

# Understanding the Effect of University Service Quality on Student Loyalty to Online Learning Adoption in the Light of COVID-19 Pandemic

**Ado Ismail Sabo**

Faculty of Economics and Management Sciences, Universiti Sultan Zainal Abidin, Terengganu, Malaysia  
adosismail@yahoo.com, SI0961@putra.unisza.edu.my

DOI: 10.29322/IJSRP.12.07.2022.p12750

<http://dx.doi.org/10.29322/IJSRP.12.07.2022.p12750>

Paper Received Date: 01st July 2022

Paper Acceptance Date: 15th July 2022

Paper Publication Date: 20th July 2022

**Abstract.** The COVID-19 Pandemic has caused significant disruption to a wide range of human activities, with academic commitment at universities being one of the most important. By the end of COVID-19, everyone will recognise that universities cannot be held responsible for the adoption of online studies. However, in the context of the COVID-19 Pandemic, it is critical to investigate the relationship between "University Service Quality" and "Student Loyalty" in order to better comprehend the impact of online learning adoption. Studying the Influence of university service quality on student loyalty to online learning adoption in the context of the COVID-19 Pandemic, on the other hand, will lead to greater understanding of how students' commitment to online learning is linked to how satisfied they are with their university's services in the wake of the COVID-19 outbreak. As a result, a focus group experiment was conducted with university students to determine their level of loyalty towards their universities based on their online studies instead of face-to-face. According to the findings, students believe they should be compensated in some way because they paid for face-to-face instruction while receiving online instruction. The universities should not charge the same amount for online learning as it does for face-to-face study. Consequently, they lost a lot of faith in the university, and their loyalty to the university dropped drastically.

**Keywords:** student loyalty, service quality, COVID-19 pandemic.

## 1 Introduction

Many human activities have been disrupted as a result of the COVID-19 Pandemic, including university academics' commitments (Watermeyer et al., 2021). Because of COVID-19, colleges will no longer be held liable for the adoption of online courses by their students. In light of the COVID-19 Pandemic, research into the relationship between "University Service Quality" and "Student Loyalty" toward online learning is critical (Putri et al., 2020). In the wake of the COVID-19 pandemic, students' propensity to use online learning may be investigated in terms of how service quality affects their commitment to it. Student progress toward face-to-face learning has been hampered by the COVID-19 problem, which has forced universities to close their campuses and leave them without a plan for restarting face-to-face learning because COVID-19 spreads swiftly. On the 18th of March 2020, universities and practically all academic institutions in Malaysia close as part of the first lockdown for movement control under the "Movement Control Order (MCO)" (Azan et al., 2020). When school was closed for the first time, the first alternative considered was to begin all academic activities online without any prior pilot planning or preparation. The majority of universities were operating under the assumption that, in a few weeks, everything would be back to normal and academic activities would resume as usual.

The increased spread of the COVID-19 makes it difficult to predict when the university will be able to resume normal operations. Unfortunately, the likelihood of the virus spreading can only be predicted or extrapolated in some cases (Case et al., 2021). In practical, all universities around the world uses the option of online learning which has replaced traditional classroom instruction as the primary mode of doing all academic activities (Zalat et al., 2021). As the spread of COVID-19 proceeds, universities are being compelled to implement re-opening measures despite the virus's presence on their campuses (Saikat et al., 2021). The initiatives, on the other hand, place a strong emphasis on the well-being of students and the support provided to those from socioeconomically disadvantaged homes. It is equally crucial that all students participate in the establishment of a comprehensive set of safety measures in order to ensure that students feel comfortable and that they may participate in online learning when away from the university campus. COVID-19 may cause students to be gone from usual academic activities for an extended period of time. If this is the case, it is critical that students consider what academic activities they will be able to participate in during this period of prolonged absence. Furthermore, it is necessary to address general student performance and safety concerns while conducting online

learning activities. Specifically, addressing the requirements of the most vulnerable groups of students and their individual vulnerabilities. The lack of computing resources is one of the most important concerns for these groups, as a lack of such resources may result in a higher risk of school dropout and exacerbated disparities, which are frequently the result of unequal access to alternate learning techniques. These are among the major research problems this current study is willing to solve.

As a result of the COVID-19 pandemic, one of the primary objectives of this current study is to investigate students' participation in an online study in order to analyse the influence of "University Service Quality" on "Student Loyalty" to online learning adoption. Additionally, it is necessary to determine which factors may also have an impact and whether special consideration should be given to students from low-income families, students with disabilities, and other vulnerable students when participating in online studies as a result of COVID-19. Finally, it is necessary to examine whether special needs and vulnerable students are more interested in participating in online studies than the general population.

