# How Can We Increase the Quality of Private Schools in Bangladesh from the Perspectives of Students and Managers?

### Mohammad Salahuddin\*

Department of Business Administration, Southeast University, Banani, Dhaka, Bangladesh

### Rabiul Islam,

Department of Economics, Monash University, Australia

#### Dr. Delwar Akbar

School of Geography, Planning and Architecture, The University of Queensland, Brisbane, Australia

#### and Khaled Mahmud Raihan

School of Business Studies, State University of Bangladesh, Dhaka, Bangladesh

# ABSTRACT

This paper examines factors that determine students' choices of private universities for tertiary study in Bangladesh. Tertiary study in private schools in Bangladesh is relatively a recent development in business. The study is fascinating in that, this new industry has been growing remarkably over the years and can potentially contribute to economic growth. Factor analysis was used to determine important factors in choosing a private university. The results suggest that endogenous factors such as fee structure, mode of payment, quality education and physical environment are significant in influencing choice variables while advertisements, logistics, credit transfer facilities and influence of peer group tend to have less influence. The main implication of this study is that despite diversity in the socio-economic set-up across different countries, certain variables such as fee structure, quality education and physical environment are likely to potentially influence students' choice of private schools globally.

Key words: private university, factor analysis, students' choice, Bangladesh

# INTRODUCTION

The enactment of Private University Act 1992 permitted university education in Bangladesh for the first time to be offered in the private sector. Since then, private universities have been growing very rapidly. At present, there are 17 public universities and 54

\*Corresponding author: Mohammad Salahuddin Tel: 0088-02-815-9102, 0088-0173-2843-499 E-mail: salahuddin0000@yahoo.com

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private universities operating in the country (Gulshan and Paul, 2005; Quader et al., 2005). These private universities frequently advertise in the national daily and local newspapers covering information about the admission dates, tuition fees, courses offered and facilities available. Middle to upper class families can usually afford to send their children to private universities though the chance for poor and lower-middle class families to do likewise is extremely low. Hopper (1998) comments "Bangladesh's image of poverty and natural disasters seem a world away from the air conditioned computer lab at the private North South University (NSU) in Dhaka. Here undergraduate students of business administration, in spite of the crowded squalor on the streets below, work at computer terminals with Pentium Processors and Laser Printers".

Since the number of seats in public universities is very limited, a significant number of students after completing their higher secondary level education (i.e., year 12) fail to have access to public universities because of intense competition. Thus, demand for private university education has been growing over the years. In addition, the demand for professional degrees such as the Master of Business Administration (MBA) and the Master of Information Technology (MIT) have increased over time because of growing business needs (Hopper, 1996; Hopper, 1998). This has caused a huge out-flux of local students to neighbouring countries, in particular, to India. Therefore, launching university education in the private sector was a milestone for the economic and social development of Bangladesh. Hundreds of millions of Taka (Bangladeshi currency) are invested in this sector, which generates significant number of employment opportunities contributing to economic growth of the country.

The objective of this paper is to study the intensity of influence of various factors on students in choosing a particular private university for tertiary study and provide global implications. The paper has been organised as follows: section 2 gives a brief narration of what quality is about, section 3 focuses on quality and private schools in Bangladesh, section 4 presents a literature review on the factors relating to choice of a private university; section 5 describes data and methodology, section 6 justifies the importance of quality in the private schools in Bangladesh while section 7 outlines the results and analysis. The paper concludes in section 8 with further discussion and conclusions.

# WHAT IS QUALITY?

Let us first focus on what is quality. Quality is a composite variable that consists of the dominant factors of customers requirements and also finds the dominant technical descriptors which can meet the customers' requirements. The great strength of the house of quality is that it provides a common language and framework within which the members of a project team may fruitfully interact. The house of quality makes the relationship between product attributes and customer requirements clear, focuses on design trade-offs, highlights the competitive shortcomings of the institutions existing products and helps to identify what steps need to be taken to improve them.

# QUALITY AND PRIVATE SCHOOLS IN BANGLADESH

Private universities in Bangladesh started their operation in early nineties. Some recent studies show that these universities are performing below the standard average. Although very few of them are little above average, all of them have immense scopes for improvement. The areas where the universities are particularly week are quality of education, lack of infrastructure etc.

