



Student Satisfaction as Mediation Variable of Brand Image and Service Quality Influence on Student Loyalty

Dewi Murtiningsih¹, Wendi Usino², Elizabeth³, Lohana Juariyah⁴

¹ Economics and Business Faculty, Universitas Budi Luhur, Jakarta, Indonesia

² Teknologi Information Faculty, Universitas Budi Luhur, Jakarta, Indonesia

³ Economics and Business Faculty, Universitas Budi Luhur, Jakarta, Indonesia

⁴ Management Department, Faculty of Economics and Business, Universitas Negeri Malang, Indonesia

Info Article

History Article:

Submitted: 15 July 2021

Revised: 16 November 2021

Accepted: 20 December 2021

Keywords:

Brand Image; Service Quality; Student Satisfaction; Student Loyalty

ABSTRACT

This research aims to find out student satisfaction as a mediation variable of brand image and service quality influence on student loyalty. This research is explanatory. The total sample used in this research is 110 students. The questionnaire is used as an instrument to collect the respondent's data, which will be tested using validity and reliability test. The analysis instrument used in this research is Smart PLS. The research results show that brand image does not influence student satisfaction, the brand image does not influence student loyalty, student satisfaction does not mediate the influence of brand image on student loyalty, student satisfaction influences student loyalty, service quality influences student satisfaction, service quality does not influence student loyalty, and student satisfaction mediates the influence of service quality on student loyalty. It seems that in private university in medium rank, brand image of university does not influence student satisfaction and student loyalty. Therefore, for next research, it is better to consider the rank of university and its status as private or state university and also age of university. Furthermore, the instrument should be specific for higher education context.

Kepuasan Mahasiswa Sebagai Variabel Mediasi Pengaruh Brand Image dan Kualitas Pelayanan terhadap Loyalitas Mahasiswa

ABSTRAK

Penelitian ini bertujuan untuk mengetahui kepuasan mahasiswa sebagai variabel mediasi pengaruh brand image dan kualitas layanan terhadap loyalitas mahasiswa. Penelitian ini termasuk dalam jenis eksplanatori. Sampel dalam penelitian ini berjumlah 110 mahasiswa. Kuesioner digunakan sebagai alat untuk mengambil data responden, yang kemudian diuji menggunakan uji validitas dan reliabilitas. Alat analisis yang digunakan yaitu Smart PLS. Hasil penelitian memperlihatkan bahwa brand image tidak berpengaruh terhadap kepuasan mahasiswa, brand image tidak berpengaruh terhadap loyalitas mahasiswa, kepuasan mahasiswa tidak memediasi pengaruh brand image terhadap loyalitas mahasiswa, kepuasan mahasiswa berpengaruh terhadap loyalitas mahasiswa, kualitas layanan berpengaruh terhadap kepuasan mahasiswa, kualitas layanan tidak berpengaruh terhadap loyalitas mahasiswa, kepuasan mahasiswa memediasi pengaruh kualitas layanan terhadap loyalitas mahasiswa. Terlihat bahwa pada perguruan tinggi swasta dengan peringkat sedang, brand image perguruan tinggi tidak berpengaruh terhadap kepuasan dan loyalitas mahasiswa. Oleh karena itu, untuk penelitian selanjutnya sebaiknya mempertimbangkan peringkat perguruan tinggi dan statusnya sebagai perguruan tinggi swasta atau negeri serta umur perguruan tinggi tersebut. Selain itu, instrumen harus spesifik untuk konteks pendidikan tinggi.

How to Cite: Murtiningsih D., Usino W., Elizabeth., Juariyah, L. (2021). Student Satisfaction as Mediation Variable of Brand Image and Service Quality Influence on Student Loyalty. *Ekonomi Bisnis*, 26(3), 140-150

Correspondence Address

Institutional address: Universitas Budi Luhur Jl. Ciledug Raya, Petukangan Utara, Jakarta Selatan, 12260. E-mail: dewi.murtiningsih@budiluhur.ac.id

ISSN

0853-7283 (print) 2528-0503 (online)

DOI: 10.17977/um042v26i3p140-150

INTRODUCTION

In today's competition era, higher education institutions such as university have to attract as many as students to be survived. They have paying more attention to meet the student's needs and expectations (Thomas, 2021). The executive or management at university must not think that all the products or services they offer will be sold out completely without paying attention to what is wanted by their customer. The management of the university must be aware of what is wanted by their customer. In other words, if the management intends to improve their value and customer satisfaction, in this case, students as their core customers and the public in general, they have to pay more attention to the quality of service they provided (Setiarini, Ghozi, Suriana, 2017).