With the exception of this section, the remaining sections of the paper are organised as follows: The literature review for the study was presented in Section 2, the research methodology was presented in Section 3, the results and discussion of the research were presented in Section 4, and the implications of the research were presented in Section 5. Finally, Section 6 is the conclusion which summarises the findings of the research research.

## 2 Literature Review

The lack of access to technology or resources necessary for an online study during COVID-19 may cause some students to experience problems (Baticulon et al., 2021). However, even if they have access to the equipment and resources necessary for an online study during COVID-19, other students may experience difficulties in creating a conducive learning environment (García-Morales et al., 2021). Therefore, these children are more likely to suffer from the most severe academic difficulties as well as psychological harm over the course of their education. Typically, university services are not included in the implementation of the tools and resources that students will need to work from home (Sari & Nayır, 2020). There have been a number of past studies that have looked into the nature of student loyalty across the university service quality on pushing students to participate in online learning in the wake of the COVID-19 epidemic.

In the context of university education, the academic and administrative service provided by students results in the university gaining a certain level of loyalty from those who have received that service (Sabo & Yahaya, 2019). To put it another way, when students receive the highest quality academic and administrative services, they become more loyal to the university. Consequently, in terms of university students, service quality is considered to be student-based rather than resource-based, as opposed to other types of students (Awang et al., 2018). Moreover, according to Nguyen (2018), "university staff members are more empowered than employees in other service industries, such as financial institutions, owing to the greater autonomy that they have in communicating with students." As a result, it is expected that human interaction with students in universities will play an important role in defining and assessing service quality in educational settings. In their 2018 paper, Roy, Shekhar, Lassar, and Chen defined perceived service quality as a global judgement, or attitude, about how superior a service is.

Due to the COVID-19 pandemic period, during which students are required to stay away from their university campuses and complete all of their academic activities online, student loyalty will now be a key strategic theme in higher education institutions. To put it another way, universities must strike a balance between their educational offerings, financial systems, and student performance in order to gain a competitive advantage. In terms of what it takes to win a student's loyalty, during COVID-19, attitudinal loyalty expressed through positive words of mouth and recommending specific words of encouragement to students" were discussed (Dumrongsuntithum, & Wongleedee, 2019).

According to previous research, behavioural loyalty is expressed by the frequency with which something is repeated and the consistency with which it is done in relation to the subject under consideration (Pham, Lai, and Vuong, 2019). If a student pays for an on-campus face-to-face mode of study but is then forced to switch to an online mode of study, they may have a problem maintaining their loyalty if they do not receive some sort of discount. That is, students will be aware of their expenses and the value of their purchases, and they will demonstrate cognitive loyalty to a particular institution after critically examining all available alternatives and making a logical decision about their future. As a result, according to Wiklund and Jansson (2019), loyalty includes both readiness to act and resistance to the available alternatives. They argue that loyalty is defined as a customer's intention or predisposition to buy while retention is defined as the behaviour itself. The unique aspect of student loyalty has to do with the amount of time students spend on campus, which allows for systematic relationship building and the development of emotional attachments among them. Iranmanesh and colleagues (2022) discover that the quality of information, trust in members, and social usefulness all play important roles in determining students' satisfaction and loyalty. In other words, student loyalty is critical to any institution of higher learning because it assists in the management and promotion of the institution's academic and non-academic affairs, as well as the establishment, development, and maintenance of successful long-term relationships with current and former students (Annamdevula and Bellamkonda, 2016).

Mostafa and Hamieh (2022) conduct an investigation into the influence of Corporate Social Responsibility activities on attitudinal loyalty and behavioural loyalty using a sample of 203 Lebanese students as a research subject. The findings revealed that ethical, legal, and philanthropic social responsibility have a significant impact on both attitudinal and behavioural loyalty in a company. However, the effect of economic responsibility on attitudinal and behavioural loyalty was found to be insignificant in this study. In

turn, this indicates that student loyalty, similar to customer loyalty, should, at least in the long run, be positively related to student satisfaction and the performance of an educational institution (business unit).

### 3 Research Methodology

This current study adopts a focus group research methodology, specifically, a teleconference focus group discussion strategy, in order to better understand the relationship between student loyalty to online learning adoption and the university service quality in the context of the COVID-19 Pandemic. All ethical norms were adhered to throughout the process. When the COVID-19 pandemic outbreak occurred, students who were in the midst of their academic careers were eligible to participate in the study. Those who took part in the study were chosen from a pool of answers to invitations to take part in the study. Following that, a consensus was achieved on the group's online meeting schedule, with the goal of performing the teleconference focus group discussion via Microsoft Teams Meeting as the primary method of communication.

