The Effect of Quality Service, *Brand Image* and Tuition Fees on Student Loyalty Mediated by Student Satisfaction at Instituto Profissional De Canossa, Dili, Timor Leste

Tomas da Costa Alves *[a]; Luh Komang Candra Dewi[b]; Augusto da Conceição Soares[c]
[a] Master's Program, Institute of Business (IOB), Dili, Timor-Leste, alvesgusok@gmail.com
[b] Faculty of Economics, Triatma Mulya University (UNTRIM), Bali, Indonesia, candradewi_75@yahoo.com
[c] Master's Program, Institute of Business (IOB), Dili, Timor -Leste, asoares27@yahoo.com

ABSTRACT

Higher education is a sector that has contribution in producing competent and dedicated graduates for the nation and state. Universities that are less qualified will gradually be threatened with their existence. Universities need to be heedful to situations and conditions and are expected to be able to see the needs and desires of students as service users. The purpose of this research is to test and explain; the effect of quality service on student satisfaction, the effect of brand image on student satisfaction, the effect of tuition fees on student satisfaction, the effect of quality service on student loyalty, the effect of tuition fees on student loyalty, the effect of *brand image* on student loyalty, the effect of student satisfaction on student loyalty, the effect of quality service on student loyalty is mediated by student satisfaction, the effect of *brand image* on student loyalty is mediated by student satisfaction, the effect of tuition fees on student loyalty is mediated by student satisfaction. This research is a relationship/correlational research. The population in this study composed of 359 students. The sampling procedure used non-probability sampling with a purposive sampling method with a total sample of 125 students. Data collection techniques were carried out through questionnaires, interviews and documentation. The data obtained was then analyzed using descriptive statistics and inferential statistics with Smart-PLS analysis. The results showed that; quality service has a positive and significant effect on student satisfaction, brand image has a positive and significant effect on student satisfaction, tuition fees have no effect on student satisfaction, quality service has no effect on student loyalty, brand image has no effect on student loyalty, tuition fees have no effect on loyalty students, student satisfaction has a positive and significant effect on student loyalty, service quality has an effect on loyalty through student satisfaction, brand image has a positive and significant effect on loyalty through student satisfaction, and tuition fees have no effect on loyalty through student satisfaction. It is expected that further researchers will conduct research by adding other variables not discussed in this study.

Keywords: Quality service, brand image, tuition fees, student satisfaction and student loyalty.

I. INTRODUCTION

In the era of globalization, the mindset of the people has been changing towards the importance of higher education that requires people to continue their education to a higher level. Higher education is considered as a place that can produce quality and dedicated human resources or personnel for the nation and state. Higher education as a strategic sector aims to produce quality human resources in the face of globalization, that has been creating an eminent competition among universities. Universities that are less qualified will gradually be threatened with their existence. The existence of a university can be measured by the level of student satisfaction with the quality service provided by the university.

Students are consumers of a higher education institution so that the concept of student satisfaction can be equated with customer satisfaction, namely the level of one's feelings after comparing with the perceived performance/results as compared to their expectations. Student satisfaction is related to what students have been expected from the situation given by the university. Student satisfaction is closely related to the quality services provided by universities to students as service users. The results of the research presented by Putri, (2017) concluded that quality service has a positive significant effect on customer loyalty. This indicates that the quality of service that is considered good in the eyes of consumers can affect the formation of consumer loyalty to a product or service. Another thing was also said by Sayyida, *et. all*, (2015) in a study which showed that the better the service quality, the greater the visitor satisfaction.

Universities need to know the needs and desires of students. So that if the service offered is appropriate or exceeds student expectations, then the service is perceived as good and satisfactory or vice versa. The service quality of a higher education institution must be based on consumer needs and ends on the consumer's response to the service quality itself. Another factor that also influences student satisfaction is the campus brand image. Ermawati (2018), Brand *image* is a collection of perceptions about a brand that are interrelated in the human mind. Creating a brand image will be beneficial for universities because consumers know the university and the products or services it offers. Looking at the competition in today's world of education, universities are also required to always continue to show their identity in order to remain known and close to the community. The designation of the identity of a university is an indication of the most basic values which can also be in the form of culture and history that cannot be separated from the community itself. For this reason, a university needs to show itself through its brand and always continue to be developed by implementing and developing its strategy.

In addition to service quality and brand image, tuition fee is also one of the factors that can affect student satisfaction. Kotler in Saputra & Hadi, (2017) defines price as the amount of money charged for a product or service, or the amount of value that consumers exchange for the benefits of having or using the product or service. In other words, the price (tuition fee) is the amount of money paid by students to universities in order to obtain services offered by universities.

Based on data obtained from the authors, the number of prospective students who continue their studies at IPDC from 2013-2015 has not changed significantly. Although the institution has implemented several promotional strategies such as socialization in schools, distribution of brochures, information through audio-visual media, social media, banners and alumni with an expectation that the name of IPDC can be known more widely by the public. However, these efforts are not enough to arouse students' interest in continuing their studies at IPDC. For more details, see the table below.

