Determinan Student Satisfaction and Its Implication on Student Loyalty Educed By Image and Trust in Private Higher Education in Jakarta

Eko Retno Indriyarti, Farida Jasfar, Hamdy Hady

Corresponding Author: Eko Retno Indriyarti

ABSTRACT: *This study aims to analyze the determinants of student satisfaction and their implications for student loyalty which is mediated by image and trust in private universities in Jakarta. There were 404 respondents, namely universities in North Jakarta, West Jakarta, Central Jakarta, South Jakarta, and East Jakarta. The sampling technique used in this study was to use Purposive Sampling which was distributed to 24 private universities in Jakarta. Tests for validity and reliability were conducted to test the questionnaire instruments used. There are eleven hypotheses tested in this study. The analysis technique used in testing the hypothesis is the Structural Equation Model (SEM).*

The results of this study indicate that Service Quality has a positive and significant effect on Student Satisfaction, Reputation has a positive and significant effect on Student Satisfaction, Service Quality has no significant negative effect on Student Loyalty, Reputation has a positive and insignificant effect on Student Loyalty, Service Quality has a significant positive effect on Image , Reputation has a significant positive effect on Trust, Student Satisfaction has a negative and not significant effect on Image, Student Satisfaction has a positive and not significant Trust, Student Satisfaction has a positive and significant effect on Student Loyalty, Image has a positive and not significant effect on Student Loyalty, Trust has a negative effect not significant to Student Loyalty.

Theoretical implications of this study reveal additional empirical findings that contrast the influence of Service Quality on Student Loyalty, Satisfaction with Image and Trust on Student Loyalty which turns out to have a negative and insignificant effect and also supports the empirical findings of Service Quality influence on Student Satisfaction; Reputation of Student Satisfaction; Service Quality for Image; Reputation of Trust and Student Satisfaction on Student Loyalty that produces a positive and significant effect. Managerial implications of research in the context of education are Student Satisfaction variables contributed by Service Quality variables and Reputation variables together at 61%. And the most important role for the Student Satisfaction variable is Service Quality variable, the most influential variable on Image is Reputation, the variable that most influences Trust is Reputation, Student Loyalty variable is contributed by Student Satisfaction, Image Variables and Trust Variables, Variable Service Quality and Reputation variables are only 39%. This happens because the Student Loyalty variable is only significantly contributed by the Student Satisfaction variable. While Image variables and Trust variables contribute insignificantly.

Keywords: Image, Trust, Satisfaction, Quality, Loyalty, Reputation.

I. INTRODUCTION

The education sector is a service sector where the future of business continuity is influenced by many factors where one of the variables that become the goal is student satisfaction. The results of many previous empirical studies that examined the relationship between service quality and consumer satisfaction, especially in the field of education, including Ali et al., (2016), Hayen & Mockhless, (2013), Ghulam (2014), Jalal et al. (2011) , Dudung & Ali (2015), Noorjaya (2013), Naser (2014), Mahardzirah (2009), Umar & Sani (2016), Fares et al. (2013), Dado et al., (2012), and Sumaedi , (2011). Overall, the red thread of the relationship between service quality and student satisfaction is positive. Increasing service quality will increase student satisfaction and vice versa.

In addition to service quality, there are other factors that affect student satisfaction, namely reputation, which includes aspects of a good image of the study program and the ease of graduates to enter the labor market. The results of Ali et al., (2016), Afzal et al., (2010), Brochado (2009), Huang (2009), Abdullah (2005) and Kara & DeShield, (2004) prove that reputation has a significant positive effect on students satisfaction.

Some existing empirical studies prove that student satisfaction will affect many factors. The first influence is the effect of student satisfaction on the image. The results of the empirical study showed that student satisfaction proved to have a significant positive effect on institution image as obtained by the findings

of research conducted by Ali et al., (2016). In addition to the effect of student satisfaction on the image, the results of the study also produced findings of a significant positive effect of student satisfaction on trust. High student satisfaction also has an impact on the creation of high loyalty and a number of research results prove a significant positive influence on satisfaction with student loyalty, including Ali et al. (2016), Dib & Alnazer, (2013), Noorjaya (2013), Thomas (2011), Bahram et al., (2012), Umar & Sany (2016), Andala (2014), Jafri (2013), Anuson & Duangporn, (2015). Trust in educational institutions will have an impact on the creation of student loyalty and several empirical studies prove the positive influence of trust in student loyalty. Calvaho & Mota (2010) in his research produced findings that trust in personal and management proved to have a significant positive effect on student loyalty. The findings of Herman (2017) also support the results of the existence of a significant positive influence from trusts on student loyalty.

A number of results of the study also produced findings that the image proved to have a significant positive effect on student loyalty as indicated by the results of the research of Ali et al. (2016), Alves & Raposo, (2010). By maintaining or even increasing student loyalty by paying attention to aspects such as the high image, trust in the college and the large participation of students to take part in the programs held by universities will be obtained a competitive advantage for the university itself. Khan (2012) argues that increasing customers will make customers more loyal and customer loyalty will lead companies to achieve excellence in corporate profits with high levels of loyalty that will make the position of education good, good relations with students, innovative leaders, good facilities , morals and ethics that are upheld and the social care of higher education institutions to the surrounding environment will get good competitive advantage for a college.

II. LITERATURE REVIEW

Service Quality

Jasfar (2012) argues that what is meant by consumer satisfaction with a service is a comparison between the perception of services received and expectations before using the service. Quality of service can only be measured if it can be known what things complement the service, that is what is called the quality dimension. Stemvelt (2004: 210) states that the concept of service quality is a perception of quality revolution as a whole that is thought of and becomes an idea that must be formulated (formulation) so that its implementation (implementation) can be re-tested (evaluation), to become a dynamic process, takes place, continuously in meeting customer satisfaction.

Yong & Loh (2003) provides an understanding that the concept of service quality is a fitness for yours that aims to find a clear idea of the thought process that gives birth to an understanding that is not difficult to understand, because the purpose is clear and the process continues quality improvement (continuous process).

Reputation

Fombrun (1996) defines a company's reputation as a corporate reputation that is a perception held by people inside and outside a company. According to Fombrun, the company's reputation builds a general perception ,in this case, the company that can be seen from the side of employees, consumers, suppliers, distributors, competitors, and the public. The main key to reputation consists of perceptions of how other people see the company. Student Satisfaction Satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the performance perceived by the product (or result) to their expectations (Kotler & Keller, 2016).

