



ANALYSIS OF THE IMPACT OF CAMPUS IMAGE ON STUDENT LOYALTY WITH STUDENT SATISFACTION AS INTERVENING VARIABLES

Arif Fakhruddin^{1*}

Sekolah Tinggi Teknologi Kedirgantaraan, Jl. Parangtritis No.KM.4,5, Druwo, Bangunharjo, Sewon, Bantul,
Yogyakarta 55143, Indonesia

*ariffakhruddin21@gmail.com

ABSTRACT

Education is one of the most important parts of life. Currently, education is a basic need that must be met. Because by having quality education, people will have the provisions to compete in the world of work. With awareness of the importance of education, people compete to acquire knowledge, both through formal education and informal education. Consumers will also be very careful in choosing a college so that the time and costs spent are commensurate with what they get from the college's service products. He can usually find out about this from what is promoted by the university in marketing the service products it sells through that institution. Student loyalty can also be created if students feel satisfied with the services provided by the campus. Objective: The aim of this research is to determine the influence of campus image on student loyalty through student satisfaction on the STTKD campus. Method: The type of research used in this research is hypothesis testing. The instrument used in this research is a questionnaire whose validity and reliability have been tested. Then the collected data was analyzed using Structural Equation Modeling (SEM). Results: The research results show that campus image has a significant positive effect on student satisfaction and student loyalty. Then student satisfaction has a significant positive effect on loyalty. Conclusion: Student loyalty at the STTKD campus is positively influenced by campus image and student satisfaction variables.

Keywords: campus image; student loyalty; student satisfaction

INTRODUCTION

At this time education is like a basic need that must be met. Because by having a qualified education, people will have provisions in competition in the world of work. With awareness of the importance of education, people compete in gaining knowledge, both through formal education and informal education. The decision to choose a college is an investment decision. The investment must benefit consumers after graduating from college. This is because apart from requiring a large amount of money, studying at a university also takes quite a long time. Therefore, consumers will also be very careful in choosing a tertiary institution so that later the time and costs spent are comparable to what they get from the college's service products. He can usually find out about this from what is promoted by the College in marketing the service products it sells through the institution (Fridayanthie, 2017).

Education is one of the most important parts of life. Currently, education is a basic need that must be met. Because by having quality education, people will have the provisions to compete in the world of work. With awareness of the importance of education, people compete to acquire knowledge, both through formal education and informal education. The decision to choose a college is an investment decision. The investment must provide benefits to consumers after graduating from college. The reason is, apart from requiring large costs, studying at university also takes a long time. Therefore, consumers will be very careful in choosing a university so that the time and costs spent are comparable to what they get from the university's service products. This can usually be seen from what the university promotes in marketing and

distributing the products and services it sells through the campus.

Education is the spearhead of a nation's progress. Smartening the nation's life will start from education. The government continues to try to prioritize development in the education sector, especially the quality of education so that it can produce quality and productive human resources. Educational institutions have the main function of providing graduates, not only in large numbers but also of high quality and discipline, capable of becoming dynamists, innovators, motivators and drivers of development as well as producing quality workers for various types and levels of expertise. In this regard, services to the community, namely students, must be improved both in terms of quality and quantity (Sultan et al., 2010). Service quality is a multidimensional driver of satisfaction. The level of service quality cannot be assessed from the company's perspective but must be viewed from the customer's assessment perspective. Satisfaction from the consumer side is considered good if it meets what they expect, whereas service will be perceived as bad if it does not meet their expectations (Kotler, 2010).