Table 1.1
Student Enrollment 2013 – 2015

Comparison of Data	Year of Collection		
Student Enrollment	2013	2014	2015
Male	42	29	52
Female	43	59	44
Total	85	88	96
Total Keseluruhan			269

Source: IPDC Administration 2020

Based on the table above, it can be concluded that the number of interested students who want to continue their studies at the Instituto Profissional de Canossa has not reached 50%. The total number of new students in the Office Administration study program and the Computer and Informatics Engineering study program from 2013 – 2015 were 269 students. Meanwhile, the number of students in the first semester or final semester who left or continued their studies at other universities was 92 students. For more details, see the table below:

Table 1.2
Number of Students Exiting/Moving from 2015-2020

Tahun	Administrasi Perkantoran		Teknik Computer and Informatic		
	F	M	M	F	
2015	0	0	14	1	
2016	10	7	8	4	
2017	4	1	11	1	
2018	1	2	8	1	
2019	2	3	1	5	
2020	1	0	2	5	
Total	18	13	44	17	92

Source: IPDC 2020 Administration

Based on the results of interviews with several students who are currently continuing their studies at other universities, it is stated that the main factors causing the student is moving due to economic factors (tuition fees). Prices or tuition fees charged to students ($ 120.00/semester) are too high and are not matched by economic income in the family, causing these students to move and look for universities with lower tuition fees. The following is a list of tuition fees at each university or institute.

Table 1.3
Tuition Fees/Semester for each University

No.	University/Institute	Department/ Faculty	Tuition Fees /Semester
1.	Instituto Profissional de Canossa (IPDC)	Office Management	$ 120.00
		Technic Computer & Informatics	$ 125.00
		Tourism: Hospitality and Culinary	$ 120.00
2.	Universidade de Dili (UNDIL)	Accounting	$ 110.00
		International Relation	$ 110.00
		Management	$ 110.00
		Technic Informatics	$ 110.00
		Public Health	$ 110.00
3.	Universidade Nasional Timor Lorosa'e (UNTL)	Accounting	$ 30.00
		Management	$ 30.00
		Hospitality	$ 30.00
		Technic Informatics	$ 30.00
		Mechanical Engineering	$ 30.00
		Geology and Petroleum	$ 30.00
4.	Institute of Business (IOB)	Technic Informatics	$ 90.00
		Informatics Management	$ 90.00
		Computer Accounting	$ 90.00
		Public Management	$ 90.00
		Financial Management	$ 90.00
		Hospitality Management	$ 90.00
		Tourism	$ 90.00
5.	Universidade Oriental Timor Lorosa'e (UNITAL)	Management	$ 65.00
		Accounting	$ 65.00
		Study of Development	$ 65.00
		Technic Computer and Informatics	$ 65.00
		Civil Engineering	$ 65.00
		Electrical Engineering	$ 65.00

Based on the table above, it is known that the five universities have different tuition fees or tuition fees. Tuition fee charged by UNTL to students are $30.00/semester, UNITAL tuition fee is $65.00/semester, at the Institute of Business (IOB) tuition fee is $90.00/semester, Universidade de Dili (UNDIL) is subjected to the tuition fees per semester is $110.00 and tuition fee at IPDC is $120.00/semester. Thus, it can be said that (IPDC) has the most expensive tuition fees per semester when compared to other universities. Therefore, the number of students each year at IPDC is decreasing.

In addition, the total cost of entering universities can be seen in the table below:

Table 1.4
College Tuition Fees

University/Institute	Tuition Fee	Cost/Item	Total Entrance Fee
IPDC	Registration Fee	$ 15.00	
	Matriculation/Orientation	$ 30.00	
	Almamater Jacket	$ 35.00	
	Library	$ 10.00	
	Building Cost	$ 65.00	
	Tuition Fee /Semester	$ 125.00	
			$ 280.00
IOB	Registration Fee	$ 10.00	
	Matriculation/Orientation	$ 15.00	
	Almamater Jacket	$ 65.00	
	Library	$ 15.00	
	Building Cost	$ 50.00	
	Tuition Fee /Semester	$ 95.00	
			$ 250.00
UNDIL	Registration Fee	$ 10.00	
	Matriculation/Orientation	$ 10.00	
	Almamater Jacket	$ 40.00	
	Library	$ 10.00	
	Building Cost	$ 150.00	
	Tuition Fee /Semester	$ 110.00	
			$ 330.00
UNITAL	Registration Fee	$ 10.00	
	Matriculation/Orientation	$ 15.00	
	Almamater Jacket	$ 45.00	
	Library		
	Building Cost	$ 50.00	
	Tuition Fee /Semester	$ 65.00	
			$ 185.00

Based on the table above, it can be seen that the total entrance fee for a student at one of the universities, Universidade de Dili (UNDIL) with entrance fee of $330.00, IPDC with a total entrance fee of $280.00, IOB with a total entrance fee of $250.00 and UNITAL with a total entrance fee of $185.00.

Based on the background of the problem formulation as the main problem in this study, namely:

1. How is the influence of Service Quality on Student Satisfaction at the Instituto Profissional de Canossa?
2. How does *Brand Image* influence Student Satisfaction at the Instituto Profissional de Canossa?
3. How is the effect of tuition fees on Student Satisfaction at the Instituto Profissional de Canossa?
4. How does the quality service affect student loyalty at the Instituto Profissional de Canossa?
5. How do tuition fees affect Student Loyalty at the Instituto Profissional de Canossa?
6. How is the influence of *brand image* on Student Loyalty at the Instituto Profissional de Canossa?
7. How does student satisfaction affect student loyalty at the Instituto Profissional de Canossa?
8. How the influence of service quality on student loyalty is mediated by student satisfaction at the Instituto Profissional de Canossa
9. How the influence of *Brand Image* on student loyalty is mediated by student satisfaction at the Instituto Profissional de Canossa
10. How the effect of tuition fees on student loyalty is mediated by student satisfaction at the Instituto Profissional de Canossa

II. LITERATURE REVIEW

A. Quality Service

Quality Service is defined as the customer's assessment of the superiority or privilege of a product or service as a whole. Parasuraman, et.all, (1998) defines service quality as a form of attitude, related but not equal to satisfaction, as a result of a comparison between expectations and performance. Furthermore, (Barata, 2003) states that the size of service quality is not only determined by the party serving but is more determined by the party being served, because they are the ones who enjoy the service so that they can measure service quality based on their expectations in fulfilling their satisfaction.