The public universities have a relatively large student population mainly because of highly subsidized fee structure, but the student population of private universities is limited because of market-based fee structure although the number of students is increasing rapidly. Relatively better quality students are able to have access to public universities because of its competitive nature. The input quality is generally inferior in the case of private universities. All the private universities follow North American model of continuous assessment procedure for students' performance evaluation.

Most of the private universities do not have sufficient faculty resources. They have to depend on part-time faculty. Some of the private universities have the policy of bringing in the experts of Bangladesh origin from abroad but this is viewed as a stop-gap or temporary arrangement. There is a shortage of qualified faculty members in some of the private universities. Because of poor pay-package, these universities fail to draw potential teachers even though they are taking high tuition fees from the students. Job security and service rule are absent in many of the private universities.

# FACTORS AFFECTING THE CHOICE OF PRIVATE UNIVERSITIES IN BANGLADESH

Although literature on private university education in Bangladesh is very limited, it is believed that this paper has examined most of the available journal papers, conference papers and books on this topic.

Hopper (1996) identified a huge gap between the supply of and demand for tertiary education in the public sector which gap drives students to seek private universities through their affordability in terms of tuition fees. Hopper (1998) explores the American model of higher education, and identified the credit transfer system with the foreign university and the market orientation subjects (such as business administration, computer science, engineering and medicine) as the key factors of students' choice of private universities. He also stated that Vice Chancellors (VCs) of private universities provide a positive impression about the standard of the institutions. Schofield (1996) identified tuition fees as the main factor affecting a student's choice of a private university in Bangladesh. Mamun and Jesmine (1999) undertook a study in which they randomly selected education quality measuring attributes to assess quality of education in private universities of Bangladesh. They identified teaching staff and learning support materials as the key factors in choosing a private university. Mamun and Das undertook a similar study in 1999 and evaluated performance factors of private universities in Bangladesh. They identified that leadership of the university, especially the social and academic status of the Vice Chancellor (VC) and other senior officials (such as the Deans of different faculties) are key factors attracting students to private universities. They also pointed towards some other attracting factors such as library facilities, laboratory facilities and internship assistance for students.

Rahman (2000) pointed out that fee structure, faculty strength and job security were key attractions for the students in choosing a private institution. He also identified the nature of the curriculum (i.e., discipline-based versus skilled-based program), the location and aesthetic of the campus, and the number of full-time faculty members as factors attracting students to private institutions. Zahid et al. (2000) undertook an extensive qualitative study of performance of business education in Bangladesh and identified the course system (year-end or semester-end examination), quality of teaching, medium of instruction, campus size and location, accommodation for the students, campus facilities (such as auditorium, parking, canteen, indoor and outdoor parking facilities) as the factors of selecting private universities. Majid et al. (2000) studied similar to the above and identified teaching quality, teaching learning methodology, teaching aids and support facilities as the basic selection factors of business education in private institutions. Ahmed et al. (2000) found that skill-based curriculum and teaching quality are the major attracting factors for the students in choosing private institutions for business study.

Chowdhury (2001) in his paper sounded a warning note that the government should be very careful in granting approval for new private universities. Thus government approval is increasingly one of the selection factors for a private university because most private universities commence their academic activities subject to government approval on the satisfaction of its terms and conditions over a period of time. If a private university achieves government approval in due time, then this becomes one of the most important factors in attracting students to institutions. Middlehurst and Woodfield (2004) identified that quality education and fees are factors attracting students to a private university. and the former factor is also equally important in selecting a public university. Quader et al. (2005) provide an overall assessment of the performance of private universities in Bangladesh. They explored that a qualified faculty member is the foremost attraction factor for the students and their guardians in selecting a private university. They also identify location and accommodation as key selection factors. Gulshan and Paul (2005) identified a number of demographic, economic, social, political and institutional factors of selecting a private university; and they identified that the recommendation of parents, the academic reputation of the institution and availability of the desired program are the most important factors impacting the students in choosing a private university.