Student loyalty can also be created if students are willing to convey positive messages by word of mouth from time to time. Duygun, (2015) explains that student loyalty can influence negative word of mouth intentions. This shows that the higher the student loyalty, the better the student satisfaction at a higher education institution. This research is in line with research by Casidy & Wymer, (2015) which found that student loyalty has an influence on student satisfaction. Lymperopoulos & Chaniotakis, (2008) also stated that customer satisfaction can lead to loyalty. Windiari & Djumarno, (2021) who examined the influence of institutional image, retention and satisfaction on student loyalty stated that institutional image had a positive effect on student loyalty. Research conducted by Tehci, (2022) also found that campus image has a strong influence on satisfaction. The stronger the campus image, the stronger the student's interest in referring others. Student loyalty will be felt if they get satisfaction that encourages them to convey positive communication (Casidy & Wymer, 2015). Aydin & Özer, (2005) who examined the antecedents of loyalty of GSM service users in Turkey found that image had a positive effect on loyalty. On the other hand, loyalty will also be negative if the communication behavior developed by the company is negative. Apart from that, according to Casidy & Wymer, (2015) the importance of satisfaction is explained as strengthening student recommendations to stakeholders in providing positive information continuously. Therefore, student satisfaction is needed to mediate campus image on student loyalty. The purpose of this research is to examine the campus image on student satisfaction and student loyalty and examine the influence of student satisfaction on student loyalty.

LITERATURE REVIEW

Campus image

The campus image is assumed to be the result of company customer choices when service attributes are difficult to evaluate, then the institutional image is created and developed in the minds of consumers through communication and experience so that the institutional image is believed to be able to create customer satisfaction (Anderson & Srinivasan, 2003). Buchari, (2011) states that campus image is defined as the impression obtained in accordance with a person's knowledge and experience of something. Some previous views say that campus image is defined as the view of the company by external shareholders, especially by customers. Without realizing it, the corporate image theory put forward by Kotler (2010) explains that building a campus image is important for the continuity of an organization in the future. Mai et al., (2013) define campus image as a consumer response to the total offering that influences the business name, architecture, various products/services, traditions, ideology, and the impression of quality communicated by everyone who interacts with the

organization.

Three important things in campus image, namely the impression of an object, the process of forming a campus image, and trusted sources. The objects include individuals and companies consisting of a group of people. A company image can be formed in the processing of information, it does not rule out the possibility of a company image appearing on the object of receiving information at any time (Iman, M. & Suwandi, 2010). Rashid, (2013) emphasized that the company's reputation is a strong driver of loyalty for consumers. Shoemaker & Lewis, (1999) states that a good image will make customers feel satisfied. Based on the findings by Rashid, (2013) and Purgailis & Zaks, (2012) the effect of image on customer loyalty has a significant impact. Meanwhile, according to research conducted by Richard & Zhang, (2012) that there is no significant effect between corporate image and customer loyalty. This is also in line with the results of research by Helgesen & Nettet, (2007) which found that campus image has an influence on student loyalty.

Anderson & Srinivasan, (2003) stated that image can be extrinsic information and guidance for potential buyers. So that image can affect student loyalty, for example the willingness to give positive word of mouth. Iman, M. & Suwandi, (2010) also stated that complete information about company image includes four elements, namely 1) personality, the overall characteristics of the company that are understood by the target public such as companies that can be trusted, and companies that have social responsibility, 2) reputation, things that are has been carried out by the company and is believed by the target public based on their own and other parties' experiences, 3) values, values owned by a company or corporate culture such as management attitudes that care about customers, employees who are quick to respond to customer requests and complaints, and 4) corporate identity, components that make it easier for the target public to recognize the company such as logos, colors, and slogans.

Student Satisfaction

Based on Patterson and Spreng in Estiri et al., (2011) stated that satisfaction is a feeling or attitude when a consumer can find that their expectations are fulfilled regarding an attribute contained in a product or service and this will lead to satisfaction in all aspects of the service. Satisfied consumers will make repeat purchases and will spread positive information to other potential consumers about the service. Furthermore, Bitner, (1992) satisfaction is an assessment of whether a product or service or the features of a product or service can provide a certain level of pleasure so that it can fulfill consumer desires. The satisfaction variable has the following indicators: satisfaction with the products and services offered by the university, satisfaction with the service and the way the service is provided, as well as satisfaction with the overall process and results obtained through the university. According to Prasetyani et al., (2014), satisfaction is a person's feeling of pleasure that arises after he compares the performance of the product he is thinking about with the performance or results he expected. If the performance is below the customer's expectations, then he will feel dissatisfied. Conversely, if performance meets or exceeds expectations, then customers will feel satisfied or very satisfied. Yusmardi & Evanita, (2019) further explained that the costs of retaining existing customers will be much cheaper than the costs of finding new customers. For this reason, consumer retention is one of the company's efforts to improve product performance.