According to Parasuraman as cited by Tjiptono, (2011) there are five main dimensions in service quality as follows:

1. Reliability *(reliability)*: Relating to the organization's ability to provide accurate services from the first time without making any mistakes and delivering services in accordance with the agreed time.
2. Responsiveness *relates* to the willingness and ability of employees (lecturers and staff) to help consumers and respond to their inquiry, as well as to be informed when services will be provided and how quickly the service is provided.
3. Assurance *The* behavior of employees (lecturers and staff) who are able to foster consumer confidence in organizations and organizations can create a sense of security for their consumers. Assurance also means that employees are always courteous and possess the knowledge and skills required to deal with any customer inquiries or concerns.
4. Empathy: the organization understands the problems of its customers and acts in the interests of consumers, and gives personal attention to consumers and has comfortable operating hours.
5. Physical Evidence *(Tangible)*: With regard to the attractiveness of physical facilities, complete equipment/equipment, and materials used by the organization are clean, as well as the appearance of neat employees

B. Brand Image

Brand image *is* a representation of the overall perception of the brand that is formed through information and past experiences with the brand. The image of the brand is related to attitudes in the form of beliefs and preferences for a brand. Consumers who have a positive image of a brand will be more likely to make a purchase (Damayanti & Wahyono, 2015). Furthermore, Kurnia & Aisha, (2018), brand is a tool of corporate identity and its influence in the market. This is a perceptual representation that can be interpreted, namely the impression of the customer on the company, which is known as the brand image. Brands and *images* can make a company's service tangible and help differentiate a company through quality and resources from the competition. Arman & Shabbir, (2020) "Brand image is the perception of a brand as reflected by brand associations held in the memory of consumers". Brand image plays a very important role because it has a major advantage in the minds of customers.

1) Brand Image Indicator.

Fauzi & Citaningtyas, (2017) stateed that the factors that form a brand image are as follows:

a. Quality, related to the quality of goods and services offered by producers and with regard to the competence of the teaching staff and the opportunity for the graduated to be employed.
b. Can be trusted or relied upon, relating to opinions or agreements formed by the community about a service that is consumed.

    c.   Benefits, which are related to the function of a product or service that can be used by consumers to meet their needs.

    d.   Services, which are related to the duties of producers or educational institutions in serving consumers or students.

    e.   Risk is related to the size of the consequences or profit and loss that may be experienced by consumers or students after doing or choosing a college.

C. Tuition Fees

Tuition fees are the total operational costs of students per semester in study programs at state universities, both National Universities and Private Universities (Karim, et.all, 2017). Educational costs are needed to facilitate the implementation of school program policies, carry out school activities (intra and extra), and can develop schools as quality educational institutions. The cost of education can be defined as the amount of money generated and spent for various purposes of providing education which includes; salaries of teachers/lecturers, improvement of lecturers' professional abilities, procurement and improvement of study room facilities, providing course books, office stationery, extracurricular activities and others.

1) Tuition Fees Indicator

Suhaylide, (2012) states the indicators used to measure the cost of education consist of:

1. Tuition fees, including registration fees, development costs, tuition fees per semester, laboratory fees, practical fees, and semester and end semester exam fees that must be paid by students.
2. The cost of college supplies and equipment is student expenses to buy books, equipment, and supplies that can support the learning process.
3. Travel costs, *study tours* or additional trips are expenses for *study tours* and observations to increase students' empirical knowledge.
4. Boarding costs are expenses for renting a room or house as a place to live during college.
5. Payment procedures, relating to the method of payment, where there are two ways of payment consisting of cash payments and credit payments. For credit payments, there are usually installment terms.
6. *Benefits* are related to the benefits obtained by students after spending money on education. "Benefits include career prospects, prestige or prestige, uniqueness of the program, experience during education, quality of association, and so on. Consumers tend to look for low prices but provide high value benefits."

D. Student Satisfaction

According to Sopiah & Sangadji, (2013) satisfaction or dissatisfaction is a person's feeling of pleasure or disappointment that comes from a comparison between his impression of the real/actual product performance and the expected product performance. Furthermore, Purwandani, et.al, (2015) said that student satisfaction is a positive attitude of students towards the services provided by universities because of the compatibility between expectations and reality received. "Student perceptions of educational institutions can lead to student satisfaction consist of eight aspects, namely lecturer performance, university performance, student activities, student discipline, decision-making opportunities, university buildings, communication and friends around.

E. Student Loyalty

Sangadji & Sopiah, (2013) defines customer loyalty in the context of service marketing as a response that is closely related to a pledge or promise to uphold the commitment that underlies the continuity of the relationship, and is usually reflected in continuous purchases from the same service provider on the basis of dedication and commitment. pragmatic constraints. Customer loyalty as people who make regular purchases, purchase between product and service lines, refer them to others, and demonstrate immunity from being pulled over by competitors (Liung & Syah, 2017). Sangadji & Sopiah, (2013) suggest six indicators that can be used to measure consumer loyalty, namely:

1. Repurchase
2. Brand consumption habits
3. Great sense of liking for the
4. in the brand
5. Belief that certain brands are the best
6. Brand recommendations to others.