Regarding the quality of higher education, Martensen & Eskildsen (2000) stated that student loyalty can be measured by willingness to continue studies, conferences, and others at the same institution or college in the future; willingness to recommend higher education institutions; willingness to recommend study programs at higher education institutions. Meanwhile, Zeithaml, Berry, & Parasuraman (1996), in their research on four companies that provide services to final consumers or business customers, the items that measure student loyalty include the willingness of students to consider the same college, willingness of students to complete their studies at the university where they are currently studying, willingness of students to encourage friends to choose the same college, and the willingness of students to recommend universities as the best educational institutions in their area.

The quality of services provided by higher education institutions will show the excellence products and services they offered to the students as their customers

(Donaldson and Runciman, 1995). As results, the quality of services experienced by the students will impact their satisfaction. Doan (2021) studied 278 students of public universities in Ho Chi Minh City in Vietnam, found that service quality provided by university impacted students satisfaction. Moreover, Bakrie, Sujanto, and Ruqaiyah (2019) also found that service quality given by university has a significant effect on students satisfaction in Indonesia context. They studied 185 private university in Palembang. Not only that, Bakrie et al (2019) also found that service quality impact students' perception of institution's reputation or brand image.

Institution's reputation/brand image is the vocal determinant for customer loyalty. Hassan, et al (2020) whose investigated 375 students at Technical and Vocational Education and Training (TVET) in Malaysia found that service quality has direct effect on corporate image of university and also students' loyalty. Doan (2021) also found that service quality has a significant effect on students loyalty. However, Bakrie et al (2019) found that service quality and students satisfaction did not affect students' loyalty in Indonesia context. Furthermore, the connection between service quality, students' satisfaction, university reputation and students' loyalty seems to be inconclusive which show gap between research. A study held by Annamdevula & Bellamkonda (2016) and Doan (2021) clearly show that student satisfaction mediates the link between service quality and student loyalty. However, Moslehpour, Chau, Zheng, Hanjani, & Hoang (2020) found that students satisfaction mediates service quality and institutional reputation in higher education, not student loyalty. In addition, service quality also found to have indirect effect on student loyalty through the reputation of the institution (Bakrie, et al., 2019; Hassan, et. al, 2020). All of these studies show inconsistencies of research

findings when focusing service research in higher education around the world.

The inconsistencies in this research also found in Indonesian university context. Research result of Ratna & Eka (2014) which shows that the brand image variable positively and significantly influences customer loyalty variable. However, Kurniawati (2014) reasearch result shows that brand image negatively and insignificantly influences customer loyalty. Furthermore, (Kurniawati, 2014) research shows that the consumer satisfaction variable positively and significantly influences the customer loyalty variable. However, the research result of (Palilati, 2007) shows that the consumer satisfaction variable negatively and significantly influences the customer loyalty variable. The research conducted by (Sumertana, 2016) shows a direct influence from service quality to customer loyalty, while the research conducted by (Sirhan, Wiyani, & Suwandaru, 2006) proves that service quality significantly influences loyalty.

Based on the inconsistencies of the research results mentioned above, the researcher is interested in studying the brand image, service quality, satisfaction, and loyalty variables at different research places and using different analysis instruments. Therefore, based on that research gap, the researcher is interested in conducting this research with different research objects. The targeted respondents in this research are all students of Budi Luhur University who are still actively studying and at least already in their fourth semester, taking their bachelor's degree (S1).

A factor that can affect customer satisfaction is the brand image. It is in line with the opinion of (Keller, 2009) that says "*the strong brand image will make customer satisfied*," which can be interpreted that a strong brand image can satisfy a customer. *Brand image* is the public perception of a

company or organization as brand association reflection which exists in the public's mind (Kotler and Keller, 2011). The research conducted by (Malik, Ghafoor and Iqbal, 2012), (Budiyanto, 2018), (Kambiz, Safoura and Seyedeh, 2014) states that brand image influences satisfaction. Based on those research results, therefore, the hypothesis of this research is **H₁: Brand image influences satisfaction.**