According to Zhu & Chen, (2015), consumer satisfaction is a perception of a product, whether goods or services, that gives satisfaction to him if his expectations are met. Satisfaction is a feeling that arises when consumers compare their perceptions of the performance of a product or service which is higher than their expectations. Satisfaction can encourage customer action

to reuse the products and services offered by the company. Satisfied customers tend to reuse the products or services offered by the company. The concept of satisfaction occupies a central position in marketing thought and practice. Satisfaction is the main factor that is most felt in quality (Casidy & Wymer, 2015). Service Quality can improve the quality of service, thereby creating customer satisfaction (Anderson & Srinivasan, 2003). This is because perceptions of quality and satisfaction are driven by attitudes. Research also finds that service quality has a direct effect on satisfaction (Babin et al., 2005). For customers who receive good service, the satisfaction provided by the service provider will increase.

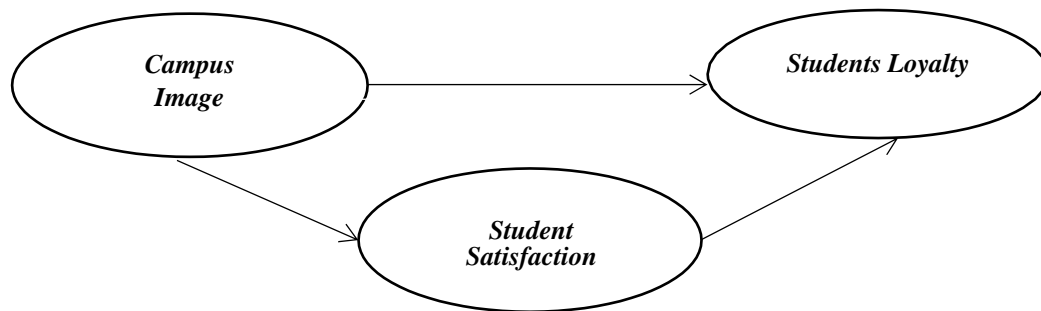
Student Loyalty

According to Anderson & Srinivasan, (2003), loyalty is a refraction of the behavior of the sales process resulting from a psychological process. Loyalty is a commitment that is firmly held by customers to repurchase in the future, even though there are situational influences and marketing efforts that have the potential not to repurchase Oliver, (1999). Some of the benefits that will be obtained are related to consumer loyalty, namely, positive word of mouth, positive complaint behavior, reuse, increased company profits, and low sensitivity to price increases Shoemaker & Lewis, (1999). Loyal customers are people who make repeat purchases from the same company, as well as provide positive information to other potential parties through word of mouth Andreassen & Lindestad, (1998); (Brown, 2001); (Yusmardi & Evanita, 2019). Student loyalty is the extent to which customers show their loyalty in a company or organization. Increasing student loyalty can increase the level of customer satisfaction. There is a positive influence between student loyalty and customer satisfaction (Aydin & Özer, 2005). Student loyalty can be a reflection of the strength of the relationship between a person's relative attitude and repeated patronage (Annamdevula & Bellamkonda, 2016). In addition, student loyalty can also create a brand reputation for universities during and after they are still on campus (Annamdevula & Bellamkonda, 2016). Buchari, (2011) states that the components that make up an institution's image are academic reputation, campus appearance, fees, employee service, location, campus distance from residence, alumni, and personal school preparation, placement. work, social activities, and study programs.