Thorton (2006) studied the performance of educational institutions in Bangladesh and identified that teaching quality is the most important factor in judging overall perfor-

mance. In a study in a similar context, Ancheh (2006) found that the reputation of the institution and the job prospects of future graduates are the prime factors attracting students to study in Malaysian private universities and colleges. A study in 2007 at Princeton University suggested market oriented programme provision and students' freedom to choose major subjects are key factors of attracting students in private universities of Bangladesh (Anonymous, 2007).

From the above discussion it can be concluded that tuition fees, market-oriented subjects, job prospects, leadership quality, quality of teaching and the number of full-time faculty members, location, size and aesthetic appeal of the university, library, laboratory and recreation facilities, British versus American system of education and government approval are likely key factors in attracting students to private universities in Bangladesh. To date, no study has so far been conducted in Bangladesh to identify statistically significant factors that students consider whilst making their choice of a private university to pursue higher education. Hence this is the main contribution of this study. On the other hand, no study has been undertaken to date encompassing all possible factors identified as attracting students to private universities in Bangladesh.

# DATA AND METHODOLOGY

Primary data for this study relating to factors identified in selecting a private university, based on the literature reviewed above.

On 15 July 2003, the government of Bangladesh constituted a nine-member high profile committee headed by the chairman of University Grants Commission (UGC) to evaluate the performance of private universities in the country. After 14-months of deliberation, UGC submitted its report to the Prime Minister on 17 October 2004. This report suggested that the performance of only 9 of the 54 private universities operating then were satisfactory (The Daily Star Reporter, 2004). These 9 universities plus two other universities, the Asian University of Bangladesh (the largest private university of Bangladesh in terms of student enrolment) and the Southeast University (one of the fastest growing private universities in Bangladesh) have been included in our sample. Data were collected using a two-stage sampling method. In the first stage, 11 of 54 private universities were selected on a subjective or judgemental basis. These were North South University (NSU), American International University of Bangladesh (AIUB), Independent University, East West University, Stamford University, University of Development Alternative (UODA), Daffodil University, International Islamic University, Chittagong (IIUC), Brac University, Asian University of Bangladesh (AUB) and Southeast University.

In the second stage, a random sample of 100 students was drawn from each of the 11 universities to yield an initial sample size for the study of 1100. In early 2006, class-rooms were visited by questionnaire administrators often accompanied by assistants

to aid in handing out questionnaires and collecting responses. The carefully prepared questionnaire which included questions covering all relevant selection factors or variables was administered to each of the 1100 respondents. After extensive scrutiny, data for 100 students was omitted as responses were in incomplete. Thus, the final sample size for this study was 1000.

*The variables:* The dependent variable in this study was 'choice of private university' while the independent variables were: cost, location, image in the market, quality teaching, affiliation with foreign universities, credit transfer facilities with local and foreign universities, the Vice Chancellor's image, financial assistance (in various forms such as waiver of tuition fee, scholarships and course exemption), market orientation course curriculum, job placement opportunity, advertisement, logistics, presence of a disciplined environment, convenience of mode of payment, and influence of peer group. These variables (factors) were chosen based on the above literature review in addition to brain storming sessions with students and lecturers of selected private universities.

Finally, we have conducted a follow-up research with our findings which involved the interview of ten managers chosen from the sample universities. Of them 5 are deans of different faculties of five of these universities, three chairmen of Business Administration department and the other two are BBA and MBA coordinators. Almost all of them expressed their views in favour of the findings of this study.

Only two of the interviewees acknowledged that the quality of education offered by their universities is not up to expectation while others denied this. Those who accepted this allegation, blamed the management for not giving proper attention to the factors that influence quality education such as human resource development (better faculty staff), better library facilities, modern updated curricula etc.

*Limitations of the study:* A limitation of the study is the subjective choice of private universities and therefore the findings do not represents all private universities; only those selected universities. However, this is not considered a significant weakness of the study since the private universities attributed with recognised qualities (i.e., student attracting factors). In addition, about 60% of the total students studying in private universities in Bangladesh were enrolled to these 11 universities. Another limitation of the study stems from the fact that instead of using a Likert scale, a dichotomous scale (see responses in Table A-1) was used to operationalise the variables. This was due to the level of patience that students were considered to demonstrate in completing the questionnaire.