The correlation between brand image and consumer loyalty lies in consumers' wishes, and consumers' preferences of a certain brand are a consumer's attitude. In many things, attitude toward a certain brand often influences whether a consumer will be loyal or not. A good perception of consumer trust in a certain brand will create consumers' interest and even increase their loyalty toward a certain product. The connecting theory between brand image and consumer's loyalty, as quoted by (Rangkuti, 2002), says: "If a consumer thinks that certain brand is physically different from other competitor's brand, then the brand image will continuously remain in their mind and can create some kind of loyalty toward the certain brand, which is called brand loyalty". Based on the research conducted by (Durmaz, Cavusoglu and Ozer, 2018), (TeTu and Hsu, 2013), and (Angling, 2010), it states that brand image influences loyalty. Therefore, the second hypothesis of this research is **H₂: Brand image influences loyalty.**

Based on the research conducted by (Malik, Ghafoor and Iqbal, 2012), (Budiyanto, 2018), (Kambiz, Safoura and Seyedeh, 2014) which investigated the influence of brand image on satisfaction with the significant result, and also the research conducted by (Durmaz, Cavusoglu and Ozer, 2018); (TeTu and Hsu, 2013); and (Angling, 2010) which stated that brand image influences loyalty, therefore the third hypothesis of this research is **H₃: The role of satisfaction in**

mediating the influence of brand image on loyalty.

(Kurniawati, 2014) research result shows that consumer satisfaction positively and significantly influences customer loyalty. The research conducted by (Noyan and Şimşek, 2014) on Supermarket customers in Turkey shows that the customer satisfaction variable has a direct and positive influence on customer loyalty. The research conducted by (Indarto *et al.*, 2018) also states that satisfaction influences loyalty. Therefore, based on the research result, the fourth hypothesis of this research is **H₄: Satisfaction influences student loyalty.**

Service quality has a close correlation with customer satisfaction. Service quality gives a certain urge to customers to create a strong bonding correlation with the company. In the long term, this kind of bond enables the company to carefully understand the customer's wishes and needs. Thus, a company can increase customer satisfaction by maximizing customers' pleasant experiences and minimizing the less pleasant ones (Tjiptono, 1996). If the service quality received by the customer is excellent or the same as they have expected, the customer will be satisfied and intend to try it again, and vice versa (Alma, 2007). The result of research conducted by (Mulyono, *et al.*, 2007), (Putra and Jaman, 2009) and (Sutanto, Hongdiyanto and Minantyo, 2014), and (Yesenia and Siregar, 2014) (Nisa' & Juariyah, 2018; Juariyah, Hariri and Syihabudhin, 2020) proves that service quality positively influences consumer's satisfaction. Therefore, based on those results, the fifth research's hypothesis is **H₅: Service quality influences student satisfaction.**

Service quality is one of the main factors that influence customer loyalty. This is because customers whose private value has been satisfied and experiencing a positive mood because of the service will

highly be loyal to the company. Unloyal customers are most likely caused by bad service or degrading service quality than what the customer expected. The research conducted by Hassan, *et. al* (2020), Annamdevula & Bellamkonda (2016), Doan (2021) state that service quality positively and significantly influences customer loyalty. Based on those research results, this research's hypothesis is **H₆: Service quality influences student loyalty.**

The research result of (Mulyono, Bayu Hadyanto *et al.*, 2007), (Putra and Jaman, 2009), and (Sutanto, Hongdiyanto and Minantyo, 2014), and also (Yesenia and Siregar, 2014) proves that service quality positively influences consumer satisfaction. The research conducted by Hassan, *et. al* (2020), Annamdevula & Bellamkonda (2016), Doan (2021) also state that service quality positive and significantly influences customer loyalty. Moreover, Saputra's research (2013) result also states that service quality significantly influences loyalty through satisfaction. Based on those research results, therefore, the hypothesis of this research is **H₇: The role of student satisfaction in mediating the influence of service quality on student loyalty.**

METHOD

This research is explanatory. The population used in this research is 657 students of the Economy and Business Faculty at Budi Luhur University, who are already in their 3rd semester. According to Hair *et al.* (1992), sample numbers can be determined based on the number of indicators used in the whole latent variables. The number of samples in this research is determined using 100-200 samples for the *maximum likelihood estimation* technique. Based on this theory, the number of research samples is determined to be 100 plus 10%. Therefore the total sample (n) is 110 students. With this consideration, if there is invalidity in the

process of questionnaire collection, the rest of it will still fulfill the rule of minimum sample measurement.