Aydin & Özer, (2005) who examined the antecedent loyalty of GSM service users in Turkey, found that corporate image has a positive effect on consumer loyalty, where satisfaction is one dimension of consumer loyalty. Hurriyati, (2005) reiterates a well-known proposition There is a broad understanding that companies will get profit if they have loyal customers, namely 1) reducing marketing costs in attracting new customers, 2) reducing transaction costs, 3) reducing consumer turn over costs, 4) increasing cross purchases that will expand market share, and 5) increase in positive word of mouth with the assumption that loyal customers also mean they are satisfied. Student loyalty has been influential through increasing student mobility which has given a new dimension of attraction process (Helgesen & Nettet, 2007). Student loyalty can be a reflection of the strength of the relationship between a person's relative attitude and repeated patronage Annamdevula & Bellamkonda, (2016). In addition, student loyalty can also create a brand reputation for universities during and after they are still on campus (Annamdevula & Bellamkonda, 2016).

Consumer loyalty according to Ladhari, (2009) where the measurement will be divided into 2 dimensions, namely the economic dimension of consumer loyalty with indicators of willingness to spend more money to study, will not move to another university. The next dimension is consumer loyalty which has indicators of being willing to promote higher education and being willing to spread positive news. Loyalty is a consumer's commitment to

using a product, so that he or she will make repeated purchases and faithfully buy the product (Boohene & Agyapong, 2011) . Previous research conducted by Tehci, (2022) found a strong influence between campus image and student satisfaction, the better the campus image, the better the student's interest in making references to others. This is in line with research conducted by Windiari & Djumarno, (2021) who found that the influence of campus image has a positive effect on student loyalty where satisfaction is a dimension of customer loyalty. From the description of the literature review above, the conceptual framework can be described as follows:



Picture 1
Conceptual Framework

Hypothesis

Campus image influences student loyalty (Helgesen & Nettet, 2007). Bloemer et al., (1998) states that a good campus image will make customers feel satisfied. Satisfied customers will result in repeat purchases and make consumers loyal to the campus (Westbrook, 1987). Based on this description, the first hypothesis (H1):

H1: Campus image has an influence on student loyalty

Student Satisfaction creates 1) positive stories, namely the consumer's intention to tell others about positive things about the product they consume, 2) information, namely the desire of consumers to provide information to others when they are asked about a good product, 3) recommendation, namely the desire of consumers to provide positive information to other people who need information about product quality, and 4) solicitation, namely the willingness of consumers to invite other people for products that have been consumed (Tehci, 2022). Student satisfaction is able to maintain the strength of student loyalty in higher education (Annamdevula & Bellamkonda, 2016). Based on this description, the second hypothesis (H2):

H2: Campus image has an influence on student satisfaction

Brown, (2001) found that in the restaurant business, positive satisfaction will encourage consumers to repeat purchases which means they become loyal customers. Brown, (2001) in their empirical research on aspects of satisfaction in restaurants confirms that there is a strong influence between satisfaction and customer loyalty. Based on this description, the third hypothesis (H3):

H3: Student satisfaction has an influence on student loyalty

METHOD

The research used is hypothesis testing, where this research emphasizes the influence between two or more research variables through hypothesis testing (Hermawan, 2006). The population and sample in this study were STTKD students. Based on, Anderson & Srinivasan, (2003), it was

determined that the number of respondents in this study was 100 people. The sampling method used is non-probability sampling with a purposive sampling technique, meaning that the technique of determining samples from members of the population is based on criteria set by researchers (Ghozali, 2008). The criteria used are students from outside Yogyakarta. Of the 100 questionnaires distributed, 100 questionnaires were collected for analysis. The variables in this study are 1) campus image has four indicators (academic reputation, campus appearance, campus location and employee service) Buchari, (2011), student satisfaction has three indicators (positive stories, recommendations, and invitations) Tehci, (2022) and the student loyalty variable has three indicators (keep choosing, always liking, and believing the best) (Tjiptono, 2002). Each indicator will be made a questionnaire statement for respondents.