According to Umar (2005), states that consumer satisfaction is the level of consumer feelings after comparing between what he received and his expectations. A customer, if satisfied with the value provided by a product or service, is very likely to be a customer for a long time. According to Amir (2005), customer satisfaction is the extent to which the benefits of a product are perceived according to what is expected by the customer. Furthermore, according to Jayaraman et al. (2010) in today's competitive marketplace, competing businesses are customer-based, customer satisfaction is seen as the main defender and increasingly becomes a key element of business strategy. Companies that have a customer base in their business strategies increase customer satisfaction and higher returns on economic value (Aaker & Jacobson 1994; Bolton, 1998; Yeun et al., 2002).

Student Satisfaction

Satisfaction (satisfaction) is the feeling of being happy or disappointed someone who arises because of comparing the performance that is perceived by the product (or result) to their expectations (Kotler & Keller, 2016). Satisfaction will never stop at one point, moving dynamically following the level of quality of products and services with expectations that develop in the minds of consumers. Buyers' expectations are influenced by their previous buying experience, the advice of friends and colleagues, and the promises and information of marketers and competitors.

According to Umar (2005), states that consumer satisfaction is the level of consumer feelings after comparing between what he received and his expectations. A customer, if satisfied with the value provided by a product or service, is very likely to be a customer for a long time. According to Amir (2005), customer satisfaction is the extent to which the benefits of a product are perceived according to what is expected by the customer.

Furthermore, according to Jayaraman et al. (2010) in today's competitive marketplace, competing businesses are customer-based, customer satisfaction is seen as the main defender and increasingly becomes a key element of business strategy. Companies that have a customer base in their business strategies increase customer satisfaction and higher returns on economic value (Aaker & Jacobson 1994; Bolton, 1998; Yeun et al., 2002).

As a result, higher customer satisfaction leads to greater customer loyalty (Yi, 1991, Anderson & Sullivan 1993, Boulding et al., 1993) which ultimately leads to higher future income (Fornel, 1992; Bolton, 1998).

Image

According to Philip Kotler (1997), Image is a set of beliefs, ideas, and impressions that someone has towards an object. Sutisna (2001) argues, the image is the total perception of an object formed by processing information from various sources every time. Buchari Alma (2002) defines the image as "the impression obtained in accordance with one's knowledge and experience of something" Definition of the image according to Kasali (2003) that is, the impression that arises because understanding will be a reality. Based on these opinions, the image shows the impression of an object against other objects formed by processing information at any time from various trusted sources.

Trust

Another definition of trust is the belief and willingness of individuals to act on the basis of the words, actions and decisions of others (McAllister et al., In Deutsch & Coleman, 2006). So, it can be concluded that trust is the attribution that people make about the motives of group authority and overall confidence in organizational competence in terms of communication and behavior, in terms of openness and honesty, caring, reliability, besides that individuals feel the same goals, norms and values so it's worthy of being identified. Morgan & Hunt (1994) introduced the theory of commitment-trust theory, which is widely used as a reference in research on relationships that are based on trust and commitment are interconnected and are the most important mediator in the exchange process between the various parties who make transactions.

Loyalty

According to Jasfar (2012), customer loyalty is a very deep commitment from customers to buy a preferred product consistently in the future. Customer loyalty includes the customer's desire to return to a service provider and also the desire to recommend the service provider to others.
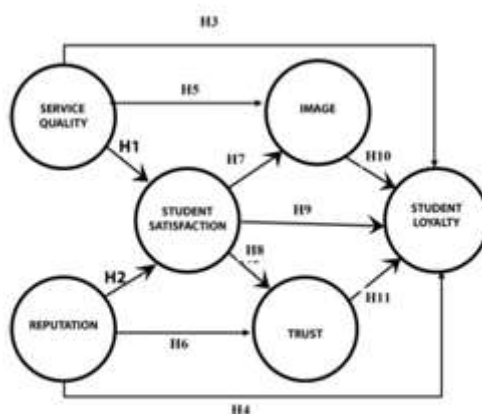
Lovelock & Wright (2002) suggested that customer loyalty is the availability of customers to continue to subscribe to a company in the long term, by buying and using goods or services repeatedly by voluntarily recommending the company's goods or services to friends and relatives.

According to Jasfar (2012), customer loyalty is an activity and behavior in the intensity of purchases made repeatedly. Building customer loyalty to a service produced by a business entity takes a long time through a process of repetitive purchasing.

Hill (1996) defines loyalty to the level of commitment by customers to suppliers. Student loyalty is aimed more at the behavior of students' positive commitment to higher education indicated by loyalty and participation in the education process.

According to Hannig-Thurau, Langer, and Hansen (2001), a student who is loyal to his college should not only use institutions but must have positive attitudes and cognitions to the institution as a basis for motivation to behave.

Based on the existing paradigm, the conceptual framework images proposed in this study are:

Gambar 2.2
Rerangka Konseptual Penelitian

Research Hypothesis
Based on the description of the theory and the research framework, the formulation of the hypothesis in the study is as follows:

Effect of Service Quality on Student Satisfaction
In increasingly fierce competition, service quality is a necessity for universities to be able to maintain their existence. Increasing service quality will increase student satisfaction and vice versa Ali et al. (2016), Hayen & Mockhless (2013), Ghulam, (2014), Dudung & Ali (2015). Overall, the red thread of the relationship between service quality and student satisfaction is positive. So that hypothesis 1 (one) is as follows:
H1: There is an influence between Service Quality on Student Satisfaction

Effect of Reputation on Student Satisfaction
A good image of the study program and the ease of its graduates to enter the labor market. The results of Ali et al., (2016), Afzal et al., (2010), Aghaz et al (2015) Sam Thomas (2011), Brochado (2009), Huang (2009) prove that reputation will have a significant positive effect on students satisfaction. Referring to the explanation, hypothesis 2 (two) becomes:
H2: There is an influence between Reputation on Student Satisfaction