RESULT

Figure 1 shows the structural model to measure the significance of the prediction model in the structural model test. It can be seen from the t-statistic value between an

independent variable and dependent variable in Path Coefficient Table 1 of the PLS output below. It can be clearly seen that the impact of brand image on student satisfaction is not significant. The impact of brand image on student loyalty also is not significant. It can be said that brand image did not influence student satisfaction and also student loyalty in this university.

Table 1. Path Coefficients (t-Value) Direct

Hypothesis	T Statistic (>1.96)	P Values (<0.05)	Results
Brand Image -> Student Satisfaction	0.595	6.414	Does not influence
Brand Image -> Student Loyalty	1.958	0.051	Does not influence
Student Satisfaction -> Student Loyalty	4.604	0.000	Influenced
Service Quality-> Student Satisfaction	5.106	0.000	Influenced
Service Quality -> Student Loyalty	1.259	0.209	Influenced

Source: *Output SmartPLS*, Data Processed year 2019

DISCUSSION

In PLS, a statistical test of each hypothesized relation is conducted using simulation. In this case, the bootstrap method is performed on the sample. The bootstrap test is also intended to minimize the abnormality problem in the research data. The test result of bootstrapping of PLS analysis are shown in Figure 1.

Brand Image Influences Satisfaction

Hypothesis 1 test result shows the coefficient path value of a brand variable and satisfaction variable relation 0.552 with t value 0.595. The value is bigger than the t table (1.960). This means that brand image does not have positive and significant relation with satisfaction, which is not in line with hypothesis 1 since the brand image does not influence satisfaction. It means Hypothesis 1 is rejected. The empirical fact

shows that *the uniqueness of the brand association* indicator is not yet well-perceived by respondents. This research is not in line with the research conducted by (Malik, Ghafoor and Iqbal, 2012), (Budiyanto, 2018), (Kambiz, Safoura and Seyedeh, 2014), which states that brand image influences satisfaction.

In this context, Budi Luhur University brand image probably did not good enough in Indonesia since it is a private university and the university rank in Indonesia higher institution is still in medium rank. Therefore brand image of Budi Luhur University does not influence student satisfaction.

Brand Image Influences Loyalty

Hypothesis 2 test result shows the coefficient path value of a brand variable and loyalty variable relation 0.051 with t value 1.958. The value is smaller than the t table (1,960).

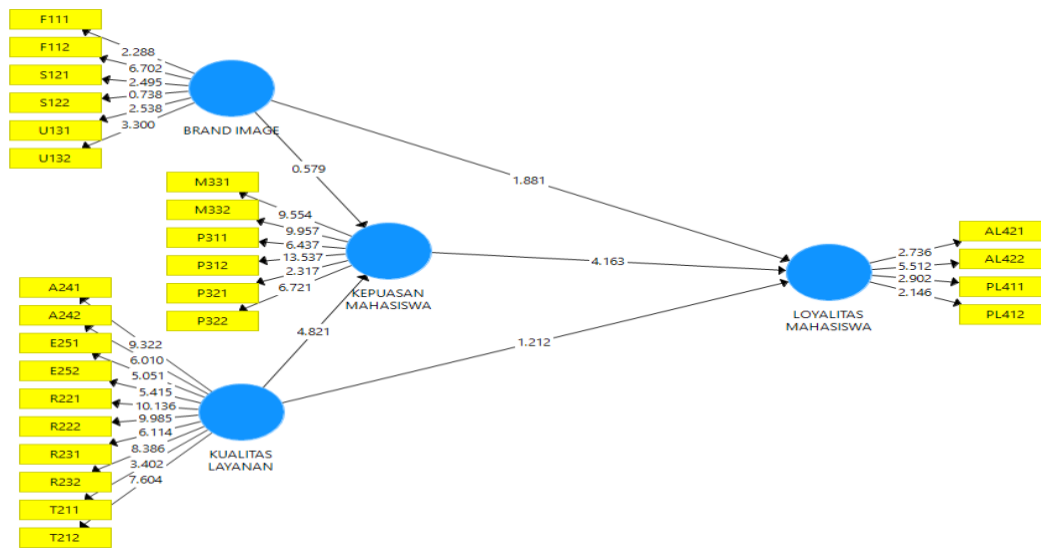


Figure 1. PLS Result of Algorithm Bootstrap Structural Model Output
Source: data processed year 2019

This means that brand image does not have positive and significant relation with loyalty, which is not in line with hypothesis 2 since the brand image does not influence loyalty. It means Hypothesis 2 is rejected. The empirical fact shows that *the uniqueness of the brand association* indicator is not yet well line with the research conducted by (Durmaz, Cavusoglu and Ozer, 2018), (TeTu and Hsu, 2013), and (Angling, 2010) which states that brand image influences loyalty.