The questionnaire distributed using a Likert scale with a score of 1 to 5 with answer choices such as: strongly disagree, disagree, neutral, agree, and strongly agree. Confirmatory factor analysis for constructs with reflective indicators to test the validity of each indicator and the reliability of the construct. Where the validity criteria are measured by discriminant validity, while construct reliability is measured by composite reliability. The results of data processing through the PLS program in measuring the discriminant validity of the measurement model with reflective indicators are assessed based on the outer loadings of measurements with constructs. The results of outer loadings are as follows:

Tabel 1.
Cross Loadings Validity

Variable	Cross Loading	Validitas
Campus Image		
- Reputation	0,82	Valid
- Appearance	0,83	Valid
- Location	0,77	Valid
- Service	0,62	Valid
Student Satisfaction		
- Story	0,93	Valid
- Recommen	0,85	Valid
- solicitations	0,65	Valid
Students Loyalty		
- It remains to choose	0,83	Valid
- Always liked	0,72	Valid
- Sure the best	0,75	Valid

Based on the results of the table above, it is known that the construct variables for campus image, student satisfaction, and student loyalty with each indicator are higher than 0.5 so that the estimated construct meets the criteria of discriminant validity or is valid. Next, a reliability test is carried out by looking at the composite reliability value of the indicator block that measures the construct. Composite reliability results will show a satisfactory value if it is above 0.7. The following is the value of composite reliability:

Table 2.
Composite Reliability

Variable	Composite Reliability
Campus Image	0,86
Student Loyalty	0,77
Student Satisfaction	0,85

RESULTS AND DISCUSSION

The inner model describes the influence between latent variables based on the acquisition of the output results from the loading factor construct structure model which can be seen in the following table:

Table 3.
R-square

Variable	R-Square
Campus Image	
Students Loyalty	0,66
Student Satisfaction	0,30

Based on the table above, the R-square value of student loyalty is 0.66, which means that campus image and student satisfaction are able to explain the student loyalty variance of 66% and the rest (34%) is influenced by other factors not examined in this study. Furthermore, the R-square value is also found in the student satisfaction construct, which is equal to 0.30, meaning that the campus image is able to explain the student satisfaction variance by 30% and the rest (70%) is influenced by other factors not examined in this study.

Table 4.
Path Coefficients

Hypothesis	Original sample	p-value	Conclusion
H1: Campus image has an influence on student loyalty	0,50	0,00	Supported
H2: Campus image has an influence on student satisfaction	0,47	0,03	Supported
H3: Student satisfaction has an influence on student loyalty	0,39	0,00	Supported

The first hypothesis put forward in this study is that campus image has an influence on student loyalty. Based on the path coefficient table, it shows that the effect of campus image on student loyalty is a significant positive effect because it is at a significance level of 5% and a p-value of 0.00. Thus, the first hypothesis which states that campus image has an influence on student loyalty is supported. The results of testing the hypothesis prove that campus image (with indicators of academic reputation, campus appearance, campus location, and employee service) can significantly increase student loyalty (with indicators of still choosing, always liking, and believing the best) at STTKD. This means that campus image has an influence on student loyalty at STTKD.

The second hypothesis put forward in this study is that campus image has an influence on student satisfaction. The path coefficient table shows that the influence between campus image and student satisfaction has a positive effect at a significance level of 5% and a p-value of 0.03. Thus, the second hypothesis proposed in this study, namely the higher the campus image, the higher student satisfaction is supported. The results of testing the hypothesis prove that campus image (with indicators of academic reputation, campus appearance, campus location, and employee service) can significantly increase student satisfaction (with indicators of stories, recommen and solicitations) at STTKD. This means that to increase student satisfaction, STTKD needs to form a good campus image.