Influence between Service Quality on Student Loyalty
Service quality provides benefits for students so that customers behave loyally to study programs such as recommending to other students and conveying a positive world of mouth. Yap & Swenney's (2007) study found that the intangible aspects and tangible aspects of SERVQUAL had a positive and significant impact on student loyalty. Research by Ali et al., (2016), supports the results of research that service quality creates student loyalty. Based on the description above, the research hypothesis is formulated, as follows:
H3: There is an influence between Service Quality on Student Loyalty

Effect of Reputation on Student Loyalty
Reputation concept has been adapted in the field of university management, with the hope that universities have a good reputation so that it is expected to have the same impact on student loyalty Ali et al (2016). Research that developed among academics and practitioners of education stated that the reputation of universities is becoming increasingly important (Sam Thomas, 2011). College reputation is very important to be able to attract and retain existing students. The above is the basis for developing the proposed hypothesis, namely:
H4: There is an influence between Reputation on Student Loyalty

The influence between Service Quality on Image
Excellent service quality will create a positive brand image on the faculty, which will have a positive impact on the study program. Ali et al (2016) explained that service quality is one of the important factors in shaping university brand image. Hayan Dib & Mockles (2013) suggested that service quality significantly and positively influences brand image. Usman & Mokhtar (2016) explained that service quality significantly and positively influences corporate image. Based on the above, the hypothesis can be formulated as follows:

H5: There is an influence between Service Quality and Image

Effects of Reputation on Trusts.

According to Ali et al (2016) the reputation or image of a study program is often associated with credibility and trust as perceived by students. In the context of online business, many researchers include Jarvenpaa, Tractinsky and Vitale (2000); Walczuch, Seelen and Lundgren (2001) have tried to explain the relationship between reputation and company image with customer trust. Lin & Lu (2010) put forward evidence in their research that the reputation of universities has a strong positive impact on trust.

According to Dick, Chakravarty and Biehal (1990) through his research put forward a proof that the reputation of higher education directly formed the student's trust in the product or service of the college concerned so that it would influence students in making choices. According to Nguyen et al., (2013) in his research in the education sector in Taiwan found that the reputation of higher education has a positive and significant effect on student confidence. The things above are the basis for developing the proposed hypothesis, namely:

H6: There is an influence between Reputation and Trust

Influence between Student Satisfaction on Image

The influence of institution image as obtained by the research findings conducted by Ali et al. (2016), Han & Ryu (2009) and Helgeen & Nesset (2007) proved to have a significant positive effect on student satisfaction on images so that hypothesis 7 (seven) becomes :

H7: There is an influence between Student Satisfaction on Image

Influence between Student Satisfaction on Trusts

The results of the study also produced findings that there was a significant positive effect of student satisfaction on trust, namely Schmit (2015), Ali et al (2016), Sam Thomas (2011) hypothesis 8 (eight) are:

H8: There is an influence between Student Satisfaction on Trusts

Influence between Student Satisfaction on Student Loyalty

The influence of high student satisfaction also has an impact on the creation of high loyalty as well and a number of research results prove a significant positive influence on satisfaction with student loyalty, among others, Ali et al. (2016), Dib & Alnazer (2013), Noorjaya (2013), Sam Thomas (2011), Bahram et al., (2012), Umar & Sany (2016), Andala (2014), Jafri (2013), Anuson & Duangporn (2015), Azoury et al., (2013) this underlies hypostesis 9 (nine), namely:

H9: There is an influence between Student Satisfaction on Student Loyalty

The influence between Image on Student Loyalty

A positive brand image can provide a sense of security, comfort for customers, because a positive brand image contains promises, protection of customers, honesty, competence, and responsibility so that customers have a good image to the company (Doney & Cannon, 1997). Image of higher education has a significant positive effect on student loyalty as indicated by the research results of Ali et al. (2016), Almossawi (2011), Dib & Alnazer (2013), Alves et al (2010), Usman & Mokhtar (2016). 10 (ten) are as follows:

H10: There is an influence between Image on Student Loyalty

Trust in educational institutions will have an impact on the creation of student loyalty and several empirical studies prove the positive influence of trust on student loyalty, among others, Calvaho & Mota (2010); Herman (2017) in his study reported that trust is fundamental in developing student loyalty. Likewise Aydin & Ozer (2005) in his research on cellphone services found that trust is an important antecedent of customer loyalty.

The same thing was found by Chinomona & Sandada (2013) in his research on the retail industry in South Africa found that there was a positive and significant relationship between customer trust and customer loyalty. On the other hand Pi & Hang (2011) in his research at universities in Taiwan found that student satisfaction significantly affected student loyalty. The above is the basis for developing the proposed hypothesis, namely:

H11: There is influence between Trusts and Student Loyalty

Research design

The design of this study refers to previous studies that discussed the variables discussed in this study. Various discussions included in the research design included various related objectives of the study (the purpose

of study), independent learning (study selfing), research strategies (research strategies), unit of analysis (unit of analysis), and time horizons .

Based on the research objectives, the purpose of this study is a simple descriptive report (a simple descriptive report) because this study contains a detailed explanation of the particular field or area under study (Now and Bougie 2016) in this study the area to be discussed is to test and analyze the influence from service quality and reputation reputation to student satisfaction and its impact on student loyalty which is mediated by trust and image.

The sampling technique used in this study is using purposive sampling. After population determination, this study chose a sample using the Quota Sampling Method used to refer to the criteria chosen in this study, namely: A. Accredited Management Study Program Students Students who have a minimum GPA of 2.75. Students after semester 2. Determine the number of sample management study programs based on location (West Jakarta, South Jakarta, East Jakarta, North Jakarta and Central Jakarta). After the determination of the research sample, testing was carried out by setting 30 of the existing population to test the validity and reliability of all question indicators in the questionnaire. After pre test on 30 respondents, then distributing questionnaires with a list of questions that have been tested valid and reliable can be shared with a predetermined amount. Furthermore, in determining the sample management study program from Private Universities using the Solvin formulation, namely:

$$n = \frac{}{1 + Ne^2}$$

$$n = \frac{45652}{1 + 45652 \times 0.05^2} = 404$$

Determination of the Minimum Amount of Management Study Program
Higher Education Institution Services with A Accreditation