# WHY QUALITY IN PRIVATE SCHOOLS IN BANGLADESH?

Previously university education was offered and solely controlled by public universities in Bangladesh. But unfortunately these universities miserably failed to accommodate a big chunk of students who are interested to pursue higher education. Moreover the fact that the standard of education offered by public universities was found to be deteriorating and less promising over the years forced a large number of students to find their highest seats of learning to different countries in particular to India. To arrest this massive out flux and to impart quality education, emergence of private university for higher education was viewed as a big boost in the education sector. However, the society has now mixed reaction about this new industry. Some consider this as a breakthrough in university education while others have the opinion that this is simply a new moneymaking mechanism in the economy.

Nevertheless, many also believe that private university education is still beyond the reach of the students coming from middle-class families. Thus it is still limited to a particular stratum of the people of this country.

However, from the above discussion, it is clear that university education in the private industry will only then be appreciated by mass people when this sector will succeed to offer to students quality education in real sense of the term and help building future leadership of the nation.

*Factor Analysis:* Factor analysis is a statistical approach that can be used to uncover the latent structure of a set of variables. It analyses interrelationships among a large number of variables and explains these variables in terms of their common underlying factors. For example, for a given set of response variables  $x_1, ..., x_p$ , factor analysis seeks to find a set of latent factors  $z_1, ..., z_2$  fewer in number than the observed variables, that contain essentially the same information. The latent factors are supposed to account for the dependencies among the response variables in the sense that if the factors are held fixed, the observed variables would be independent (Jöreskog, 2001).

Generally factor analysis is based on a correlation or covariance matrix and assumes that the observed indicators are measured continuously, are distributed normally, and the associations among variables are linear. The measurement model used for scale development in structural covariance analyses consists of a set of (p) regression equations linking the (p) measured (y) variables with (m) scales or factors (latent variables  $\eta$ ). If both the response variables and the latent factors are normally distributed with zero means and unit variances, this leads to the following system of equations written as follows using standard terminology:

$$\begin{array}{c} y_{1} = \phi_{1}\eta_{1} + \phi_{12}\eta_{2} + \dots + \phi_{1m}\eta_{m} + \varepsilon_{1} \\ y_{2} = \phi_{21}\eta_{1} + \phi_{22}\eta_{2} + \dots + \phi_{2m}\eta_{m} + \varepsilon_{2} \\ y_{p} = \phi_{p1}\eta_{1} + \phi_{p2}\eta_{2} + \dots + \phi_{pm}\eta_{m} + \varepsilon_{p} \end{array}$$
 (i)

Or, using matrix notation:  $y = \Gamma \eta + \epsilon$ -----(*ii*) Where, y is a (p x 1) vector of observed variables,  $\Gamma$  is a (p x m) matrix of factor loadings and  $\eta$  is a (m x 1) vector of scales (latent variables or factors), and  $\epsilon$  is a (p x 1) vector of error terms. The following section provides a discussion of the results of the factor analysis.

# FINDINGS AND ANALYSIS

This section has been arranged into five sub-sections to present and analyse the findings on factors affecting students' choosing private universities in Bangladesh: correlation between variables, reliability analysis, sampling adequacy and factor extraction and scree plot.

*Correlation matrix:* Table-1 shows the Pearson correlation matrix with 15 variables reported by the entire sample of 1000 students. The correlation matrix displays the pattern of relationships between the variables considered as the potential factors influencing student's choice of private universities. Correlation analysis demonstrates that the independent variables were positively correlated with one another at 99% confidence interval. Usually variables displaying very low correlations (less than 0.30) and very high correlations (greater than 0.90) are removed in order to avoid statistical problems (multicollinearity in latter case). It is easily evident in this study that the range of correlations (0.302 to 0.78) is within a reasonable limit and there was no need to eliminate any of the independent variables.