The explanation of this insignificant influence of brand image to student loyalty, again, is related with the image of Universitas Budi Luhur perceived by student. As a private mediocre university, it seems that its brand image is not good enough to predict student loyalty.

Satisfaction Mediates the Influence of Brand Image on Loyalty

The purpose of hypothesis 3 test is to test the indirect influence of brand image variable on loyalty through satisfaction. It is conducted by testing the mediation influence using the Sobel formula. The test on mediation influence between intervening

and dependent variables is conducted using the Sobel test.

The result of the mediation test using the Sobel test to find out whether satisfaction is mediating or not, it can be seen in Table 2 below. Based on Table 2 it is clearly seen that the calculation result of the Sobel test shows the influence of brand image on student loyalty which is mediated by student satisfaction. Sobel test result is 0.917 or, in other words, $0.917 < 1.96$. It means student satisfaction cannot mediate the influence of brand image on student loyalty. This result proves that satisfaction does not have a role as a mediation variable because the brand image does not influence loyalty directly, but the indirect influence of the satisfaction variable in mediating the influence of loyalty is not significant. Therefore, it can be concluded that the satisfaction variable does not have a role as a mediation variable in the influence of brand image on loyalty. It means Hypothesis 3 is rejected.

The influence of brand image on loyalty with satisfaction as the intervening

Table 2. Sobel Test Brand Image on Student Loyalty Mediates Student Satisfaction

Hypothesis		Path	Deviation Standard	Sobel Test
Brand Image → Student Loyalty	H1	0.071	0.119	0.917
Student Satisfaction → Student Loyalty	H4	0.514	0.112	0.917

Source: *Output SmartPLS*, Data Processed year 2019

variable shows no significant relation. The test of this third hypothesis is conducted using the Sobel test, in which the result shows that the role of satisfaction in mediating the influence of brand image on loyalty is insignificant. That satisfaction does not have a role as a mediation variable because the direct influence of brand image on loyalty is insignificant. In contrast, in the indirect influence, satisfaction in mediating the influence of brand image on customer loyalty is also insignificant.

From the result of the hypothesis test using the Sobel test, it can be seen that satisfaction does not have a role as a mediation variable and that this research result is not in line with the research conducted by (Malik, Ghafoor and Iqbal, 2012), (Budiyanto, 2018); (Kambiz, Safoura and Seyedeh, 2014) which research result shows a significant influence of brand image on satisfaction; and also the research by (Durmaz, Cavusoglu and Ozer, 2018); (TeTu and Hsu, 2013); and (Angling, 2010) states that brand image influences loyalty.

Satisfaction Influences Loyalty

Hypothesis 4 test result shows the coefficient path value of satisfaction and loyalty variable relation 0.00000 with t value 4.72274. This value is bigger than the t table (1,960). This means that satisfaction has a positive and significant relation with loyalty, which is in line with hypothesis 4 that satisfaction influences loyalty. It means Hypothesis 4 is accepted. The empirical fact shows that indicators recommend low perception by

respondents. Research result states that the customer satisfaction variable has a direct and positive influence on customer loyalty. In their research, (Kurniawati, 2014), (Noyan and Şimşek, 2014), (Indarto *et al.*, 2018), Hassan, *et. al* (2020), Annamdevula & Bellamkonda (2016), Doan (2021) also state that satisfaction influences loyalty.

Service Quality Influences Satisfaction

Hypothesis 5 test result shows the coefficient path value of service quality and satisfaction variable relation 0,00000 with t value 5.106. This value is bigger than the t table (1,960). This means that service quality has a positive and significant relationship with satisfaction, which is in line with hypothesis 5, which states service quality influences satisfaction. It means Hypothesis 5 is accepted. The empirical fact shows that tangible indicator, which is the classroom for lessons at Budi Luhur University that are quite clean, has not yet been well-perceived by respondents. This research is in line with the research conducted by (Mulyono, Bayu Hadyanto *et al.*, 2007), (Putra and Jaman, 2009), (Sutanto, Hongdiyanto and Minantyo, 2014), and (Yesenia and Siregar, 2014), which states that service quality influences satisfaction.