Prodi Manajemen Kopertis Wilayah III Dengan Akreditasi A

No	PERGURUAN TINGGI	LOKASI	PROGRAM STUDI	STRATA	No. SK	TAHUN SK	TANGGAL DALUARSA
1	Sekolah Tinggi Ilmu Ekonomi Trisakti	Jakbar	Manajemen	S1	0809/SK/BAN-PT/Akred/S/VI/2016	2016	10/06/2021
2	Universitas Bina Nusantara	Jakbar	Manajemen	S1	364/SK/BAN-PT/Akred/S/IX/2014	2014	10/09/2019
3	Universitas Kristen Krida Wacana	Jakbar	Manajemen	S1	972/SK/BAN-PT/Akred/S/IX/2015	2015	03/09/2020
4	Universitas Mercu Buana	Jakbar	Manajemen	S1	2053/SK/BAN-PT/Akred/S/VI/2017	2017	20/06/2022
5	Universitas Tarumanagara	Jakbar	Manajemen	S1	468/SK/BAN-PT/Akred/S/XII/2014	2014	14/12/2019
6	Universitas Trisakti	Jakbar	Manajemen	S1	1017/SK/BAN-PT/Akred/S/IX/2015	2015	26/09/2020
7	Sekolah Tinggi Ilmu Ekonomi Yai	Jakpus	Manajemen	S1	403/SK/BAN-PT/Akred/S/X/2014	2014	23/10/2019
8	Sekolah Tinggi Manajemen Ppm	Jakpus	Manajemen	S1	2823/SK/BAN-PT/Akred/S/VIII/2017	2017	15/08/2022
9	Universitas Katolik Indonesia Atma Jaya	Jakpus	Manajemen	S1	242/SK/BAN-PT/Ak-XVI/S/XII/2013	2013	07/12/2018
10	Institut Keuangan Perbankan Dan Informatika Asia Perbanas	Jaksel	Manajemen	S1	324/SK/BAN-PT/Akred/S/V/2015	2015	02/05/2020
11	Sekolah Tinggi Manajemen Prasetiya Mulya	Jaksel	Manajemen	S1	29	2010	03/12/2015
12	Universitas Gunadarma	Jaksel	Manajemen	S1	089/SK/BAN-PT/Akred/S/III/2015	2015	
13	Universitas Islam Negeri Syarif Hidayatullah	Jaksel	Manajemen	S1	2244/SK/BAN-PT/Akred/S/X/2016	2016	13/10/2021
14	Universitas Muhammadiyah Jakarta	Jaksel	Manajemen	S1	1122/SK/BAN-PT/Akred/S/X/2015	2015	31/10/2020
15	Universitas Nasional	Jaksel	Manajemen	S1	0090/SK/BAN-PT/Akred/S/II/2016	2016	26/02/2021
16	Universitas Pancasila	Jaksel	Manajemen	S1	106/SK/BAN-PT/Ak-XV/S/IV/2013	2013	04/04/2018
17	Universitas Prasetiya Mulya	Jaksel	Manajemen	S1	2930/SK/BAN-PT/Ak-PNB/S/VIII/2017	2015	31/10/2020
18	Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta	Jaktim	Manajemen	S1	3738/SK/BAN-PT/Akred/S/X/2017	2017	10/10/2022
19	Sekolah Tinggi Manajemen Transpor Trisakti	Jaktim	Manajemen	S1	174/SK/BAN-PT/Ak-XVI/S/VIII/2013	2013	24/08/2018
20	Universitas Borobudur	Jaktim	Manajemen	S1	324/SK/BAN-PT/Akred/S/V/2015	2015	02/05/2020
21	Universitas Krisnadwipayana	Jaktim	Manajemen	S1	3068/SK/BAN-PT/Akred/S/XII/2016	2016	20/12/2021
22	Universitas Persada Indonesia Yai	Jaktim	Manajemen	S1	182/SK/BAN-PT/Akred/S/VI/2014	2014	27/06/2019
23	Institut Bisnis Dan Informatika Kwik Kian Gie	Jakut	Manajemen	S1	227/SK/BAN-PT/Ak-XVI/S/XI/2013	2013	09/11/2018
24	Universitas Bunda Mulia	Jakut	Manajemen	S1	2461/SK/BAN-PT/Akred/S/X/2016	2016	20/10/2021

Sumber : BAN PT, 2017-2018

Method of collecting data

The variables of this study consisted of 2 independent variables, 1 dependent variable and 3 mediating variables, to measure respondents' opinions on measuring indicators from latent variables measured in the questionnaire, required conceptual definitions and then derived into dimensions or indicators which were then made into tabulations questionnaire. Each indicator is measured using a Likert scale with a scale of 1 to 5 with a

Very Disagree (STS) interpretation with a score of 1: Disagree interpretation (TS) with a score of 2; Neutral interpretation with a score of 3; Agree (S) interpretation with a score of 4; and Very Agree (SS) interpretation with a score of 5.

Questionnaires will be distributed to respondents who have been determined and returned to be tested and analysis of the research is carried out using data derived from instruments that are valid and reliable. Therefore each instrument must be tested for validity and reliability.

Questionnaires were distributed to 404 respondents in 24 Private Universities The management department was accredited A at the Higher Education Service Institution.

Respondent Profile Identification

The profile analysis of respondents was based on the data obtained in the first part of the questionnaire. The questionnaire was distributed to 404 students who took part in an A-accredited management study program at 24 private universities in the Higher Education Institution. The analysis is based on the questions contained in the questionnaire.

Based on the results of data collection through questionnaires to students, the Profile of Respondents based on Semester shows that respondents in semester 2 were 7.18%, semester 3 was 12.3%, then respondents in semester 4 were 22.52%, semester 5 was 15.10% , semester 6 was 19.06%, semester 7 respondents were 12.13%, while in semester 8 it was 11.88% of the total number of respondents in this study .. Profile of respondents based on the Grade Point Average (GPA) that students with more GPA of 3 of 61.14% while the rest are respondents who have less than 3 GPAs that is equal to 38.86% of the total number of respondents in this study.Profile of respondents based on Gender that students with male sex more than women, where male respondents reached 56.68%, while female respondents only 43.32% of the total number of respondents in this study. Profile of respondents based on the age of respondents that the age of the respondents who are students shows that the age range between 18-20 years is 18.32%, then respondents aged 21-22 are only 15.10%, while respondents aged 22-23 years reach 66, 58% of the total number of respondents in this study.