At the outset of the teleconference focus group discussion, it was made clear to the participants (students) in the online group discussion that the purpose of the research was to examine the relationship between "University Service Quality" and "Student Loyalty" to online learning adoption in the context of the COVID-19 pandemic. Furthermore, the research aims to measure the extent of student loyalty towards their universities based on their online studies rather than face-to-face interactions with faculty.

Also emphasised to the students was that in order to attain the goal of this study, they would need to participate in a conversation in small groups with one another. The researcher engaged in a discussion with the student and took notes on their points of view. There were approximately six separate group discussions that took place, involving a total of 47 students, with the minimum number of students in a group being six and the maximum number of students in a group being thirteen. In addition, four sessions were held with seven students each, bringing the total number of students in a group to 47. In each of the groups. It took little more than an hour of discussion to get to a conclusion. Within the context of the COVID-19 epidemic, the subject of the discussion focuses on "University Service Quality" as it relates to student loyalty to the university and the use of online learning opportunities. The data was gathered and evaluated in order to produce qualitative outcomes.

### 4 Analysis and Presentation of the Results

Immediately following the conclusion of each group's discussion, the data analysis and presentation of the results were carried out in the following order: When putting together the material on the group conversation, the transcripts of Microsoft Teams Meetings were used as a resource. As an illustration, this is a fantastic alternative to transcribed text. It has led to substantial breakthroughs in the field of focus group research as a result of these efforts. It has an impact on qualitative research, which is influenced by grouping data into a few subjects ranging from five to seven themes, according to the results of data analysis (Creswell & Creswell, 2017). In order for the information acquired for this study to be properly organised and prepared for analysis, it was necessary to classify and organise it into discrete themes in order for the study's analysis and interpretation to be successful.

#### Evaluations of Extracted Results

The extraction assessments are also known as data coding, and it is the act of collecting and aggregating information in a novel way in order to develop facts from the information (Miles et al., 2018). As a result of this process, this research was able to extract the most relevant concepts from students' responses of the focus group discussion that was provided by the researchers, and are able to organise them into categories as well. The data gathered from the extracted text, according to the objective of this study, and was organised into concepts and themes. Following extensive deliberation, the summary of ideas and topics was split into categories, which are depicted in the accompanying Table 1. Three experts evaluated the quality of the extracted themes in order to verify that the themes were easily understandable by the readers after they were removed. This ensured that the primary ideas and conceptual elements accurately represented the real facts behind the objectives of what the research is willing test.

**Table 1.** The Summary of the Extraction Procedures for University Service Quality

Focus issue	Extracted themes
-------------	------------------

<p><b>University Service Quality in the light of COVID-19 pandemic</b></p>	<ul style="list-style-type: none"> <li>i. ..., as a result of the COVID-19 outbreak, the university sends videos as lectures...</li> <li>ii. ..., because to the COVID-19 epidemic, even the student portal frequently crashes...</li> <li>iii. ..., several internet queries were delayed or inaccessible due to the COVID-19 outbreak, ...</li> <li>iv. ..., given the COVID-19 outbreak, university services have improved. Because of COVID-19's numerous flaws, various public opinions of its good, ...</li> <li>v. ..., due to the entire suspension of most academic activity, the quality of university services cannot be measured, ...</li> <li>vi. ..., the COVID-19 pandemic has questioned university service quality. This occurred due to a broken Internet connection, ...</li> <li>vii. ..., the lockout demotivated me academically, and the university's response to the COVID-19 outbreak was inadequate, ...</li> <li>viii. ..., In light of the COVID-19 epidemic, the quality of university services has deteriorated, ...</li> <li>ix. ..., students have trouble coupling, and if you're studying during lockdown, the quality of university services suffers, ...</li> <li>x. ..., Internet learning is difficult and has hampered university services due to the COVID-19 epidemic, ...</li> <li>xi. ..., although I feel COVID-19 has no impact on my research, the process is cumbersome and has lowered the quality of university services, ...</li> <li>xii. ..., In light of the COVID-19 pandemic, the quality of university services has impacted many families, including mine, ...</li> <li>xiii. ..., the COVID-19 epidemic has prompted worries about university service quality due to frequent Internet connection failures during online classes, ...</li> <li>xiv. ..., COVID-19 has raised the bar for university service quality, ...</li> <li>xv. ..., several times during the lecture, we lost Internet connectivity, ...</li> <li>xvi. ..., the study went well overall, but there were a few Internet issues here and there. Time constraints also hampered research, affecting the quality of university services during the COVID-19 Pandemic, ...</li> <li>vii. ..., In light of the COVID-19 pandemic, I was unable to get what I need quickly, ...</li> <li>viii. ..., slow Internet during lectures makes it difficult to focus on the topic, it has been a concern since the COVID-19 outbreak...</li> </ul>
--	---