Service Quality Influences Loyalty

Hypothesis 6 test result shows coefficient path value of service quality and loyalty variable relation 0.209 with t value 1.259. This value is bigger than the t table (1,960). This means that service quality has a positive and significant relation with loyalty which is

in line with hypothesis 6 that states service quality influences loyalty. It means Hypothesis 6 is accepted. The empirical fact shows that tangible indicator, which is the classroom for lessons at Budi Luhur University that are quite clean, has not yet been well-perceived by respondents. This research is in line with the research conducted by Hassan, et. al (2020), Annamdevula & Bellamkonda (2016), Doan (2021) which states that service quality positively and significantly influences customer loyalty.

Satisfaction Mediates The Influence of Service Quality on Loyalty

Hypothesis 7 is conducted to test the indirect influence of service quality variable on loyalty through satisfaction. It is conducted by testing the mediation influence using the Sobel formula. The test on the mediation influence between the intervening and

dependent variables is conducted using the Sobel Test formula. The result of the mediation test using the Sobel test to find out whether satisfaction mediates or not can be seen in Table 3 below. Table 3 above shows the Sobel test calculation that shows the influence of service quality on student loyalty mediated by student satisfaction. The Sobel test result is 3.420 or, in other words, $3.420 > 1.96$, which means student satisfaction can mediate the influence of service quality on student loyalty. This result proves that satisfaction has a role as a partial mediation variable because quality directly influences loyalty, while in mediating the influence of service quality on loyalty, the indirect influence of the satisfaction variable is significant. This test result shows that the satisfaction variable has a role in mediating the influence of service quality on loyalty. It means Hypothesis 7 is accepted.

Table 3. Sobel Test Service Quality on Student Loyalty Mediates Student Satisfaction

Hypothesis	Path	Deviation Standard	Sobel Test
Service Quality → Student Loyalty	H5	0.477	3.420
Student Satisfaction → Student Loyalty	H4	0.514	3.420

Source: *Output SmartPLS*, Data Processed year 2019

The test of hypothesis 7 is done using the Sobel test. The test result of satisfaction role in mediating the influence of service quality on loyalty is significant. Furthermore, satisfaction can also play a role as a partial mediation variable because the direct influence of service quality on loyalty is significant. Indirectly, the role of satisfaction in mediating the influence of service quality on customer loyalty is also significant.

Based on the hypothesis test result using the Sobel test, it can be seen that satisfaction has a role as a mediation variable and that this research result is con-

sistent with the research conducted by Hassan, et. al (2020), Annamdevula & Bellamkonda (2016), Doan (2021), which states that the former of service quality is proven to have a positive and significant influence on customer satisfaction.

CONCLUSION AND SUGGESTION

Based on the previous analysis and discussion, it can be concluded that: brand image does not influence student satisfaction; the brand image does not influence student loyalty; student satisfaction does not mediate the influence of brand image on student loyalty; student satisfaction influences

student loyalty; service quality influences student satisfaction; service quality does not influence student loyalty, and student satisfaction mediates the influence of service quality on student loyalty.

Suggestions for further research are:
 1) pre-sampling questionnaire test needs to be conducted in further research. There are still double indicators or one indicator that can measure two variables in this research. The measurement for the next research better to apply specific instrument for service quality in university context such as HiEduQual found by Annamdevula & Bellamkonda (2016), Donaldson & Runciman (2010). The specific instrument for the specific context will help robustness of data.
 2) the sample in this research is originated from one institution only. Therefore, further research should use more samples by broadening the number of institutions used as research objects; this research is conducted on service institutions, specifically universities. Other research should be conducted on multi universities in similar rank, such as private university in medium rank or state university. The age of university is also better to consider, since brand image is also related with how long the university is well known by the customer (society). The age and also gender of respondent should consider too, since age and gender found to play major role in determining perception of the student.

3) analysis instrument used in this research is SEM-PLS, therefore for further research, it is suggested to use different analysis instruments such as SEM_AMOS, SPSS, etc.