Validity and Reliability Testing
a. Test of Validity

Test 6 Variables measured by 78 indicators of test results show that the loading value is greater than 0.30 (Hair, n = 340) so it can be concluded that the 78 indicators are able to form variables of Quality, Reputation, Satisfaction, Image, Trust, Loyalty.

b. Reliability Test

Reliability test uses cronbach's alpha analysis tool, where each observed variable is declared reliable (consistent) if it has an alpha cronbach's value> 0.6 (Uma Sekaran, 2000). There are also results from reliability testing for each variable in this study that can be reliably seen in the following table:

Reliability Test Results

Dimensi	Cronbach Alpha	Kesimpulan
Academic Aspects	0.925	Reliabel
Non Academic Aspects	0.924	Reliabel
Access	0.925	Reliabel
Program Issues	0.925	Reliabel
Emotional Appeal	0.925	Reliabel
Product and Services	0.925	Reliabel
Vision and Leadership	0.925	Reliabel
Workplace Environment	0.924	Reliabel
Social Responsibility	0.924	Reliabel
Faculty Credentials	0.924	Reliabel
Student Development and Safety Measurement	0.924	Reliabel
Academic and Supportve Facilities	0.925	Reliabel
Social Status of University	0.925	Reliabel
Academic Reputation	0.925	Reliabel
Carrer Placement	0.925	Reliabel
Ability	0.925	Reliabel
Benevolence	0.925	Reliabel
Integrity	0.926	Reliabel
Recommended	0.925	Reliabel
Attendance	0.925	Reliabel
Considering to Enrolling more Program	0.924	Reliabel

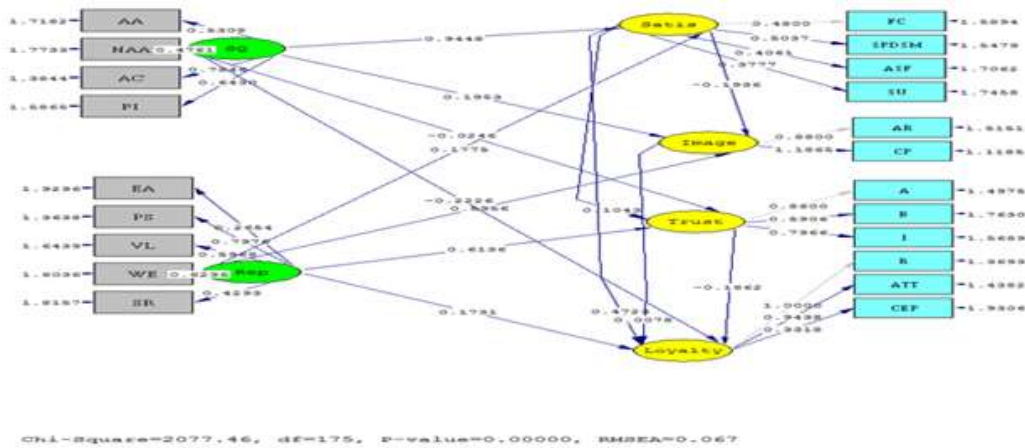Source: Data Processed (SPSS 22)

Goodness Of Fit Test

Based on the results of testing using LISREL 8.80 software, the following summary index of the full structural model is obtained.

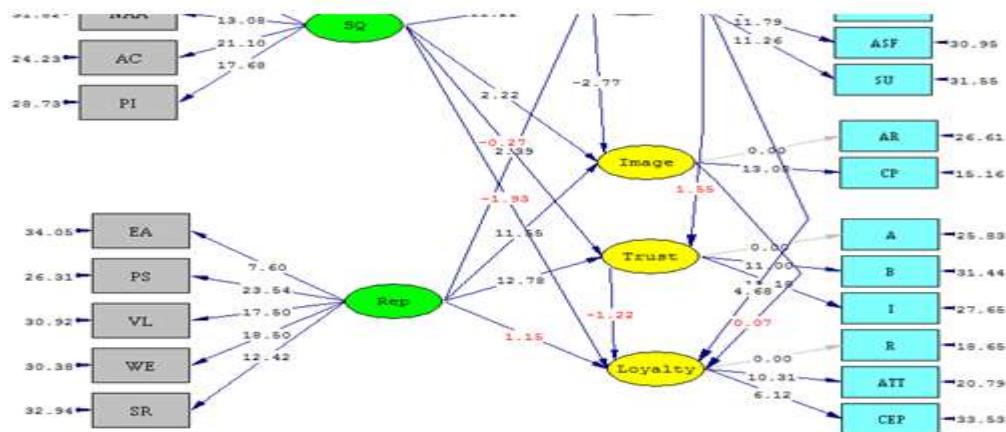Compatibility Index Full Structural Model Results

Indikator	Cut-Off	Hasil Estimasi	Kesimpulan
Chi-Square	Mendekati 0	558.81	Tidak Goodness
RMSEA	≤ 0.08	0.074	Goodness of Fit
GFI	≥ 0.90	0.88	Tidak Goodness
AGFI	≥ 0.90	0.85	Tidak Goodness
NFI	≥ 0.90	0.56	Tidak Goodness
CFI	≥ 0.90	0.64	Tidak Goodness
PNFI	Semakin tinggi semakin baik	0.48	Tidak Goodness
PGFI	< dari GFI dan semakin kecil semakin baik	0.69	Goodness of Fit

Source: Data Processed (LISREL 8.80)

According to Hair et al (2013) the formed model can be accepted at the level of fit and marginal if there are one or two criteria for the Goodness of Fit Index that have been met. Test results show that the criteria used to measure model suitability are absolute fit measures, incremental fit measures, and parsimonius fit measures. The structural model proposed in this study passed on two criteria, namely the criteria for incremental fit measures (CFI) and parsimonious fit measures (PNFI). Thus, overall, the proposed structural model has good ability in terms of matching data (good fit) so that the analysis can be continued in the subsequent analysis.