III. CONCEPTUAL FRAMEWORK AND HYPOTHESES

Umar Sekaran in his book Business Research, 1992 in (Sugiyono, 2010) suggests that the framework of thinking is a conceptual model of how theory related to various factors that have been identified as important problems. A good framework will explain theoretically the relationship between the variables to be studied. So theoretically it is necessary to explain the

Journal of Digitainability, Realism & Mastery (DREAM)

relationship between the independent variable and the dependent variable. If there are moderator and intervening variables in the study, it is also necessary to explain why these variables were involved in the study. The relationship between these variables is then formulated in the form of a research paradigm. Therefore, each research paradigm must be based on a framework of thought (Sugiyono, 2010:60). Thus, the conceptual framework of Service Quality, Brand Image, and Tuition Fees on Student Loyalty through Student Satisfaction can be described in the modeling as follows:

Figure 3.1
Conceptual Framework
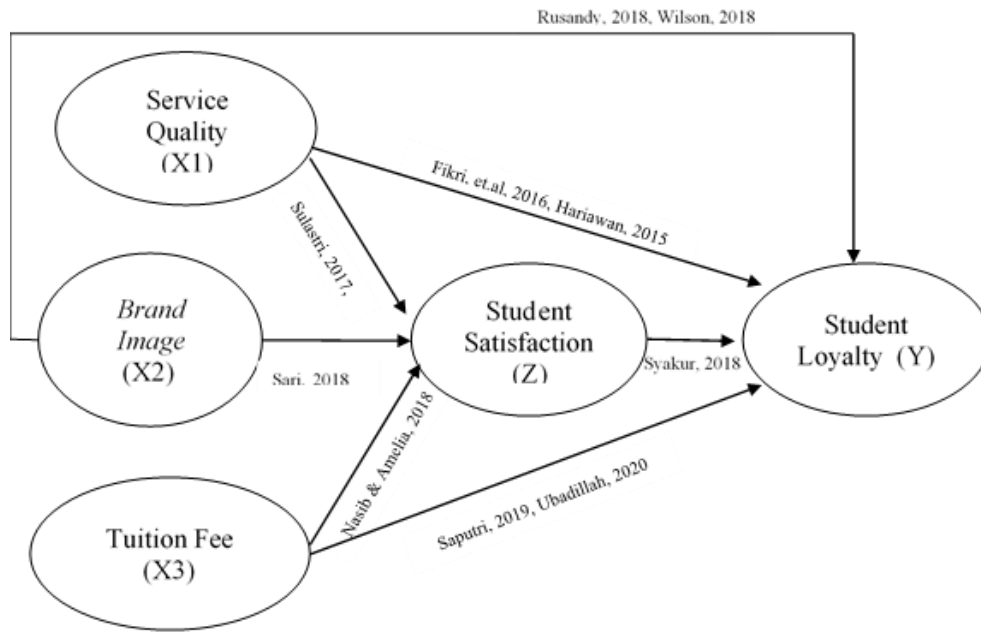
Based on the conceptual framework of the research above, the hypothesis of this study is
1. H_1: Service Quality on Student Satisfaction
2. H_2: Brand image on Student Satisfaction
3. H_3: Tuition fees on Student Satisfaction
4. H_4: Service Quality on Student Loyalty
5. H_5: Brand image on Student Loyalty
6. H_6: Tuition fees on Student Loyalty
7. H_7: Satisfaction with Student Loyalty
8. H_8: Student Satisfaction mediates the influence of Service Quality on Student Loyalty
9. H_9: Student Satisfaction mediates the effect of brand image on Student Loyalty
10. H_{10}: Student Satisfaction mediate the effect of Tuition fee on Student Loyalty

IV. RESEARCH METHODS

The study was conducted at the Instituto Profissional de Canossa (IPDC), Manleuana, Dili, Timor-Leste. The population in this study were all IPDC students from the Department of Technical Computer and Informatics, Office Management and Tourism: Hospitality and Culinary. This research uses *non - probability sampling* that is a purposive *sampling method*. The samples taken were students in semester 2, semester 4, semester 6 and finalists as many as 125 respondents. The data collection method in this study used a questionnaire with a *Likert* (5 scale). This study tested the validity and reliability of the instrument and used an analytical technique, namely Smart-PLS analysis.

V. RESULTS AND DISCUSSION

A. Validity and Reliability Test

Table 5.1 Validity Test Results

Variable	Indicator	R_{Count}	R_{table}	Observation
Service	Physical Evidence ($X_{1.1}$)	0.471	0.175	Valid
Quality (X1)	Reliability ($X_{1.2}$)	0.572	0.175	Valid
	Responsivness ($X_{1.3}$)	0.717	0.175	Valid
	Guarantee ($X_{1.4}$)	0.749	0.175	Valid
	Empathy ($X_{1.5}$)	0.727	0.175	Valid
Brand image	Quality ($X_{2.1}$)	0.670	0.175	Valid
(X2)	Reliable ($X_{2.2}$)	0.640	0.175	Valid
	Reliable ($X_{2.3}$)	0.781	0.175	Valid
	Benefit ($X_{2.4}$)	0.681	0.175	Valid
	Benefit ($X_{2.5}$)	0.629	0.175	Valid
Tuition Fee	Tuition Fee ($X_{3.1}$)	0.781	0.175	Valid
(X3)	Tuition Fee ($X_{3.2}$)	0.764	0.175	Valid
	Material Cost ($X_{3.4}$)	0.667	0.175	Valid
	Material Cost ($X_{3.4}$)	0.719	0.175	Valid
	Travel cost ($x3.5$)	0.636	0.175	Valid
Student	Satisfaction (Z_1)	0.614	0.175	Valid
Satisfaction	Satisfaction (Z_2)	0.665	0.175	Valid
(Z)	Share positive information (Z_3)	0.700	0.175	Valid
	Share positive information (Z_4)	0.792	0.175	Valid
	No Compliants (Z_5)	0.742	0.175	Valid
	No compliants (Z_6)	0.758	0.175	Valid
Studente	Retention (Y_1)	0.747	0.175	Valid
Loyalty (Y)	Retention (Y_2)	0.709	0.175	Valid
	Referal (Y_3)	0.837	0.175	Valid
	Referal (Y_4)	0.807	0.175	Valid