ACKNOWLEDGEMENT

Thank you to all parties who have been helping to complete this research and for Budi Luhur University for the support, funds, and research permission.

REFERENCES

- Alma, B. (2007). *Manajemen Pemasaran dan Pemasaran Jasa* (Edisi Revi). CV. Alfabeta.
- Annamdevula, S. and Bellamkonda, R.S. (2016), "The effects of service quality on student loyalty: the mediating role of student satisfaction", *Journal of Modelling in Management*, Vol. 11 No. 2, pp. 446-462. <https://doi.org/10.1108/IM2-04-2014-0031>
- Angling, L. K. (2010). *Pengaruh Citra Merek Terhadap Loyalitas Konsumen Pada Air Mineral Aqua*. Fakultas Ekonomi. Universitas Mercu Buana.
- Bakrie, M., Sijanto., B., & Rugaiyah. (2019). The influence of Service Quality , Institutional Reputation, Students' Satisfaction on Students' Loyalty in Higher Education Institution. *International Journal for Education and Vocational Studies*, 1 (5), 379-391.
- Budiyanto, A. (2018). Pengaruh Persepsi Harga, Kualitas Layanan Dan Brand Image Terhadap Tingkat Kepuasan Konsumen Di PT. Yerri Primatam Yosindo. *Jurnal Pemasaran Kompetitif*, 1(3), 71-80.
- Doan, T.T.T. (2021). The Effect of Service Quality on Student Loyalty and Student Satisfaction: An Empirical Study of Universities in Vietnam. *Journal of Asian Finance, Economics and Business*, 8(8), 0251-0258.
- Donaldson, B. & Runciman, F. (2020). Service Quality in Further Education: An Insight into Management Perceptions of Service Quality and those of actual service provider. *Journal of Marketing Management*, 11(1-3), 243-256. <https://doi.org/10.1080/0267257X.1995.9964340>
- Durmaz, Y., Cavusoglu, S., & Ozer, O. (2018). The Effect of Brand Image and Brand Benefit on Customer Loyalty: The Case of Turkey. *International Journal of Academic Research in Business and Social Sciences*, 8(5), 528-540. <https://doi.org/10.6007/IJARBS/v8-i5/4140>
- Hassan, S., Shamsudin, M.F., Hasim, M.A., Mustapha, I.,

- Zakaria, M.H., Daril, M.A.M., & Jaafar, J. (2020). Investigation on Mediating Role of Corporate Image of University on The Link between Service Quality and Student Loyalty. *Journal of Critical Review*, 7(8), 117-121. <http://dx.doi.org/10.31838/jcr.07.07.01>
- Indarto, E. W., Suroso, I., Sudaryanto, S., & Qomariah, N. (2018). The Effect Of Brand Image And Product Attributes On Customer Satisfaction And Customer Loyalty. *Jurnal Aplikasi Manajemen*, 16(3), 457-466. <https://doi.org/10.21776/ub.jam.2018.016.03.10>
- Juariyah, L., Hariri, A. P. A. and Syihabudhin. (2020). 'Work Engagement Investigation of Zakat Management Professional in East Java', in. doi: 10.5220/0009502703810386.
- Nisa', Luthfi Jauharotun; Juariyah, L. (2018) 'The Influence of Job Satisfaction on Loyalty of Tourism Buses' Drivers and Their Assistants in Malang through Organizational Commitment', *Ekonomi Bisnis*, 23(2), p. 63. doi: 10.17977/um042v23i2p63-74.
- Kambiz, S., Safoura, & Seyedeh, N. (2014). The Impact of Brand Image on Customer Satisfaction and Loyalty Intention (Case Study: Consumer of Hygiene Products). *International Journal of Engineering Innovation & Research*, 3(1), 57-61.
- Keller, K. L. (2009). *Strategic Brand Management: Building, Measuring, and Managing Brand Equity* (Third Edit). Pearson Education India.
- Kotler, P., & Keller, K. L. (2011). *Manajemen Pemasaran* (Edisi 14). Prentice-Hall Published.
- Kurniawati, D. (2014). Pengaruh Citra Merek dan Kualitas Produk Terhadap Kepuasan dan Loyalitas Pelanggan. *Jurnal Administrasi Bisnis (JAB)*, 14(2).
- Malik, E., Ghafoor, M. M., & Iqbal, M. (2012). Impact of Brand Image, Service Quality and price on customer satisfaction in Pakistan Telecommunication sector. *International Journal of Business and Social Science*, 3(23), 123-129.
- Martensen, G., & Eskildsen, K. (2000). Benchmarking Student Satisfaction in Higher Education Base on The ECSI Methodology. *Sinergie*, 9(18), 385-402.
- Moslehpour, M., Chau, K. Y., Zheng, J., Hanjani, A. N., & Hoang, M. (2020). The mediating role of international student satisfaction in the influence of higher education service quality on institutional reputation in Taiwan. *International Journal of Engineering Business Management*, 12, 1-16.
- Mulyono, Bayu Hadyanto, Yoestini, Nugraheni, R., & Kamal, M. (2007). Analisis Pengaruh Kualitas Produk Dan Kualitas Layanan Terhadap Kepuasan Konsumen (Studi Kasus Pada Perumahan Puri Mediterania Semarang). *Jurnal Studi Manajemen E-Organisasi*, 4(2), 91. <https://doi.org/10.14710/jsmo.v4i2.4253>
- Noyan, F., & Şimşek, G. G. (2014). The Antecedents of Customer Loyalty. *Procedia - Social and Behavioral Sciences*, 109, 1220-1224. <https://doi.org/10.1016/j.sbspro.2013.12.615>
- Palilati, A. (2007). *Pengaruh Nilai Pelanggan, Kepuasan Terhadap Loyalitas Nasabah Tabungan Perbankan Di Sulawesi Selatan*. Universitas Haluoleo Kendari.
- Putra, A., & Jaman, I. W. (2009). Pengaruh Kualitas Pelayanan terhadap Kinerja Kereliasian Nasabah. *Jurnal Ekonomi Dan Bisnis*, 14(2).
- Rangkuti, F. (2002). *The power of brands: teknik mengelola brand equity dan strategi pengembangan merk + analisis kasus dengan spss / Freddy Rangkuti*. PT. Gramedia Pustaka Utama.
- Ratna Pranata, T., & Eka Saputri, M. (2014). Pengaruh Brand Image terhadap Loyalitas Pengguna Smartphone Iphone. *Jurnal Sosioteknolog*, 1(3).