Chi-Square=2077.46, df=175, P-value=0.00000, RMSEA=0.067

Model Estimation

t-value

Testing the hypothesis about the influence of exogenous service quality and reputation variables on student satisfaction and the effect of exogenous service quality, reputation, student satisfaction, image, trust in student loyalty is done using the Lisrel 8.80 program. The results obtained for the structural equation model, according to the hypothesis proposed are:

Structural Equations

Satis = 0.94*SQ + 0.18*Rep, Errorvar.= 0.69 , R² = 0.61
     (0.084) (0.074)   (0.13)
     11.22   2.39   5.30

Image = - 0.19*Satis + 0.20*SQ + 0.60*Rep, Errorvar.= 0.28 , R² = 0.56
      (0.070)   (0.088) (0.052)   (0.045)
      -2.77   2.22   11.55   6.19

Trust = 0.10*Satis - 0.025*SQ + 0.61*Rep, Errorvar.= 0.22 , R² = 0.68
    (0.067)   (0.092) (0.048)   (0.050)
    1.55   -0.27   12.78   4.37

Loyalty = 0.47*Satis + 0.0078*Image - 0.19*Trust - 0.22*SQ + 0.17*Rep, Errorvar.= 0.39 , R² = 0.39
    (0.10)   (0.11)   (0.15)   (0.12)   (0.15)   (0.065)
    4.68   0.074   -1.22   -1.93   1.15   5.92

Based on structural equation 4.1 can be seen the magnitude of the path coefficient (loading factor) service quality variable on student satisfaction is 0.94, the magnitude of the path coefficient (loading factor) reputation variable on student satisfaction is 0.18 with a coefficient of determination of 61%.

Based on structural equations 4.2 can be seen the magnitude of the path coefficient (loading factor) variable student satisfaction with the image of -0.19, the magnitude of the path coefficient (loading factor), service quality variable for the image of 0.20, the magnitude of the variable reputation coefficient of image is 0.60 with a coefficient of determination 56%.

Then based on equation 4.3 the magnitude of the path coefficient (loading factor) variable student satisfaction with trust is 0.10, the amount of path factor (loading factor) service quality variable on trust is 0.025, the magnitude of the path coefficient (loading factor) reputation of trust is 0.61 with a coefficient of determination 68%.

While 4.4 structural equation can be seen the magnitude of the path coefficient (loading factor) variable student satisfaction with student loyalty of 0.47, the magnitude of the path coefficient (loading factor) image variable on student loyalty is 0.0078, the magnitude of the variable loading coefficient for student loyalty -0.19, and the magnitude of reputation variable loading coefficient on student loyalty is 0.17 with a determination coefficient of 39%.

Testing the hypothesis 1 (H1):
H1 is a service quality that affects student satisfaction. The test results show that service quality has a positive and significant effect on student satisfaction. It can be seen from the path coefficient 0.94 and t value 11.22> t table 1.96, thus H1 is accepted. Therefore, it can be said that service quality has a significant effect on student satisfaction.

Testing hypothesis 2 (H2):
H2 is reputation has an effect on student satisfaction. The test results show reputation has a positive and significant effect on student satisfaction. It can be seen from the path coefficient 0.18 and t value 2.39> t table 1.96 so H2 is accepted. Therefore, it can be said that reputation has a significant effect on student satisfaction.

Testing hypothesis 3 (H3):
H3 is a service quality that affects student loyalty. The test results show that service quality has a negative and not significant effect on student loyalty. It can be seen from the path coefficient -0.22 and t value -1.93 <t table 1.96 so that H3 is rejected. Therefore it can be said that the test results show that service quality has a negative effect that is not significant for student loyalty

Hypothesis Testing 4 (H4):
H4 is reputation has an effect on student loyalty. The test results show reputation has a positive and not significant effect on student loyalty. It can be seen from the path coefficient 0.17 and t value 1.15 <t table 1.96, thus H4 is rejected. Therefore it can be said that reputation has no significant effect on student loyalty.

Testing Hypothesis 5 (H5):

H5 is service quality that affects the image. The test results show that service quality has a positive and significant effect on the image. It can be seen from the path coefficients 0.20 and t value 2.22> t table 1.96, so H5 is accepted. Therefore, it can be said that service quality has a significant effect on the image.

Testing of Hypothesis 6 (H6):

H6 is reputation has an effect on trust. The test results show reputation has a positive and significant effect on trust. It can be seen from the path coefficient 0.61 and t value 12.78> t table 1.96, thus H6 is accepted. Therefore it can be said that reputation has a significant effect on trust.

Testing of Hypothesis 7 (H7):

H7 is student satisfaction affects the image. The test results show student satisfaction has a negative and not significant effect on the image. It can be seen from the path coefficient -0.19 and t value -2.77 <t table 1.96, so H7 is rejected. Therefore it can be said student satisfaction) negative effect is not significant to the image.

Testing of Hypothesis 8 (H8):

H8 is student satisfaction affecting trust. The test results show that student satisfaction has a positive and not significant effect on trust. It can be seen from the path coefficients 0.10 and t value 1.55 <t table 1.96 so H8 is rejected. Therefore it can be said that student satisfaction has no significant effect on trust.

Testing of Hypothesis 9 (H9):

H9 is student satisfaction influences student loyalty. The test results show that student satisfaction has a positive and significant effect on student loyalty. It can be seen from the path coefficient 0.47 and t value 4.68> t. table 1.96 thus H9 is accepted. Therefore it can be said that student satisfaction has a significant effect on student loyalty.

Testing of Hypothesis 10 (H10):

H10 is an image that affects student loyalty. The test results show that the image has a positive and not significant effect on student loyalty. It can be seen from the path coefficient of 0.0078 and t value 0.074 <t table 1.96, so H10 is rejected. Therefore, it can be said that the image has no significant effect on student loyalty.

Testing of Hypothesis 11 (H11):

H11 is a trust that influences student loyalty. The test results show that the trust has no significant negative effect on student loyalty. It can be seen from the path coefficient -0.19 and t value -1.22 <t table 1.96, thus H11 is rejected. Therefore, trust can be said to have a negative effect that is not significant for student loyalty.

Discussion of Analysis Results

H1: Service Quality has an effect on Student Satisfaction

The first hypothesis (H1) says that service quality affects student satisfaction.

Based on the significant test results of service quality on student satisfaction, it means that the higher the perception of service quality, the higher the perception of student satisfaction. This result is in accordance with the hypothesis proposed in this study. It was concluded that service quality had a significant effect on student satisfaction.