The extracted themes, dwell on the central issues with the COVID-19 and how it boosted the value of service quality at universities. The extraction indicated a communalities on most online lectures plagued by problems with Internet access, that according to students this is mostly associated to the instructors Internet service. Furthermore, because of the COVID-19 pandemic, some universities are focusing on videos as lectures instead of synchronous lectures. The extraction of themes indicate that University service quality is tarnished by a COVID-19 pandemic. This is due to many failures associated to student portals frequent crashed. Numerous Internet requests were slowed or halted as a result of the COVID-19 outbreak. Furthermore, concerning student loyalty, the extraction of the finding from the focus group discussion is presented in Table 2.

**Table 1.** The Summary of the Extraction Procedures for Student's Loyalty

Focus issue	Extracted themes
<p><b>Student loyalty towards their universities online learning adoption in the light of COVID-19 pandemic</b></p>	<ul style="list-style-type: none"> <li>i. ..., although I would prefer to be on campus, I don't want to squander time because we paid for face-to-face education but received online tuition. We should be reimbursed, my loyalty to the university drops...</li> <li>ii. ..., because the university decision is poor, university should have some arrangement in some way because loyalty lies with payment, we paid for face-to-face on campus studies but giving online lectures, ...</li> <li>iii. ..., universities are busy and online learning has many issues, but university focus on money most, no discount, no need of loyalty</li> </ul>

	<ul style="list-style-type: none"><li>iv. ..., university should repay for the money we spent on in-person instruction and now receive via the Internet, ...</li><li>v. ..., It is only reasonable that we be rewarded for paying for in-person training while obtaining online training, this is where the loyalty lies, ...</li><li>vi. ..., online learning is difficult due to lack of involvement, my loyalty remains, but we should be compensated for paying for in-person training while receiving online training, ...</li><li>vii. ..., COVID-19 has no effect on my university performance, however it will be good if university will give discount, ...</li><li>iii. ..., the university is still maintaining its good image, because it gives academic leave for people affected by COVID-19, ...</li><li>ix. ..., there is no interaction with the university, which is problematic. I have problem with the way they handle issue, ...</li><li>x. ..., the university does not provide enough time for online education, they can do better...</li><li>xi. ..., despite the university's best efforts, the payment issue remains unresolved, and the degree or quality of my loyalty remains untouched, ...</li><li>xii. ... The university does everything it can to be faithful to us, but that is not enough....</li></ul>
--	---

In terms of student loyalty, there is a mix-reaction, some students indicate that their loyalty remains intact, whereas the majority are dissapoinmer especially to payment. The extracted themes show that the relationship between students and the university can be better understood and improved by looking at the characteristics of different student groups in various locations. The extracted themes also show that it is possible to create personalised online learning environments that cater to the needs of diverse students and promote their loyalty. Furthermore, the extracted theme als indicatre that it is feasible to develop online learning environments that can tailored to the specific needs of individual students, thus fostering equity in online education. This can help improve student university relationships. It is possible to enhance the quality of the relationships by improving an online learning platforms features.

## 5 Discussion

Considering the study's findings, it was discovered that the COVID-19 conference has increased the importance of service quality at universities. The fact that students have revealed that they have encountered several instances of Internet connectivity troubles throughout the majority of online courses is critical in proving this point. Associated with this are worries regarding the quality of university services, particularly in the wake of the COVID-19 pandemic, where it has been suggested that, in some circumstances, universities have resorted to providing films as lectures, which has been mentioned as an example. In light of the COVID-19 epidemic, this has a detrimental impact on the perception of the university's service quality. Furthermore, the COVID-19 infection has had an influence on the quality of university services, with even the student portal experiencing frequent crashes as a result of the outbreak. Several online requests were delayed or were not accessible as a result of the COVID-19 epidemic, which had a negative influence on the university's service quality. As a result of the COVID-19 epidemic, the university's service quality has significantly increased. Some people's impressions of its effectiveness have evolved as a result of the numerous loopholes that the public has judged untrustworthy.

