The Influence of Service Quality, Price, and Campus Image on Loyalty Through Student Satisfaction as an Intervening Variable at STIE PEMUDA Surabaya

Lelono Diyah Setiyowati [1*], Slamet Riyadi [2]

[1,2] Faculty of Economics and Business, University Dr. Soetomo, Surabaya, Indonesia

E-mail: l.diyah.setiyowati@gmail.com[1*] , slamet.riyadi@unitomo.ac.id[2]

Abstract. This study aims to analyze the effect of Service Quality (X1), Price (X2), Image (X3), on Student Loyalty (Y), STIE PEMUDA Students with student satisfaction as an intervening variable. The population in this study were all STIE PEMUDA students, the sampling technique used was stratified random sampling with 119 respondents taking data through a Likert scale model questionnaire. This study uses the Path analysis test with the help of the SPSS For Windows 16.0 computer program. The results of this study indicate that service quality has a positive and significant effect on student satisfaction. Price has a positive and significant effect on student satisfaction. Campus Image has a positive and significant influence on student satisfaction. Service Quality has a positive and significant influence on student loyalty. Price has a positive and significant effect on loyalty. Campus Image has a positive and significant influence on loyalty. Student satisfaction has a negative effect on loyalty. Service Quality has a positive and significant influence on student loyalty through student satisfaction. Prices have a positive and significant effect on student loyalty through student satisfaction. Campus image has a positive and significant influence on student loyalty through student satisfaction.

Keywords: Service Quality; Price; Campus Image; Loyalty; and Student Satisfaction.

I. INTRODUCTION

Quality customer service is the key to success and the basis for building a successful and profitable company. One indicator to determine the quality of human resources is the level of knowledge possessed, because knowledge is the main resource for social, economic and political development. Thus placing education and training services in a decisive position, because knowledgeable humans are the output of an education or training system, both formal, non-formal and informal.

In this era of globalization, quality is seen as one of the tools to achieve competitive advantage, because quality is one of the main factors that determine the choice of products and services for consumers. The goal of a business organization is to produce goods and services that satisfy consumers. Consumer satisfaction will be achieved if the quality of the products and services provided is in accordance with their needs.
Education is also a very fundamental factor in efforts to improve the quality of life, and at the same time as a determining factor for social and economic development towards better conditions. The education received will affect the quality of students. The expected education is education that can produce superior graduates who have competence so they can compete in the world of work.

Customers can be divided into community users, graduates, parents and students who directly receive, enjoy and experience educational services. Customers will express their feelings about the quality of service they receive. Satisfaction and dissatisfaction with services can be a builder or destroyer of a system. It is the voices of students that need to be heard if you want to improve service quality. Services that exclude student voices are a wrong strategy, because quality is not determined by producers but by consumers. Producers can only make goods and services, while those who value these goods and services are consumers. Satisfaction is very important for good marketing. Services such as universities must be able to provide high satisfaction to their students.

In its development, STIE PEMUDA Surabaya experienced many things that were not always expected by the Head of STIE PEMUDA Surabaya or were not aware of its existence, but could have a strong influence in facing competition in providing services to the community. Various internal aspects that deserve attention are teaching staff, staff regeneration, discipline of teaching staff, speed and frequency of service by administrative staff, curriculum, condition of facilities and so on. Meanwhile external factors are the social conditions of society, government policies, demands of the world of work and others. In providing services to the community, the quality of service needs to be examined on an ongoing basis.

Indirectly, student complaints were heard about the performance of STIE PEMUDA Surabaya,

82

Lelono Diyah Setiyowati, Slamet Riyadi
The Influence of Service Quality, Price, and Campus Image on Loyalty Through Student Satisfaction as an Intervening Variable at STIE PEMUDA Surabaya

which was translated as services that were not in accordance with what they expected, voices of lack of satisfaction with the services of STIE PEMUDA Surabaya

Students who have entered a tertiary institution certainly have many expectations such as job opportunities, career development, and satisfaction, pleasure, and pride as students at the tertiary institution. The sacrifices made by students, be it the cost of education, the time spent which can be counted as an opportunity cost, and their hard work following lectures, must be balanced by student satisfaction. All value chains in Higher Education must create added value for students. All personnel, as well as the educational process as the main value chain must be able to provide satisfaction in service to students.