Correlation value *product moment* of each statement item is greater than 0.175, this means that the indicators for each variable are valid.

Table 5.2 Reliability Test Results

No	Variabel	Cronbach's alpha	Observation
1.	Service Quality (X1)	0.647	Reliable
2.	Brand image (X2)	0.700	Reliable
3.	Tuition Fee (X3)	0.752	Reliable
4.	Student Satisfaction (Z)	0.803	Reliable
5.	Student Loyalty (Y)	0.777	Reliable

Based on the reliability test results above, it can be concluded that all variables are said to be reliable because the *Cronbach alpha* is greater than 0.6.

B. SMART-PLS Analysis Results

Table 5.6 Path Analysis Test Results

| No	Direct Effect	T-Statistik	P – Value	Observation
1.	Service Quality (X_1) → Student Satisfaction (Y_1)	5.064	0.000	Significant
2.	Brand Image (X_2) → Student Satisfaction (Y_1)	3.688	0.000	Significant
3.	Tuition Fees (X_3) → Student Satisfaction (Y_1)	0.752	0.452	No Significant
4.	Service Quality (X_1) → Student Loyalty (Y_2)	0.709	0.479	No Significant
5.	Brand Image (X_2) → Student Loyalty (Y_2)	0.577	0.564	No Significant
6.	Tuition Fees (X_3) → Student Loyalty (Y_1)	1.528	0.127	No Significant
7.	Student Satisfaction (Y_1) → Student Loyalty (Y_2)	2.551	0.011	Significant
	Indirect Effect			
8.	Service Quality (X_1) → Student Satisfaction (Y_1) → Student Loyalty (Y_2)	2.204	0.028	Significant
9.	Brand Image (X_2) → Student Satisfaction (Y_1) → Student Loyalty (Y_2)	2.166	0.031	Significant
10.	Tuition Fees (X_3) → Student Satisfaction (Y_1) → Student Loyalty (Y_2)	0.638	0.526	No Significant
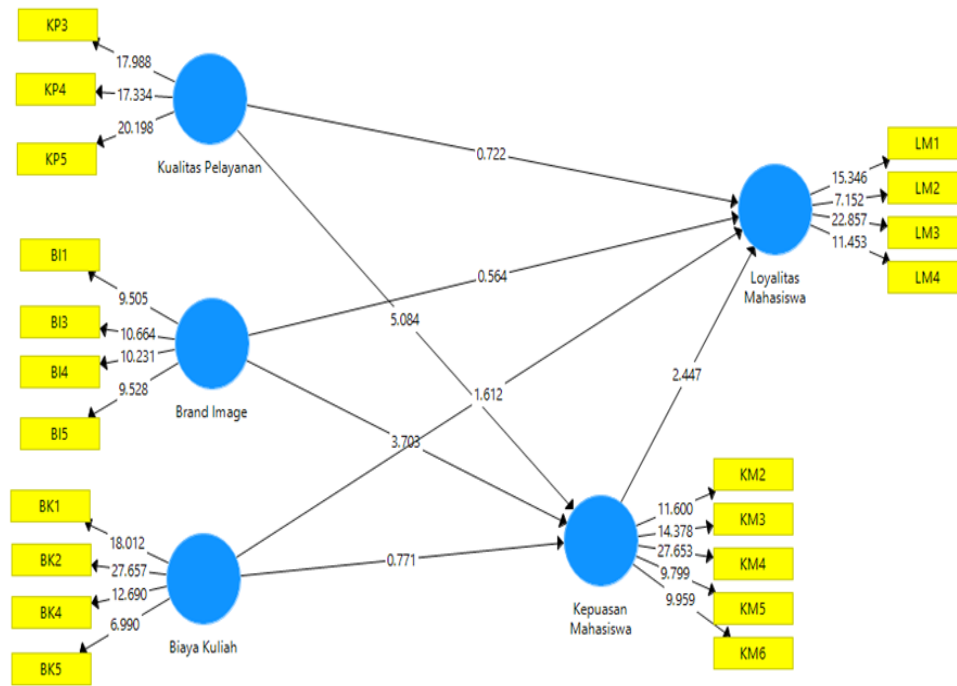
Figure 5.1 Path Analysis Model

C. Discussion

1) *Effect of Service Quality on Student Satisfaction at IPDC.*

The first hypothesis states that service quality has a positive and significant effect on student satisfaction, as indicated according to the results of the analysis that the t-statistic value is 5.064> 1.96 and the p-value <0.05. The results of the analysis mean that if the quality of service is getting better, then student satisfaction at IPDC will increase. On the other hand, if the service quality gets worse, student satisfaction at IPDC will decrease.