	Cost	Loc	Image	Quality	Aff	Credit	VC	Finance	Cur	Job	Adv	Logistic	Env	Pay	PGI
Cost	1														
Loc	0.699	1													
Image	0.418	0.45	1												
Quality	0.345	0.46	0.67	1											
Aff	0.375	0.51	0.58	0.479	1										
Credit	0.459	0.58	0.64	0.498	0.83	1									
VC	0.616	0.77	0.46	0.398	0.47	0.569	1								
Finance	0.611	0.72	0.64	0.546	0.54	0.672	0.67	1							
Cur	0.502	0.62	0.63	0.656	0.58	0.624	0.541	0.69	1						
Job	0.336	0.5	0.62	0.442	0.72	0.721	0.584	0.55	0.5	1					
Adv	0.519	0.48	0.34	0.236	0.48	0.457	0.449	0.4	0.32	0.479	1				

Table-1: Correlation among the variables relevant to selection private universities

Logistic	0.573	0.64	0.59	0.413	0.66	0.654	0.642	0.67	0.56	0.595	0.58	1			
Env	0.416	0.49	0.75	0.723	0.55	0.616	0.432	0.67	0.72	0.556	0.32	0.549	1		
Pay	0.786	0.78	0.48	0.405	0.52	0.613	0.688	0.7	0.59	0.427	0.49	0.66	0.49	1	
PGI	0.532	0.54	0.44	0.301	0.53	0.58	0.523	0.51	0.41	0.568	0.50	0.652	0.41	0.52	1

Note: Loc = Location, Aff = Affiliation, Cur = Curriculum, Adv = Advertisement, Env = Environment, Pay = Payment, PGI = Peer group influence.

*Reliability analysis*: As is well known, the most commonly used indicator of internal consistency is Cronbach's alpha coefficient. Ideally, this should be above 0.7 (Pallant, 2001). In this study, the factors affecting the choice of private universities have strong internal consistency, with a Cronbach's alpha coefficient estimated at 0.9262 (see Table A-2).

Sampling adequacy: Sampling adequacy and the rationality for factor analysis have been tested by Kaiser-Meyer-Olkin (KMO) measure and Bartlett's test of sphericity respectively as shown in Table 4. Kaiser (1960) recommends that the acceptable value of KMO should be more than 0.5. In this study, the value of KMO is 0.928 which ensures that the sample is large enough to use factor analysis (see Table A-3). Bartlett's measure tests the null hypothesis that the original correlation matrix is an identity matrix. In order to conduct factor analysis there should be some relationships between variables but if the correlation matrix is an identity matrix, all correlation coefficients between different variables will be equal to zero (0). Bartlett's test was statistically significant (p <0.0001) substantially less than 0.05 level conventionally adopted. Thus it was considered that the use of factor analysis was appropriate in this context.

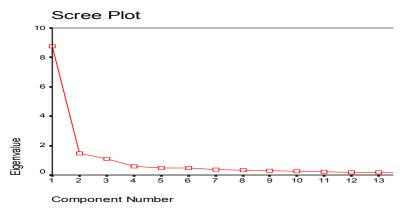
	Initial Eigenvalues			Extraction	on Sums of Loadings	1	Rotation Sums of Squared Loadings		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.745	58.297	58.297	8.745	58.297	58.297	4.001	26.676	26.676
2	1.473	9.820	68.117	1.473	9.820	68.117	3.811	25.405	52.081
3	1.095	7.299	75.417	1.095	7.299	75.417	3.500	23.336	75.417
4	0.602	4.016	79.433						

5	0.490	3.268	82.701			
6	0.462	3.078	85.779			
7	0.382	2.550	88.329			
8	0.339	2.262	90.591			
9	0.295	1.969	92.560			
10	0.259	1.726	94.285			
11	0.207	1.379	95.665			
12	0.192	1.277	96.942			
13	0.181	1.209	98.150			
14	0.155	1.036	99.186			
15	0.122	0.814	100.000			

Note: extraction method: Principal Component Analysis

*Factor extraction and scree plot:* Table 2 describes the extraction method which identifies the factors that need to be extracted. It is known that there will be as many eigenvectors as there are variables. Using Kaiser's criterion, only those factors which have eigenvalues of 1 or more were considered. Eigenvalues represent total variance explained by each factor. Table 2 shows that the first three factors (factors 1, 2 and 3) meet this criterion explaining 75.417 percent of the total variance shown in the cumulative percentage column. The scree plot (Figure 1) supports the application of Kaiser's criterion to identify significant factors for rotation.