Formulation of the problem

Based on the background, the formulation of the problem in this study is:

1. Does service quality have a significant effect on satisfaction?
2. Does the price have a significant effect on student satisfaction?
3. Does image have a significant effect on student satisfaction?
4. Does service quality have a significant effect on student loyalty?
5. Does the price have a significant effect on student loyalty?
6. Does image have a significant effect on student loyalty?
7. Does student satisfaction have a significant effect on student loyalty?
8. Does service quality have a significant effect on loyalty through student satisfaction?
9. Does price have a significant effect on loyalty through student satisfaction?
10. Does image have a significant effect on loyalty through student satisfaction?

II. LITERATURE REVIEW

Service quality

According to Parasuraman et.al in Lupiyoadi and Hamdani, (2006: 181) Service quality is defined as how far the difference between reality and customer expectations/expectations for the service they receive/obtain.

Referring to the notion of service quality, the concept of service quality in higher education institutions is a responsiveness and reality of the services provided by higher education institutions. Quality of service must start from the needs of students and end on student perceptions according to Philip Kotler (2005).

According to Fandy Tjiptono (2006: 121) there are various categories or types of service elements which include the following: 1) Information, 2) Consultation, 3) Order taking, 4) Hospitality, 5) Caretaking, 6) Exception, 7) Billing/account

submission, 8) Payment in the form of self-service payments by consumers,

According to Fandy Tjiptono (2006: 121) there are various determinants of service quality, namely:

1. Information: how product information and other information, for example: services fulfill or conform to consumer desires. If consumers receive information from the company or employees clearly, it will further improve the quality of service in the eyes of these consumers.
2. Consultation: consultation through advice, collaboration, counseling. If the company provides financial counseling and good collaboration, this means that the quality of service is getting better.
3. Order taking: how to order, for example as a member, via telephone and available facilities. If available and members, then there are adequate facilities from a company then it shows that the company has added value in the eyes of its consumers.
4. Hospitality: friendliness and courtesy of employees, for example in greeting. If employees are friendly and polite, it means that a company has good service quality in the eyes of its consumers.
5. Caretaking: caring for consumer needs such as attention, giving empathy. If employees have attention and give empathy to the company, it means that they have good service quality.
6. Exceptions: how to solve problems or provide solutions to consumers. If the company provides a solution or problem solving to its consumers, it means meeting consumer expectations.
7. Billing: billing method, company accounting activity system. If the company has a good way of collecting company accounting activity funds, it means that the company has good service quality.
8. Payment: payment methods such as self-pay, autodebit, etc. The more complete the method of payment and the more practical it means an added value in the eyes of consumers.

In essence, measuring the quality of a service or product is almost the same as measuring customer satisfaction, which is determined by the variables perceived expectations and performance. In order to obtain good and quality service or product management, the company must recognize and pay attention to the five gaps related to the causes of company failure. Tjiptono (2011: 80) suggests the five gaps as follows:

1. Gap between expectations from consumers and perceptions by management.
2. Management does not always get a quick sense of what customers want. The occurrence of this gap is generally caused by a lack of effective communication between subordinates and superiors, lack of marketing

Lelono Diyah Setiyowati, Slamet Riyadi
The Influence of Service Quality, Price, and Campus Image on Loyalty Through
Student Satisfaction as an Intervening Variable at STIE PEMUDA Surabaya

83

research and marketing research that is not utilized, and too many levels of management.

3. Gap between perception by management and quality or product specifications. Management is able to sense exactly what consumers want, but management does not set a specific performance standard.

Gap between service or product quality specifications and delivery method. Company employees are poorly trained to work beyond limits and often cannot or do not want to meet standards especially when they are faced with conflicting standards.