The results of this study are in line with previous research including Sulastri, (2017), Atanegoro, et.all, (2017), Lombone, et.all, (2012), Sayyida, et.all, (2015) and Arman & Shabir, (2020) found that service quality has a positive and significant effect on customer or consumer satisfaction.

2) *The Effect of Brand Image on Student Satisfaction at IPDC.*

The second hypothesis states that brand image has a positive and significant effect on student satisfaction, as seen from the results of the analysis that the t-statistic value is 3.688 > 1.96 and the p-value is < 0.05. This result means that the better the level *brand image* owned by a university, the higher the student satisfaction.

The results of the study above are in line with research from Sari, (2018) which shows that brand image has a significant effect on student expectations and satisfaction. The results of research from Permana, et.all, (2019) that Brand Image has a significant effect on Student Satisfaction at UMT. Arman & Shabbir, (2020) found that *brand image* positively affects customer satisfaction.

3) *Effect of Tuition Fees on Student Satisfaction at IPDC*

The third hypothesis states that tuition fees do not have a positive and significant effect on student satisfaction as seen from the results of the analysis that the t-statistic value is 0.752 < 1.96 and the p-value is > 0.05. This result means that the quality of tuition fees does not determine the level of student satisfaction itself.

The results of the research above reinforcing the previous research by Nasib & Amelia, (2018) that has explained that price or cost has no effect on student satisfaction.

4) *Service Quality on Student Loyalty at IPDC*

The fourth hypothesis states that service quality does not have a positive and significant effect on student loyalty as seen from the results of the analysis that the t-statistic value is 0.746 < 1.96 and the p-value is > 0.05. This means that the worse the service quality provided by the IPDC, the more students who are not loyal to the IPDC. The results of this study are in line with the observations of the author himself, who saw that there were some students who has chosen to continue their studies at other universities because the quality of service did not match the expectations of the students.

The results of this study are not in lined with the results of research proposed by Fikri, *et.all,* (2016), which says that service quality has a significant effect on loyalty. In addition, the results of research from Hariawan, (2015) explained that service quality has a positive and significant effect on student loyalty, the higher the service quality, the higher the student loyalty. Sabatini, (2015) service quality has a positive and significant effect on customer loyalty.

5) *Brand Image on Student Loyalty at IPDC*

The fifth hypothesis states that brand image does not have a positive and significant effect on student loyalty as seen from the results of the analysis that the t-statistic value is 0.577 < 1.96 and the p-value is > 0.05. This indicates that the lower the *brand image* will have an impact on decreasing student loyalty at IPDC. This is in lined with the observations and opinions of the respondents themselves that IPDC does not yet have high popularity in the eyes of the public. This is due to the lack of socialization programs from the campus, students and alumni themselves.

The results of this study are not in lined with the results of research that has been put forward by previous researchers such as Chao et al, (2015) that *brand image* has a positive influence on consumer loyalty. Chen, (2016) that *brand image* has a positive and significant effect on loyalty.

6) *Tuition Fees on Student Loyalty at IPDC*

The sixth hypothesis states that tuition fees have no positive and significant effect on student loyalty as seen from the results of the analysis that the t-statistic value is 1.528 < 1.96 and the p-value is > 0.05. This shows that the higher the tuition fees charged to students, the lower the level of student loyalty. Tuition fees at IPDC are quite high when compared to other campuses. The amount of tuition fees charged to students is not directly proportional to the provision of facilities that can support lecture activities such as computers, projectors, laboratories, books and others.

The results of the research above are contrary to the research proposed by Rohmawati, (2018) that the price partially has a significant positive effect on customer loyalty. Saputri, (2019) in his research shows that price has an effect on customer loyalty. Ubaidillah, (2020) revealed that price has a positive effect on loyalty.

7) *Student Satisfaction with Student Loyalty at IPDC.*

The seventh hypothesis states that student satisfaction has a positive and significant effect on student loyalty as seen from the results of the analysis that the t-statistic value is 2.551 > 1.96 and the p-value is < 0.05. This result means that the more satisfied the students are, the more loyal the students will be to services, *brands* and tuition fees. In addition, these results indicate that the higher the student satisfaction, the higher the student's loyalty to services, brands and tuition fees.

The results of this study support previous research by Mujahidin, et.all, (2018) that satisfaction has an influence on customer loyalty. Satisfaction also plays a role in mediating the indirect relationship of the company's image to customer loyalty.

8) *Satisfaction mediates the effect of service quality on student loyalty at IPDC.*

The eighth hypothesis states that service quality has an indirect positive effect on student loyalty through student satisfaction. The results of the analysis show that the t-statistic value is 2.204 > 1.96 and the p-value is < 0.05. This means that the better the quality of service provided by the university, the higher the satisfaction and loyalty of the students.

The results of this study are in lined with previous research by Thungasal & Siagian, (2019) which explains that service quality has a significant and positive effect on customer loyalty through customer satisfaction. Shandra & Murwatiningsih, (2016) found that service quality has a significant effect on consumer loyalty through customer satisfaction. In addition, Anggraini & Budiarti, (2020) found that service quality affects customer loyalty mediated by customer satisfaction.

9) *Satisfaction mediates the effect of brand image on student loyalty at IPDC.*

The ninth hypothesis states that Brand Image has an indirect positive effect on student loyalty through student satisfaction. The results of the analysis show that the t-statistic value is 2.166 > 1.96 and the p-value is < 0.05. This means that the better the brand of a university, the higher the satisfaction of students which encourages these students to be loyal to the university.