Figure 1: Scree plot of the extracted variables



Sometimes using the Kaiser criterion, it is possible that too many factors are extracted and therefore it is important to check this using a scree plot. Figure 1 shows the scree plot of the factors where the arrow indicates the point of inflexion on the curve. In this case, the scree plot curve begins to tail off after three factors and thus supports the Kaiser's criterion. If the sample size is large, it is considered safe to follow Kaiser's criterion.

Table 2 is the main contribution of this paper. It describes the rotation of the three factors identified as important through extraction method. Among the several methods available in factors analysis to extract factors, the method adopted here is Principal Component Analysis followed by Varimax rotation with Kaiser normalisation.

		Compone	ent
	1	2	3
Cost	.853		
Payment	.821		
Location	.799		
VC	.708		
Finance	.604		
Quality		.844	
Environment		.831	
Image		.755	
Curriculum		.730	
Job			.770
Affiliation			.755
Credit transfer			.682
Peer group			(())
influence			.660
Advertisement			.633
Logistic			.607

 Table 3: Rotated component matrix

Note: Extraction method: Principal Component Analysis; rotation method: Varimax with Kaiser normalization; Rotation converged in 7 iterations.

Before rotation all variables are loaded highly on the first factor and the remaining factors did not have any loading. However, the rotation of the factor structure has clarified the interpretation of each of the three extracted factors shown in Table 3. Variables with a factor loading of higher than 0.70 are grouped under that factor. The main loadings on Factor 1 are the variables of cost, convenient mode of payment, location and image of the VC. The variables relating to Factor 2 are quality teaching, disciplined environment, image in the market and market orientation of the course curriculum. Finally, the main items of Factor 3 are job placement opportunities and affiliation with foreign universities.

# DISCUSSION AND CONCLUSION

The findings suggest that factors such as cost (fee structure), mode of payment, quality of teaching and the environment have been found to significantly influence students' choices of private universities for tertiary education. This is in line with conventional thought on this matter. It is obvious that students do consider cost and cost-related factors more than anything else because although private university education is still very expensive from an economic perspective, a significant number of students are from middle-class families. This attributes to the fact that these families prefer to struggle to financially support their children with university education with a view to better equipping them for the future job market. The fact that the variable quality of teaching has been found to be a very significant factor in influencing students is also an expected outcome of this research. Factors such as advertisement (publicity) and the image of VC have been shown to be less important in attracting students to institutions. This contradicts studies such as Hopper (1998) and Mamun and Das (2000).

The study, therefore, strongly recommends that the academic and the business community (who are keen to invest in this growing sector) should consider 'cost' and 'quality teaching' as the vital factors in attracting students. This will create increasing confidence in the private university education market which will contribute to increased enrolments and at the same time, provide the nation with more skilled and productive manpower. The entrepreneurs who are and will be inclined to invest money in this relatively new industry must address these issues properly. The managers involved in the administration of these universities must ensure quality education for long run survival. They will have to prioritize the factors that influence quality education.

Although this study has attempted to identify the most important factors (with loadings of variables) in attracting students to private university education in Bangladesh, scope for further study still exists in the areas of performance evaluation based on a pedagogical framework of private universities in Bangladesh.

Finally, the main implication of this study is that despite diversity in the socio-economic set-up across different countries, certain variables such as fee structure, quality education and physical environment are likely to potentially influence students' choice globally. Hence the investors in this industry in other countries also need to pay special attention to these areas to boost their business and contribute more to their respective economies.