4. Gaps between the delivery of services or products and external communications. Consumer expectations are influenced by statements made by company representatives and advertisements. This gap often occurs due to inadequate horizontal communication and a tendency to overpromise.

5. Gap between perceived and expected service or product.

Discrepancies occur when consumers measure the performance or achievements of the company in a non-uniform way and misperceive the quality of the service or product

There are five dimensions of service quality according to Parasuraman in Lupiyoadi (2006), namely:

a. Tangibles, or physical evidence, namely the company's ability to demonstrate its existence to external parties. What is meant is that the appearance and capabilities of the company's physical facilities and infrastructure and the condition of the surrounding environment are concrete evidence of the services provided.

b. Reliability, or reliability, namely the company's ability to provide services as promised accurately and reliably.

c. Responsiveness, or responsiveness, is a willingness to help and provide fast and appropriate service to customers, by conveying clear information.

d. Assurance, or guarantees and certainty, namely knowledge, decency and ability employees of the company to foster a sense of trust in customers to the company. It consists of several components including communication, credibility, security, competence and courtesy.

e. Empathy, that is give attention sincere and individual or personal nature given to customers by trying to understand customer desires. For example, a company must know the specific customer wants from the physical form of the product or service to the right distribution.

Price

Kotler & Keller, (2013: 405) states that price is the amount of money exchanged to consume goods or services. Swastha (2006) defines price as the amount of money needed to get a number of combinations of products and services.

Meanwhile, according to Kottler and Armstrong (2008) price is the amount of money given or the amount of money sacrificed by customers to benefit from owning or using services or products.

Kotler and Amstrong (2010) argue that there are 5 pricing strategies, namely:

1. Mark Up Pricing
   The selling price is determined based on the expected profit presentation, added to the overall production costs as profit or profit.

2. Target Return Pricing
   The company determines the price level that will generate returns with a predetermined target.

3. Perceived Value Pricing
   The price is determined based on the consumer's assessment of the product, if the consumer evaluates the product high then the price set or the service product is high.

4. Going Rate Pricing
   Existing prices follow existing market prices based on selling prices set by competitors.

5. Sealed Bid Pricing
   Price is set based on the firm's guess of how much a competitor will charge, not its own costs and demand which are used when the firm wants to win a product.

6. According to Basu Swatsha (2010), several factors that usually influence pricing decisions include: 1. Economic conditions, 2. Supply and demand, 3. Elasticity of demand, 4. Competition, 5. Costs, 6. Manager's goals, 7. Command control.

Pricing methods according to Kotler and Amstrong (2010) include:

1. Skimming Pricing
   The strategy is implemented by charging a high price for a new product during introduction, then lowering the price when competition becomes tight.

2. Penetration Pricing.
   Companies try to introduce products at low prices in the hope of large sales volumes in a relatively short time.

3. Prestige Pricing
   Prices are used by customers as a measure of the quality of goods or services. Thus, when the price is reduced to a certain level, the level of demand also decreases.

4. Price lining
   Used when a company sells more than one different type of product. Odd-Even Pricing / odd pricing is used to influence consumer thinking.

5. Demand-backward Pricing
   Companies estimate the price levels consumers are willing to pay for relatively expensive products.

6. Bundle Pricing.
   A marketing strategy that uses package prices for two or more products.
   According to Tjiptono (2008), there are 4 objectives of pricing, namely:
   1. Profit oriented goals
   2. Volume oriented goals
   3. Image-oriented goals
   4. Price stabilization objective

According to Kotler and Amstrong (2008:278), there are four indicators that characterize prices, namely:
   1) affordability,
   2) suitability of price with product quality,
   3) price competitiveness, and
   4) suitability of price with benefits.

Campus Image

According to Bill Canton in S.Soemirat & Adrianto. E (2007) provides an understanding of image as what is thought, the result of actions, the public's self-image of good companies that are intentionally created from an object, person or organization.