The third hypothesis put forward in this study is that student satisfaction has an effect on student loyalty. Based on the results of the path coefficient analysis, it shows that the influence of student satisfaction on student loyalty is a significant positive effect at a significance level of 5% and a p-value of 0.00. Thus, the third hypothesis in this study which states that student satisfaction has an effect on student loyalty is also supported. The results of testing the

hypothesis prove that student satisfaction (with indicators of stories, recommen, and solicitations) can affect student loyalty (with indicators of still choosing, always liking, and believing the best) at STTKD. That is, the more positive the student satisfaction, the more positive the impact will be on student loyalty at STTKD. Following are the results of the mediating variable or indirect effect of student satisfaction between campus image and student loyalty:

Tabel 5.
Indirect Effect

Information	Original Sample	p-value	Conclusion
The indirect effect of student satisfaction between campus image and student loyalty	0,35	0,00	supported

Based on the indirect effect value in the table above for the campus image variable on student loyalty through student satisfaction variable, which is equal to 0.35, it can be explained that the effect of campus image on student loyalty through student satisfaction is 35%, this value is in the medium criteria p-value is also 0.00. This shows that the campus image variable has a better indirect effect on student loyalty through student satisfaction variables than students directly. Referring to the direct effect value of the campus image variable on student loyalty is smaller than the indirect effect through student satisfaction variables so that this mediating variable has been able to contribute a good influence and a large contribution between campus image on student loyalty. Thus, these results are in line with research conducted by Nguyem & Nham (2013) which said that there is a positive impact of corporate image on customer loyalty through satisfaction, meaning that the better the campus image, the better the student loyalty mediated by student satisfaction.

CONCLUSION

Based on the explanation of the research results above, it can be concluded as follows: 1) campus image has an influence on student loyalty, meaning that to increase student loyalty significantly, STTKD needs to continuously shape the campus image where STTKD is a campus that is worthy of being recommended, 2) campus image has a significant influence on student satisfaction, meaning that to increase student satisfaction, STTKD needs to form a good campus image from time to time, and 3) student satisfaction can have a significant influence on student loyalty at STTKD.

REFERENCES

- Ali, F., Zhou, Y., Hussain, K., Nair, P. K., & Ragavan, N. A. (2016). Does higher education service quality effect student satisfaction, image and loyalty? A study of international students in Malaysian public universities. *Quality Assurance in Education*, 24(1), 70–94. <https://doi.org/10.1108/QAE-02-2014-0008>
- Anderson, R. E., & Srinivasan, S. S. (2003). E-satisfaction and e-loyalty: A contingency framework. *Psychology & Marketing*, 20(2), 123–138. <https://doi.org/10.1002/mar.10063>
- Andreassen, T. W., & Lindestad, B. (1998). Customer loyalty and complex services: The impact of corporate image on quality, customer satisfaction and loyalty for customers with varying degrees of service expertise. *International Journal of Service Industry Management*, 9(1), 7–23. <https://doi.org/10.1108/09564239810199923>
- Annamdevula, S., & Bellamkonda, R. S. (2016). Effect of student perceived service quality on student satisfaction, loyalty and motivation in Indian universities: Development of HiEduQual. *Journal of Modelling in Management*, 11(2), 488–517. <https://doi.org/10.1108/JM2-01-2014-0010>
- Ariyanto, E., Aima, M. H., & Sari, A. N. M. (2020). Analysis of the Effect of Service Quality Dimensions on Student Satisfaction in Master of Management of Mercu Buana University. *IOSR Journal of Business and Management (IOSR-JBM)*, 22(6), 5–13. <https://doi.org/10.9790/487X-2206070513>
- Armellini, G. (2011). The effect of word of mouth in customer equity and brand equity. *Chinese Business Review*, 10(3). <https://doi.org/10.17265/1537-1506/2011.03.005>
- Aydin, S., & Özer, G. (2005). National customer satisfaction indices: an implementation in the Turkish mobile telephone market. *Marketing Intelligence & Planning*, 23(5), 486–504. <https://doi.org/10.1108/02634500510612654>
- Bloemer, J., De Ruyter, K., & Peeters, P. (1998). Investigating drivers of bank loyalty: the complex relationship between image, service quality and satisfaction. *International Journal of Bank Marketing*, 16(7), 276–286. <https://doi.org/10.1108/02652329810245984>
- Brown, B., Dacin, & Gunst, (2001). Searching for a consensus on the antecedent role of service quality and satisfaction: an exploratory cross-national study. *Journal of Business Research*, 51, 53–60. [https://doi.org/10.1016/S0148-2963\(99\)00041-7](https://doi.org/10.1016/S0148-2963(99)00041-7)
- Buchari, A. (2011). *Marketing Management and Service Marketing*. Alfabeta.
- Casidy, R., & Wymer, W. (2015). The impact of brand strength on satisfaction, loyalty and WOM: An empirical examination in the higher education sector. *Journal of Brand Management*, 22, 117–135. <https://doi.org/10.1057/bm.2015.6>
- Duygun, A. (2015). The impacts of customer loyalty on negative word-of-mouth communication and repurchase intention. *Journal of Marketing and Management*, 6(1), 16. <https://www.proquest.com/docview/1681254739>
- Ehigie, B. O. (2006). Correlates of customer loyalty to their bank: a case study in Nigeria.