The results of the research above support previous studies proposed by Damayanti & Wahyono, (2015) that product quality and *brand image* have a direct and indirect effect on building loyalty through satisfaction. Shandra & Murwatiningsih, (2016) found that *brand image* has a significant effect on consumer loyalty through customer satisfaction. In addition, Rusandy, (2018) found that customer satisfaction mediates the relationship between *brand image* and customer loyalty.

10) *Satisfaction Mediates the Effect of Tuition Fees on Student Loyalty at IPDC.*

The tenth hypothesis states that tuition fees have no indirect positive effect on student loyalty through student satisfaction. The results of the analysis show that the t-statistic value is 0.628 < 1.96 and the p-value is > 0.05. This means that if the tuition fees charged are too high by universities, it will cause dissatisfaction with students which will have an impact on the level of student loyalty.

The results of this study are not in line with previous research proposed by Prasada & Ekawati, (2018) revealed that customer satisfaction is able to mediate the effect of price perception on customer loyalty. According to Thungasal & Siagian, (2019) found that price has a significant and positive effect on customer loyalty through customer satisfaction. Shandra & Murwatiningsih, (2016) found that price has a significant effect on consumer loyalty through customer satisfaction.

VI. Conclusions And Recommendations

D. Conclusions

Based on the results of the analysis and discussion that have been carried out in this study, the following conclusions can be drawn:

1. Service quality has been proven to have a positive and significant effect on student satisfaction. This means that if the quality of service from higher education is improved, it will increase the satisfaction of students who continue their studies at IPDC.
2. Brand image is proven to have a positive and significant effect on student satisfaction at IPDC. This means that the better the level of brand image owned by IPDC, the higher the student satisfaction.
3. Tuition fees are not proven to have a positive and significant effect on student satisfaction at IPDC. This indicates that the quality of tuition fees does not determine the level of student satisfaction.
4. Service quality has not been proven to have a positive and significant effect on student loyalty at IPDC. This means that the worse the quality of service provided by IPDC, the more students feel disloyal to IPDC.
5. Brand image is not proven to have a positive and significant effect on student loyalty. This means that the lower the brand image owned by IPDC will have an impact on decreasing student loyalty.
6. Tuition fees are not proven to have a positive and significant effect on student loyalty. This indicates that the higher or higher the tuition fee, the lower the level of student loyalty.
7. Student satisfaction has a positive and significant effect on student loyalty. This means that if the quality of IPDC student satisfaction is getting better, it will also have an effect on increasing student loyalty. Where when student satisfaction is created, the student will be loyal.
8. Student satisfaction is able to mediate the variables of service quality and student loyalty. This means that the better the quality of service provided by the university (IPDC), the higher the satisfaction and loyalty of the students.
9. Student satisfaction is able to be mediated with the brand image variable on student loyalty. This means that the better the brand of a university, the higher the satisfaction of students which encourages these students to be loyal to the college.
10. Student satisfaction is not able to be mediated with the variable tuition fees on student loyalty. This means that if the tuition fees charged are too high by universities, it will cause dissatisfaction with students which will have an impact on the level of student loyalty.

E. Suggestions

Suggestions that can be given related to the results of this study, such as:

1. IPDC must provide the condition of equipment or laboratory equipment such as computers and projectors that are good and suitable for use in supporting teaching and learning activities on campus.
2. IPDC needs to provide equipment or supplies when students practice on campus. In addition, human resources need to provide training or *training* to staff related to service quality in responding to student needs. Because the results of the study indicate that the service quality is considered less good by students.
3. From the results of the analysis, it is indicated that IPDC has less popularity in the eyes of the public. Therefore, it is suggested to IPDC to always hold promotions or outreach among the public in order to promote the *brand image* of IPDC so that it can be known by the wider community.
4. IPDC needs to do *branding* through *entrepreneurship* or *technopreneur ship* that involve students to socialize campus to the community and at the same time help the financial side of students.
5. It is hoped that further researchers will conduct research by adding other variables that are not discussed in this study.

REFERENCES

Anggraini, F., & Budiarti, A. (2020). Pengaruh Harga, Promosi, Dan Kualitas Pelayanan Terhadap Loyalitas Pelanggan dimediasi Kepuasan Pelanggan Pada Konsumen Gojek . *JUPE*.

Arman, & Shabir, S. A. (2020). Impact Of Service Quality And Brand Image On Brand Loyalty: The Mediating Role Of Customer Satisfaction. *Eurasian Journal of Social Sciences*. doi:10.15604/ejss.2020.08.02.004

Atanegoro, R. Y., Surya, D., & Sanusi, F. (2017). Analisis Pengaruh Inovasi Produk, Inovasi Layanan dan Kualitas Pelayanan terhadap Kepuasan dan Loyalitas Nasabah. *Jurnal Riset Bisnis dan Manajemen Tirtayasa*, 166.

Chao dkk, R. F. (2015). The Influence of Service Quality, Brand Image, and Customer Satisfaction on Customer Loyalty for Private Karaoke Roomsin Taiwan. *The Journal of Global Business Management*.

Chen, C. T. (2016). The Investigation on Brand Image of University Education and Students' Word-of-Mouth Behavior . *Higher Education Studies*.

Damayanti, C., & Wahyono. (2015). Pengaruh Kualitas Produk, Brand Image Terhadap Loyalitas Dengan Kepuasan Sebagai Variabel Intervening. *Management Analysis Journal*.

Fauzi, R. A., & Citaningtyas, D. (2017). Analisis Pengaruh Pengambilan Keputusan Mahasiswa Baru Terhadap Pemilihan Progam Studi Manajeman Universitas Pgri Madiun Tahun 2017. *Jurnal Capital*.