As a result of the COVID-19 epidemic, it is impossible to assess the overall quality of university services because the vast majority of academic activities have been discontinued completely. The COVID-19 pandemic has prompted concerns about the quality of university services, which have been highlighted in recent weeks. Because of a technical difficulty with the Internet connection, the synchronous lecture did not run smoothly during the session. Students have been demotivated academically as a result of the lockout, and the university's response to the COVID-19 pandemic has been woefully inadequate. Due to an insufficient service provision, the quality of university services has become a topic of worry following the COVID-19 outbreak in the aftermath. Students are having difficulties coupling, which makes it impossible to maintain the quality of university services in the midst of the COVID-19 pandemic. Studying during lockdown is considerably more difficult. Learning on the Internet is extremely challenging, and this has had an impact on the quality of university services in the wake of the COVID-19 pandemic, as the institution's Internet service has been impacted by the virus. Despite the fact that I believe COVID-19 has had no impact on my research, the procedure has been wasteful and has had an impact on the quality of university services in the wake of the COVID-19 epidemic.

The COVID-19 pandemic has had an influence on the quality of university services, which has in turn had an impact on the institution's ability to function well academically. The COVID-19 epidemic has prompted concerns about service quality at universities, which have been raised in the wake of multiple incidents of Internet connection failure occurring during an online class. In general, the study went smoothly, but there were a few technical glitches with the Internet here and there. Additional time restrictions impeded the investigation, resulting in a reduction in the overall quality of university services during the COVID-19 Pandemic. In the wake of the COVID-19 outbreak, there have been instances when students required a response immediately but were unable to obtain one, resulting in a decrease in the overall quality of university services. Contribution to the university While Internet speed during lectures makes it more difficult to concentrate on the topic, it has also emerged as a source of concern in the wake of the COVID-19 epidemic.

The finding also indicate that it is not the fault of the university that student should not be on campus rather than online, but it was revealed that students do not want to waste their time at home waiting for the returning to campus, despite paying for face-to-face education but receiving online service, it is quite difficult that the university can offer some compensation, while student also expect to receive some form of compensation. As a result of the university's shaky decision, studies should be placed on pause until it can return to campus. Student emphasized that they should be compensated in some way because they paid for face-to-face education while receiving online instruction. They also dwell on not having enough time to devote to a wide range of activities, and online learning has a number of drawbacks. Students' accessibility is a concern, and there is no interaction with other students, that is another fact that drawbacks the loyalty students have for the university. In some certain situation, COVID-19 has had no effect on the academic performance of some students, in their perspective. Some of the opinion of the students lies with the academic leave that the university consider to offer to students for those who have family members who have been affected by COVID-19,

## 6 Conclusions

The study's conclusions have shown that there is a need for the universities to improve its service quality. Online students report substantial Internet connectivity concerns. This is vital to the case. Concerns have been raised concerning the quality of video lectures sent as lectures following the COVID-19 outbreak. This impacts service quality at the university due to the COVID-19 outbreak. The COVID-19 outbreak is generating frequent crashes in student portals. COVID-19 epidemic caused delays and inaccessibility of online requests, affecting university service. After the COVID-19 epidemic, the institution's service level might improve. The student's perception of universities has changed due to its multiple shortcomings. Because of the COVID-19 pandemic, most academic activities have been halted. Since the COVID-19 outbreak, university services have been questioned. An Internet connection problem halted the synchronised classes. Demoralised by the university's response to the COVID-19 pandemic mode of operations, students have been worries about the quality of university services. With the COVID-19 outbreak, students have problems coupling, and learning is difficult during lockdown. COVID-19 has impacted university services due to disruptions in Internet service. The COVID-19 outbreak had no impact on research activities, because the process become inefficient and lowered university service quality. In light of the COVID-19 pandemic, students sometimes needed immediate action but couldn't obtain it. Finally, the findings show that students believe they should be recompensated because they paid for face-to-face teaching while obtaining online study. Universities shouldn't levy the same fees for online study as they do for in-person study. As a result, they had their trust in the university shaken, as well as their commitment to it.