- International Journal of Bank Marketing, 24(7), 494–508.
<https://doi.org/10.1108/02652320610712102>
- Evans, J. R., & Laskin, R. L. (1994). The relationship marketing process: A conceptualization and application. *Industrial Marketing Management*, 23(5), 439–452.
[https://doi.org/10.1016/0019-8501\(94\)90007-8](https://doi.org/10.1016/0019-8501(94)90007-8)
- Fridayanthie, E. wulansari. (2017). Pengaruh Strategi Promosi Dan Word Of Mouth Terhadap Keputusan Pendaftaran Calon Mahasiswa Baru Pada Universitas Muhammadiyah Tangerang. *JSimposium Nasional Ilmu Pengetahuan Dan Teknologi (SIMNASIPTEK)*, 5(1), 1–17. <http://seminar.bsi.ac.id/simnasiptek/index.php/simnasiptek-2017/article/view/121/121>
- Ghozali, I. (2008). Structural equation modeling: Alternative method with partial least square (PLS). In Semarang, Indonesia.
- Helgesen, Ø., & Nettet, E. (2007). Images, satisfaction and antecedents: Drivers of student loyalty? A case study of a Norwegian university college. *Corporate Reputation Review*, 10, 38–59. <https://doi.org/10.1057/palgrave.crr.1550037>
- Hennig-Thurau, T., Gwinner, K. P., & Gremler, D. D. (2002). Understanding relationship marketing outcomes: An integration of relational benefits and relationship quality. *Journal of Service Research*, 4(3), 230–247.
http://www.gremler.net/personal/research/2002_Relational_Benefits_JSR.pdf
- Hermawan, K. (2006). *Elements of Marketing on Service*. PT. Mizan Mustika.
- Hurriyati, R. (2005). *Marketing Mix and Consumer Loyalty*, first printing. Alfabeta Publisher, Bandung.
- Iman, M. & Suwandi, D. (2010). *Corporate Image. Marketing Management Series*. www.e-Iman.uni.cc.
- Kotler, P. (2010). *Manajemen Pemasaran*. Erlangga.
- Lotulung, S. C., Lapian, J., & Moniharapon, S. (2015). The Effect of Product Quality, Price, and Word of Mouth on Purchase Decisions for Evercoss Mobile Phones at Cv.Tristar Jaya Globalindo Manado. *Journal of Economic Research, Management, Business and Accounting*, 3(3), 817–826. <https://doi.org/10.35794/emba.3.3.2015.9614>
- Lymperopoulos, C., & Chaniotakis, I. E. (2008). Price satisfaction and personnel efficiency as antecedents of overall satisfaction from consumer credit products and positive word of mouth. *Journal of Financial Services Marketing*, 13, 63–71.
<https://doi.org/10.1057/fsm.2008.6>
- Mai, N. T. T., Yoshi, T., & Tuan, N. P. (2013). Technology Acceptance Model And The Paths To Online Customer Loyalty In An Emerging Market/Model Prihvacaanja Tehnologije I Putevi Do Online Lojalnosti Potrosaca Na Trzistima U Razvoju. *Trziste= Market*, 25(2), 231.
https://www.researchgate.net/publication/281909060_Technology_acceptance_model_and_the_paths_to_online_customer_loyalty_in_an_emerging_market