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# **APPENDIX:**

	NORTH SOUTH	EAST WEST	AIUB	IUB	BRAC	IIUC	DAFFODIL	STAM FORD	SOUTH EAST	ASIAN	Average
Cost	4%	47%	35%	32%	10%	67%	84%	37%	71%	74%	46%
Loc	22%	49%	47%	60%	48%	67%	72%	74%	78%	87%	60%
Image	90%	79%	90%	74%	73%	72%	94%	63%	66%	55%	76%
Quality	98%	90%	96%	84%	73%	89%	100%	82%	77%	90%	88%
Aff	92%	50%	59%	52%	50%	19%	98%	81%	40%	58%	60%
Credit	82%	54%	66%	65%	43%	33%	98%	70%	52%	65%	63%
VC	26%	51%	63%	61%	68%	47%	82%	53%	90%	90%	63%
Finance	36%	69%	66%	68%	55%	78%	100%	68%	67%	77%	68%
Cur	82%	78%	78%	57%	58%	89%	90%	82%	80%	81%	78%
Job	68%	51%	66%	75%	63%	22%	58%	56%	30%	58%	55%
Adv	6%	15%	19%	40%	25%	17%	70%	30%	19%	13%	25%
Logistic	40%	40%	52%	49%	50%	56%	90%	49%	44%	29%	50%
Env	70%	90%	88%	68%	70%	89%	98%	82%	69%	61%	79%
Pay	20%	54%	47%	47%	15%	58%	92%	67%	80%	71%	55%
PGI	38%	46%	40%	35%	35%	31%	20%	26%	51%	39%	36%

Table A-1: Response (yes) statistics on determinants of choice of private universities

Note: Sample Respondents: 1000 (100 from each of the10 randomly selected private universities), Scale: Dichotomous (Yes/No); Loc = Location, Aff = Affiliation, Cur = Curriculum, Adv = Advertisement, Env = Environment, Pay = Payment, PGI = Peer group influence.

Table A-2: Reliability Analysis - Scale (Alpha) (Item-Total Statistics)

	Scale mean if item deleted	Scale variance if item deleted	Corrected item- total correlation	Alpha if item deleted
Cost	19.5030	45.8051	.6807	.9211
Loc	19.6450	45.2062	.7850	.9191
Image	19.7950	46.1037	.7276	.9208
Quality	19.9190	47.6490	.6175	.9236
Aff	19.6360	45.3439	.7471	.9198

Credit	19.6680	45.0504	.8155	.9185
VC	19.6750	45.5897	.7463	.9200
Finance	19.7270	45.3192	.8180	.9188
Cur	19.8190	46.2507	.7502	.9207
Job	19.5820	45.3750	.7252	.9201
Adv	19.2960	47.0185	.5776	.9234
Logistic	19.5340	44.7371	.8073	.9183
Env	19.8240	46.3107	.7231	.9210
Pay	19.5930	45.1908	.7775	.9192
PGI	19.4000	45.9973	.6706	.9214

Note: Reliability Coefficients - Number of Cases = 1000.0, Number of Items = 18, Alpha = 0.9262; Loc = Location, Aff = Affiliation, Cur = Curriculum, Adv = Advertisement, Env = Environment, Pay = Payment, PGI = Peer group influence.

Table A-3: KMO and Bartlett's test

Kaiser-Meyer-Olkin meas	Kaiser-Meyer-Olkin measure of sampling adequacy					
Bartlett's test of sphericity	Approximate Chi-Square					
	df	105.000				
	Sig.					

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# Author(s) Information:

**Mohammad Salahuddin** did his bachelors and masters in economics from Jahangirnagar University of Bangladesh. He also studied in the U.S.A. for a while. He has been teaching microeconomics, macroeconomics and managerial economics in Southeast university of Bangladesh for around five years. He also taught quantitative analysis and research methodology in other private universities of his country before joining his current organization. He has a number of academic papers published in internationally reputed journals. He is a regular reviewer of atleast two prestigious journals.

**Md. Rabiul Islam** is a Ph.D candidate in the Economics department of Monash university of Australia. He obtained his MS from Japan. He completed his bachelors and masters from Rajshahi university of Bangladesh. He was teaching Finance and Finance related subjects in United International university in Bangladesh before leaving for Australia. He has some fine publications to his credit.

**Dr. Delwar Akbar** is a research officer and post-doctoral fellow at the Central Queensland University of Australia. He did his bachelors and masters in Geography from Jahangirnagar university of Bangladesh. He did his Ph.D from Central Queensland University. He also has a good number of international publications.

**Khaled Mahmud Raihan** is now working in a credit rating firm in Bangladesh. He did his bachelors and masters in Finance and Banking from Dhaka university. He was teaching various finance related courses at the State University of Bangladesh before joining his corporate job.



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