## References

- Annamdevula, S., & Bellamkonda, R. S. (2016). The effects of service quality on student loyalty: the mediating role of student satisfaction. *Journal of Modelling in Management*, 11(2), 446-462.
- Awang, A. I. Sabo. Z. A (2018). Conceptual Framework to Examine the Effects of Service Quality, Organisational Image and Satisfaction on Loyalty Towards Public Higher Education Institutions in Kano State, Nigeria. *European Journal of Business and Management* 10 (36), 1-6.
- Azlan, C. A., Wong, J. H. D., Tan, L. K., Huri, M. S. N. A., Ung, N. M., Pallath, V., ... & Ng, K. H. (2020). Teaching and learning of postgraduate medical physics using Internet-based e-learning during the COVID-19 pandemic—A case study from Malaysia. *Physica Medica*, 80, 10-16.
- Baticulon, R. E., Sy, J. J., Alberto, N. R. I., Baron, M. B. C., Mabulay, R. E. C., Rizada, L. G. T., & Reyes, J. C. B. (2021). Barriers to online learning in the time of COVID-19: A national survey of medical students in the Philippines. *Medical science educator*, 31(2), 615-626.
- Case, J. B., Winkler, E. S., Errico, J. M., & Diamond, M. S. (2021). On the road to ending the COVID-19 pandemic: Are we there yet? *Virology*, 557, 70-85.
- Creswell, J. W., & Creswell, J. D. (2017). *Research design: Qualitative, quantitative, and mixed methods approaches*. Sage publications.
- Dumrongsuntithum, C., & Wongleedee, K. (2019). Benefits of Personality Development Training. *Proceeding of the ICBTS*.
- García-Morales, V. J., Garrido-Moreno, A., & Martín-Rojas, R. (2021). The transformation of higher education after the COVID disruption: Emerging challenges in an online learning scenario. *Frontiers in Psychology*, 12, 196.
- Iranmanesh, M., Annamalai, N., Kumar, K. M., & Foroughi, B. (2022). Explaining student loyalty towards using WhatsApp in higher education: an extension of the IS success model. *The Electronic Library*.

- Miles, M. B., Huberman, A. M., & Saldaña, J. (2018). *Qualitative data analysis: A methods sourcebook*. Sage publications
- Mostafa, R. B., & Hamieh, L. (2022). How CSR Activities Affect Student Attitudinal and Behavioral Loyalty in the Lebanese Educational Sector?. *International Journal of Customer Relationship Marketing and Management (IJCRMM)*, 13(1), 1-17.
- Nguyen, T. D., Grant, D. B., & Bovis, C. (2018, June). Customer loyalty of different strategic groups in grocery retail. In the ui annual nofoma Conference (p. 561).
- Pham, H. H., Lai, S. L., & Vuong, Q. H. (2019). The Role of Subjective Task Value in Forming Satisfaction and Loyalty Among Vietnamese International Students: A Structural Equation Model. *The Asia-Pacific Education Researcher*, 1-11.
- Putri, R. S., Purwanto, A., Pramono, R., Asbari, M., Wijayanti, L. M., & Hyun, C. C. (2020). Impact of the COVID-19 pandemic on online home learning: An explorative study of primary schools in Indonesia. *International Journal of Advanced Science and Technology*, 29(5), 4809-4818.
- Roy, S. K., Shekhar, V., Lassar, W. M., & Chen, T. (2018). Customer engagement behaviors: The role of service convenience, fairness and quality. *Journal of Retailing and Consumer Services*, 44, 293-304.
- Sabo, A. I., & Yahaya, S. (2019) Factors Influencing Farmers 'intention to Use Jaizagro Scheme (Jas) Salam Financing In Sumaila Local Government Kano, Nigeria. *International Journal of Economics, Commerce and Management* 7 (4), 660-675.
- Saikat, S., Dhillon, J. S., Wan Ahmad, W. F., & Jamaluddin, R. (2021). A systematic review of the benefits and challenges of mobile learning during the COVID-19 pandemic. *Education Sciences*, 11(9), 459.
- Sari, T., & Nayır, F. (2020). Challenges in distance education during the (Covid-19) pandemic period. *Qualitative Research in Education*, 9(3), 328-360.
- Watermeyer, R., Crick, T., Knight, C., & Goodall, J. (2021). COVID-19 and digital disruption in UK universities: Afflictions and affordances of emergency online migration. *Higher Education*, 81(3), 623-641.
- Wiklund, F., & Jansson, S. (2019). Employee Loyalty and the Factors Affecting It: A qualitative study comparing people with different working experience on their view of employee loyalty.
- Zalat, M. M., Hamed, M. S., & Bolbol, S. A. (2021). The experiences, challenges, and acceptance of e-learning as a tool for teaching during the COVID-19 pandemic among university medical staff. *PLoS One*, 16(3), e0248758.