The results of this hypothesis testing show that service quality as measured by lecturers gives lectures professionally, provides information related to courses, lecturers show positive behavior, study programs run quality programs and a variety of flexible curriculum according to needs that can affect student satisfaction. The indicator that most reflects is access (AC) is where academic staff are willing to serve consultations needed by students.

This study supports previous studies (Ali et al., 2016; Ghulam, 2014) which say that in the education sector is a service sector where the future is influenced by many factors, namely academic aspec, non academic aspec, access, program issues. This has the effect of service quality on student satisfaction. Many researchers have carried out research (Hayen & Mockhless 2013; Naser 2014; Umar & Sani 2016) on how to make the education business run continuously in the long term (sustainable business).

H2: Reputation affects Student Satisfaction

The second hypothesis (H2) states that reputation has an effect on student satisfaction.

Based on the results of testing the higher the perception of reputation, the higher the perception of student satisfaction. This result is in accordance with the hypothesis proposed in this study. It was concluded that reputation had a significant effect on student satisfaction.

The results of testing this hypothesis indicate that reputation as measured by study programs offers high quality products or services that have selling value, management study programs under reliable leadership, have a clear vision and mission and take advantage of existing opportunities. In addition, management study programs treat the surrounding community well, have responsibility for the environment, provide support for problems of social problems that can significantly influence student satisfaction. The most reflecting indicators are product and service (PS) where management study programs offer high-quality and innovative products and services to develop products and produce products and services that have sales values in accordance with the target.

The results of hypothesis testing 2 (two) are in line with the research (Ali et al 2016: Afzal et al., 2010; Aghaz, et al., 2015) that reputation has a positive and significant effect on student satisfaction. Where the supporting factors are product and service, vision and leadership, emotional appeal, social responsibility, and the environment.

H3: Service Quality has an effect on Student Loyalty
The third hypothesis (H3) states that service quality affects student loyalty.

Based on the test results, the higher the perception of service quality, the higher student loyalty. This result is not in accordance with the hypothesis proposed in this study. It was concluded that service quality had a negative and not significant effect on student loyalty.

This is not in line with service quality research to provide benefits for students so that customers behave loyally to study programs such as recommending to other students and conveying positive world of mouth. Yap and Swenney's (2007) study found that the intangible aspects and tangible aspects of SERVQUAL had a positive and significant impact on student loyalty. And also does not support the study of Ali et al. (2016), supports the results of research that service quality creates student loyalty.

H4: Reputation has an effect on Student Loyalty
The fourth hypothesis (H4) states that reputation has an effect on student loyalty

Based on the test results, it means that the higher the perception of reputation, the higher student loyalty. This result is not in accordance with the hypothesis proposed in this study. It was concluded that reputation had no significant effect on student loyalty. Because student loyalty is determined by student satisfaction.

This is not in harmony with the research concept of reputation studies have been adapted in the field of higher education management, with the hope that universities have a good reputation so that it is expected to have the same impact on student loyalty (Ali et al, 2016). Research that develops among academics and practitioners of education states that the reputation of higher education is increasingly important (Sam Thomas, 2011). College reputation is very important to be able to attract and retain existing students (Bush et al., 1998; Standifird, 2005).

H5: Service Quality has an effect on Image
The fifth hypothesis (H5) states that service quality affects the image

Based on the test results, the higher the perception of service quality, the higher the image. This result is in accordance with the hypothesis proposed in this study. It was concluded that service quality had a significant effect on the image.

The results of this hypothesis testing show that service quality as measured by lecturers gives lectures professionally, provides information related to courses, lecturers show positive behavior, study programs run quality programs and a variety of flexible curricula as needed that can affect the image.

The indicator that most reflects is access (AC) is where academic staff are willing to serve consultations needed by students. Many researchers have done a strategy so that the education business that is carried out will continue to develop in the long term (sustainable business). Excellent service quality will create a positive brand image on the faculty, which will have a positive impact on the study program. Ali et al (2016) explained that service quality is one of the important factors in shaping university brand image. Hayam Dib & Mockles (2013) suggested that service quality significantly and positively influences brand image. Usman & Mokhtar (2016) explained that service quality significantly and positively influences corporate image.

H6: Reputation affects the Trust
The sixth hypothesis (H6) states that reputation has an effect on trust

Based on the results of the test, the higher the perception of reputation, the higher the trust trust. This result is in accordance with the hypothesis proposed in this study. It was concluded that reputation has a significant effect on trust.

The results of testing this hypothesis indicate that reputation as measured by study programs offers high quality products or services that have selling value, management study programs under reliable leadership, have a clear vision and mission and take advantage of existing opportunities. In addition, management study programs treat the surrounding community well, have environmental responsibility, provide support for problems of social problems that can significantly affect trust. The most reflecting indicators are product and service (PS), which is where the management study program offers high-quality and innovative products and services to develop products and produce products and services that have sales values in accordance with the target.

According to Ali et al (2016), the reputation or image of a study program is often associated with credibility and trust as perceived by students. In the context of online business, many researchers include Jarvenpaa, Tractinsky and Vitale (2000); Walczuch, Seelen and Lundgren (2001) have tried to explain the relationship between reputation and company image with customer trust. Lin and Lu (2010) put forward evidence in their research that the reputation of universities has a strong positive impact on trust.

According to Dick, Chakravarty and Biehal (1990) through his research put forward a proof that the reputation of higher education directly formed the student's trust in the product or service of the college concerned so that it would influence students in making choices. Students are more confident in offering college products / services if they have a positive reputation as a result of good quality performance.

As a result, the greater trust felt by students in higher education will result in student satisfaction (Doney and Canon, 1997) and greater loyalty (Flaviaan et al. 2006). According to Nguyen et al (2013) in his research in the education sector in Taiwan found that the reputation of universities has a positive and significant effect on student trust.

H7: Student Satisfaction has an effect on Image

The third hypothesis (H7) states that student satisfaction affects the image. Based on the results of the test, the higher the perception of student satisfaction, the better the image. This result is not in accordance with the hypothesis proposed in the study. It was concluded that student satisfaction had a negative and insignificant effect on the image. This is not in line with stated by Ali et al., (2016); Kunansorn, et al., (2015) there is an influence between student satisfaction on image where the credibility factor of faculty / management majors, academic activities and supporting facilities are adequate, social status of the university / management department greatly determines student satisfaction which ultimately can improve the image of the study program.