Fikri, S., Wiyani, W., & Suwandaru, A. (2016). Pengaruh Kualitas Pelayanan terhadap Kepuasan dan Loyalitas Mahasiswa. *Jurnal Bisnis Manajemen*.

Hariawan, A. (2015). Pengaruh Kualitas Pelayanan, Kepuasan Mahasiswa dan Reputasi terhadap Loyalitas Mahasiswa di STMIK AMIKOM Purwokerto. *Jurnal Probisnis*, 73.

Karim, B., Sentinuwo, S. R., & Sambul, A. M. (2017). Penentuan Besaran Uang Kuliah Tunggal untuk Mahasiswa Baru di Universitas Sam Ratulangi Menggunankan Data Mining. *E-Journal Teknik Informatika, 11*, 2. Obtido em 14 de 03 de 2020, de https://media.neliti.com/media/publications/141548-ID-penentuan-besaran-uang-kuliah-tunggal-un.pdf

Kurnia, E., & Aisha, N. (2018). Analisis Brand Strategy pada Perguruan Tinggi Swasta Islam di Kota Medan. *Jurnal Manajemen dan Keuangan*.

Liung, H., & Syah, T. Y. (2017). Pengaruh Kualitas Layanan terhadap Kepuasan dalam Meningkatkan Loyalitas dimoderasi Harga. *Jurnal Ekonomi, 8*, 33.

Lombone, I., Pandeong, M. S., & Langi, Y. (2012). Tingkat Kepuasan Mahasiswa terhadap Kualitas Pelayanan Universitas Sam Ratulangi Menggunakan Analisis Faktor. *Jurnal MIPA UNSRAT*, 52.

Mujahidin, A., Zuhriah, F., & Khoirianingrum, I. (2018). Pengaruh Citra Perguruan Tinggi dan Kompetenesi Dosen terhadap Loyalitas Mahasiswa melalui Kepuasan Mahasiswa pada Perguruan Tinggi Swasta (Studi pada IKIP PGRI Bojonegoro). *Al-Tijarah*.

Nasib, & Amelia, R. (2018). Pengaruh Kualitas Pelayanan, Harga Dan Citra Kampus Terhadap Loyalitas Mahamahasiswa Mengikuti Program Mgm (Member Get Member) Melalui Kepuasan Mahasiswa Sebagai Variabel Intervening .

Permana, A. I., Fauzan, M., & Prastowo, S. L. (2019). Pengaruh Citra Merek, Kualitas Pelayanan Dan Persepsi Harga Terhadap Kepuasan Mahasiswa Di Universitas Muhammadiyah Tangerang. *PELITA*.

Prasada, I. E., & Ekawati, N. W. (2018). Peran Kepuasan Pelanggan Memediasi Pengaruh Persepsi Harga Terhadap Loyalitas Pelanggan. *E-Jurnal Manajemen Unud*.

Purwandani, D., Sutarsih, C., & Sururi. (2015). Pengaruh Mutu Layanan Sarana dan Prasarana terhadap Kepuasan Mahasiswa di Fakultas Pendidikan Teknologi dan Kejuruan Universitas Pendidikan Indonesia. *Jurnal ADPEND*. Obtido de https://ejournal.upi.edu/index.php/jurnaladpend/article/viewFile/3755/2674

Putri, Y. L. (2017). Pengaruh Kualitas Pelayanan terhadap Loyalitas Pelanggan dengan Kepuasan sebagai Variabel Intervening (Studi Persepsi pada Pelanggan Dian Comp Ambarawa. *Among Makarti* .

Rohmawati, Z. (2018). Kualitas, Harga Dan Keragaman Produk Terhadap Loyalitas Pelanggan . *Jurnal Riset Entrepreneurship*.

Rusandy, D. S. (2018). Pengaruh Brand Image terhadap Loyalitas Pelanggan yang Dimediasi Kepuasan Pelanggan pada Rumah Makan Titin Trenggalek. *Jurnal Riset Inspirasi Manajemen Dan Kewirausahaan*.

Sabatini, P. (2015). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Pelanggan Dalam Menggunakan Jasa Transportasi Angkutan Kota Cv Sepakat Karya Bersama (Studi Kasus Mahasiswa Stie Sultan Agung Pematangsiantar). *Jurnal Maker*.

Sangadji, E. M., & Sopiah. (2013). *Perilaku Konsumen: Pendekatan Praktis disertai Himpunan Jurnal Penelitian.* Yogyakarta: Andi Offset.

Saputra, R. R., & Hadi, S. P. (2017). Pengaruh Kualitas Pelayanan dan Harga Terhadap Kepuasan Pelanggan (Studi Pada Mahasiswa/i Program Strata-1 FISIP UNDIP). *Jurnal Ilmu Admnistrasi Bisnis*, 3. Obtido de https://media.neliti.com/media/publications/104945-ID-pengaruh-kualitas-pelayanan-dan-harga-te.pdf

Saputri, R. S. (2019). Ngaruh Kualitas Pelayanan Dan Hargaterhadap Loyalitas Pelanggan Grab Semarang. *Journal of Strategic Communication*.

Sayyida, Hermanto, B., & Sugianto, E. (2015). Pentingnya Kualitas Pelayanan Terhadap Kepuasan dan Loyalitas Pengunjung Perpustakaan Daerah Kabupaten Sumenep. *Jurnal "Performance" Bisnis dan Akuntasi*, 67.