students of private HEIs express significantly higher values. Expected quality also shows differences, especially in tangibility and empathy, indicating that private HEI students have higher expectations of their institutions, but these expectations in many cases match their perceptions. These results suggest that private institutions generally provide a more personal approach and a better perception of service quality, while public institutions do not meet the same expectations, especially in terms of empathy and individual approach, which can be expected since there are generally fewer students at private universities, so a closer atmosphere can be created (Koledin,

2011). Keeping everything in mind, it can be concluded that the general objectives of the research have been achieved.

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ISTRAŽIVANJE O PROCJENI PECEPCIJE KVALITETE USLUGA STUDENATA U PRIVATNIM I JAVNIM VISOKOŠKOLSKIM USTANOVAMA U HRVATSKOJ: FOKUS NA EKONOMSKIM STUDIJIMA

Sažetak

U Hrvatskoj je visoko obrazovanje podijeljeno između programa koje nude besplatna javna visoka učilišta te skupa privatna visoka učilišta. Cilj je ovog istraživanja utvrditi percipiraju li studenti na privatnim visokim učilištima kvalitetu drugačije od svojih vršnjaka na javnim visokim učilištima koji studiraju iste studijske programe iz ekonomskog područja. Također, cilj je bio istražiti glavne asocijacije na kvalitetu koje studenti imaju tijekom procesa odabira između različitih vrsta visokih učilišta. Studija, koja je provedena u dvjema fazama kvalitativnom (fokusne grupe) i kvantitativnom (online anketa) metodom, pokazala je da studenti koji studiraju na privatnim visokim učilištima ističu individualni pristup, dok studenti koji studiraju na javnom visokom učilištu ističu kvalitetu nastavnog osoblja kao ključnu dimenziju kvalitete. Studenti privatnih visokih učilišta percipiraju višu kvalitetu usluge općenito, ali imaju i viša očekivanja. Oni su proaktivniji, glasnije izražavaju nezadovoljstvo i aktivnije traže svoja prava od studenata koji studiraju na javnim visokim učilištima.

***Ključne riječi:** javno visoko obrazovanje, privatno visoko obrazovanje, percipirana razina kvalitete.*

***JEL klasifikacija:** A23, I200, I23.*