H8: Student Satisfaction has an effect on Trusts

The eighth hypothesis (H8) states that student satisfaction affects trust.
Based on the results of testing, it was found that the higher the perception of student satisfaction, the higher the level of trust. This result is not in accordance with the hypothesis proposed in this study. It was concluded that student satisfaction had no significant effect on trust.

The results of hypothesis 8 are not in line with Schmit's research, (2015), Ali et al., (2016); Sam Thomas (2011); Umar and Sany (2016) concluded that student satisfaction has a significant effect on trust, where the credibility of faculty / management majors, academic activities and supporting facilities are adequate, social status of the university / management department greatly determines student satisfaction which ultimately can increase student confidence.

H9: Student Satisfaction has an effect on Student Loyalty.

The ninth hypothesis (H9) states that student satisfaction affects student loyalty. Based on the results of testing, it was found that the higher the perception of student satisfaction, the higher student loyalty.

This result is in accordance with the hypothesis proposed in this study. It was concluded that student satisfaction has a significant effect on student loyalty. The results of this hypothesis testing show that student satisfaction is measured by students believing that the lecturer has a moral responsibility towards the progress of student learning, the management study program leader always guides and directs students well, students are satisfied with the activities held by management study programs hardskill and soft skill ability, students feel satisfied with being given facilities and available means of interaction with fellow students through discussion forums, community forums or social media groups such as whatsapp, blackberry messenger or facebook. Thus the management study students at 24 universities felt satisfied with the implementation of education.

The most reflecting indicators are student personal development and safety measurement (SPDSM), namely the award given to students who excel outside of academic activities. This is in line with previous research Ali et al., (2016); Dib & Alnazer (2013); Umar and Sany, (2016); Anuson & Duangporn (2015) which

concluded that there was an influence between student satisfaction on student loyalty where the credibility factor of faculty / management majors, academic activities and supporting facilities were adequate, social status of the university / management major greatly determined student satisfaction which ultimately could increase student loyalty.

H10: Image influences Student Loyalty

The tenth hypothesis (H10) states that image influences student loyalty. Based on the test results, it was found that the higher the image the higher the student loyalty. This result is not in accordance with the hypothesis proposed in this study. It was concluded that the image had no significant effect on student loyalty. Because student loyalty is only influenced by student satisfaction. This is not in line with the research of Ali et al. (2016); Alves, et al., (2010) who said that the image has a positive effect on student loyalty.

H11: Trust have an effect on Student Loyalty

The eleventh hypothesis (H11) states that trust influences student loyalty. Based on the test results, it is found that the higher the student loyalty the higher the trust. This result is not in accordance with the hypothesis proposed in this study. It was concluded that trust had a negative effect not significantly on student loyalty. Because student loyalty is more determined by student satisfaction. This study does not support Herman's (2017), Calvaho and Mota (2010) research which states that trust in personal and management has a significant positive effect on student loyalty.

III. CONCLUSIONS, IMPLICATIONS AND SUGGESTIONS FOR FUTURE RESEARCH
Conclusion

The main finding of this study is student loyalty which is most strongly influenced by student satisfaction. The student satisfaction is influenced by service quality and reputation. The following conclusions from the hypothesis discussed: Service Quality in the field of education has a positive and significant effect on student satisfaction with the value of indicator access (AC) as the highest reflector of 0.78. Reputation has a positive and significant effect on student satisfaction with the product and service indicator (PS) as the highest reflector of 0.79. Service quality) has a negative and not significant effect on student loyalty. Reputation has a positive and not significant effect on student loyalty. Service Quality has a positive and significant effect on the Image with the indicator access (AC) value as the highest reflector of 0.78. 6. Reputation has a positive and significant effect on trust with the product and service indicator (PS) as the highest reflector of 0.79. Student Satisfaction has a negative and not significant effect on Image. Student Satisfaction has a positive and not significant effect on trust. Student Satisfaction has a positive and significant effect on Sudent Loyalty with an indicator value of student personal development and safety measurement (SPDSM) as the highest reflector of 0.50. Image has a positive and insignificant effect on Sstudent Loyalty. Student Trust has a negative and not significant effect on student loyalty.

IV. THEORETICAL IMPLICATIONS AND MANAGERIAL IMPLICATIONS
Theoretical implications

Based on the results of this study, there are several important things that can contribute to the theory that is very useful for the development of service marketing sciences as follows: The results of this discovery reveal add empirical findings that contrast the influence of service quality on student loyalty; student satisfaction with image and trust in student loyalty which turns out to have a negative and insignificant effect. Through this research supports the empirical findings of the effect of service quality on student satisfaction; reputation towards student satisfaction; reputation towards student loyalty; service quality for image; reputation of trust; student satisfaction with trust; student satisfaction with student loyalty and the image of student loyalty which results in a positive and significant effect.

Managerial Implications

Through this research, several actions should be taken to follow up on the supported or unsupported hypotheses as follows; That Student Satisfaction variable is contributed by Service Quality variable and reputation variable together by 61%. And the most important role for student satisfaction variable is service quality variable. The variable that most influences the image is reputation. The variable that most influences trust is reputation. That student loyalty variable is contributed by student satisfaction variable, study program image variable (image) and trust variable, service quality variable and reputation variable is only 39%. This happens because the student loyalty variable is only significantly contributed by the student satisfaction variable. While the image variables and trust variables contribute insignificantly.

Research Limitations

This study has several limitations, including: Research in this case takes samples from several private universities in the Jakarta Higher Education Service Institution. This study focuses on student loyalty in the management department that is accredited A.

Suggestions for further research

Based on the limitations of this study, there are recommendations for further research, including: Using respondents from different regions by using C-accredited colleges to obtain results that can enrich the literature. In this study using primary data in the form of questionnaire data that has limitations in the distribution, returns and filling methods by respondents.

So that it has a weakness in providing validity that comes from respondents' subjective perceptions. Therefore using other methods in data collection methods so that data validity can be more valid. There are interesting results revealed from the results of this study, namely there is no significant effect between image and student loyalty.

This deserves attention for future research. There are interesting findings that there is no significant negative effect between trusts on student loyalty. Confirmation is needed in future studies of these findings in other areas. On the other hand, there is a significant influence between student satisfaction and student loyalty which is supported and strengthens previous research.

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