- Nguyen, N., & Leblanc, G. (2001). Corporate image and corporate reputation in customers' retention decisions in services. *Journal of Retailing and Consumer Services*, 8(4), 227–236. [https://doi.org/10.1016/S0969-6989\(00\)00029-1](https://doi.org/10.1016/S0969-6989(00)00029-1)
- Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing*, 63(4_suppl1), 33–44. <https://doi.org/10.2307/1252099>
- Pamungkas, B. (2016). The Effect of Promotion on Social Media and Word Of Mouth on Purchasing Decisions (Case Study at Kedai Bontacos, Jombang). *Journal of Communication*, 10(2), 145–160. <https://journal.trunojoyo.ac.id/komunikasi/article/view/2518/2062>
- Prasetyo, A., & Wahyuati, A. (2016). Promotional Strategy and Word of Mouth on Purchase Decisions at Kopiganes. *Journal of Management Science and Research*, 5, 1–17. <http://jurnalmahasiswa.stiesia.ac.id/index.php/jirm/article/view/383/392>
- Purgailis, M., & Zaksa, K. (2012). The impact of perceived service quality on student loyalty in higher education institutions. *Journal of Business Management*, 6. <https://www.scirp.org/%28S%28351jmbntvnsjt1aadkposzje%29%29/reference/referenc espapers.aspx?referenceid=2670618>
- Rashid, Z. A. (2013). Service quality and the mediating effect of corporate image on the relationship between customer satisfaction and customer loyalty in the Malaysian hotel industry. *Gadjah Mada International Journal of Business*, 15(2), 99–112. <https://doi.org/10.22146/gamaijb.5474>
- Richard, J. E., & Zhang, A. (2012). Corporate image, loyalty, and commitment in the consumer travel industry. *Journal of Marketing Management*, 28(5–6), 568–593. <https://doi.org/10.1080/0267257X.2010.549195>
- Shoemaker, S., & Lewis, R. C. (1999). Customer loyalty: the future of hospitality marketing. *International Journal of Hospitality Management*, 18(4), 345–370. [https://doi.org/10.1016/S0278-4319\(99\)00042-0](https://doi.org/10.1016/S0278-4319(99)00042-0)
- Tehci, A. (2022). Service quality, country image, and word-of-mouth communication in higher education. *Forum Scientiae Oeconomia*, 10(2), 91–110. https://doi.org/10.23762/FSO_VOL10_NO2_5
- Tjiptono, F. (2002). *Manajemen Jasa [Service Management]*. Andi Offset Publisher, Yogyakarta.
- Westbrook, R. A. (1987). Product/consumption-based affective responses and postpurchase processes. *Journal of Marketing Research*, 24(3), 258–270. <https://doi.org/10.1177/00222437870240>
- Windiari, I., & Djumarno, D. (2021). The effect of service quality, customer relationship marketing, and brand image on customer loyalty and customer satisfaction as an intervening variable. *Dinasti International Journal of Economics, Finance & Accounting*, 1(6), 1048–1059. <https://doi.org/10.38035/dijefa.v1i6.742>
- Yusmardi, Y., & Evanita, S. (2019). The Influence of Satisfaction on Dimension of Service Quality toward Loyalty of Savings Customers at PT. Bank Bukopin, Tbk. Branch of

Padang. Third Padang International Conference On Economics Education, Economics, Business and Management, Accounting and Entrepreneurship (PICEEBA 2019), 89–103.
<https://doi.org/10.2991/piceeba-19.2019.81>