- Setiarini, A., Ghozi, S., & Suriana, I. (2017). Analisis Pengaruh Kualitas Pelayanan Akademik terhadap Kepuasan Mahasiswa di Politeknik Negeri Balikpapan. *JSHP (Jurnal Sosial Humaniora Dan Pendidikan)*, 1(1), 77. <https://doi.org/10.32487/jshp.v1i1.237>
- Sirhan, F., Wiyani, W., & Suwandar, A. (2006). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Dan Loyalitas Mahasiswa (Studi pada Mahasiswa Strata I Fakultas Ilmu Sosial dan Ilmu Politik Universitas Merdeka Malang). *Jurnal Bisnis Dan Manajemen*, 3(1), 120-134. <https://jurnal.unmer.ac.id/index.php/jbm/article/view/80/21>
- Sumertana, I. . (2016). Pengaruh Kualitas Pelayanan terhadap Loyalitas Pelanggan dengan Kepuasan Pelanggan sebagai Variabel Intervening pada Water Park Seririt Singaraja Tahun 2014-2015. *Jurnal Program Studi Pendidikan Ekonomi*, 7(2).
- Sutanto, J. ., Hongdiyanto, C., & Minantyo, H. (2014). The Influence Service Quality Product Quality To Customer Satisfaction (A Case Study At Modern Ritel In East Java). *The First International Conference on Entrepreneurship*.
- TeTu, Y., & Hsu, T.-K. (2013). The Impact of Brand Image and Customer Commitment on Loyalty: An Empirical Study of Automobile Sector. *Information Management and Business Review*, 5(4), 181-193. <https://doi.org/10.22610/imbr.v5i4.1042>
- Tjiptono, F. (1996). *Manajemen Jasa*. Penerbit Andi.
- Yesenia, Y., & Siregar, E. H. (2014). Pengaruh Kualitas Layanan dan Produk terhadap Kepuasan serta Loyalitas Pelanggan KFC di Tangerang Selatan. *Jurnal Manajemen Dan Organisasi*, 5(3), 183. <https://doi.org/10.29244/jmo.v5i3.12166>
- Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The Behavioral Consequences of Service Quality. *Journal of Marketing*, 60(2), 31. <https://doi.org/10.2307/1251929>