Meanwhile, according to Kasali (2003) image is a thought that arises because of knowledge and understanding of something that is truly real. This knowledge and understanding itself arises because of information.

According to Liou (2009), there are 4 parts of corporate image, including:
1. Moralities (Morality). Morality is related to how a company has morals towards the environment and social. Morality includes:
   a) Charity Activities (Social Activities), the company carries out various social activities for the surrounding community.
   b) Eco-friendly Activities, companies are able to carry out production processes and produce products that are environmentally friendly.
2. Managements (Management) Management is related to how a company is well managed. Management includes:
   a) Employee Skills (staff expertise), the ability of workers is expected to increase customer satisfaction.
   b) Teamwork (Collaboration), collaboration between workers in the company.
3. Performance Performance is related to the company's performance in carrying out its business activities. Performance includes:
   a) Reasonability of price, suitability of the price paid by consumers with product quality
   b) Promotional activities (promotional activities), promotional activities are able to attract the attention of consumers.
   c) Advertisement (Advertising), advertising can attract consumers thereby boosting revenue for the company.
   d) Selling Channel, the company provides convenience for conducting transactions.

4. Service (Services) Services related to how companies satisfy consumers.
   a) Speed of Service, fast service provided to consumers.
   b) Handling Complaints (Handling Complaints), how staff handle complaints from consumers.
   c) Focussing on customer's need (Focus on Customer Needs), the company can meet customer needs.

There are several factors that influence brand image Schiffman and Kanuk (2007) inhestanto. Web mentions the factors forming a brand image, namely:
   (1) Quality or quality, related to the quality of goods offered by manufacturers with certain brands.
   (2) Trusted or relied upon with regard to opinions or agreements formed by the community about a product that is consumed.
   (3) The uses or benefits associated with the function of a product that can be utilized by consumers.
   (4) Price, which in this case is related to the high or low or the amount of money spent by consumers to influence a product, can also affect the long-term image.
   (5) The image that is owned by the brand itself, namely in the form of views, agreements and information related to a brand of a particular product.
   (6) According to Keller (2000) inhestanto. web, measurement of brand image can be done based on aspects of a brand, namely: (1) Brands are easy to remember. (2) Brands are easy to recognize. (3). Good brand reputation.

According to Arwanda et al. (2014), there are 3 (three) image indicators, namely:
   1. high appreciation from the environment,
   2. information about producing graduates who are easy to get a job,
   3. information about having teachers who are very competent in their fields.

Loyalty

Customer loyalty is a manifestation and continuation of consumer satisfaction in using the facilities and services provided by the company, as well as to remain a customer of the company (Fornell in Mouren Margareta, 2004: 79).

According to Oliver (in Hurriyati, 2005), loyalty is a deeply held customer commitment to re-subscribe or re-purchase selected products/services consistently in the future, even though situational influences and marketing efforts have the potential to cause customer behavior.

There are two factors that determine loyalty according to Griffin (2009:20-22), namely:
   a. High attachment to a particular product or service compared to a potential competitor's product or service. The attachment that a customer feels

Lelono Diyah Setiyowati, Slamet Riyadi
The Influence of Service Quality, Price, and Campus Image on Loyalty Through Student Satisfaction as an Intervening Variable at STIE PEMUDA Surabaya

85

towards a product or service is formed by two dimensions, namely: the level of preference (how much the customer believes in a particular product or service) and the level of perceived product differentiation (how significantly the customer differentiates a particular product or service from other alternatives).

b. Repeated purchases
    Four different types of loyalty arise when attachment is low and high. Premium loyalty is the type of loyalty that can be increased themost, occurs when there is high attachment and the level of repeat purchases is also high. At the highest level of preference, people are proud to find and use certain products and are happy to share their knowledge with friends and family.

Stages in loyalty according to Nova (in Ramadiansyah, 2010), namely:
1. Cognitive
   Usually customers become loyal first on the cognitive aspect. Cognitive loyalty is based more on functional characteristics, especially costs, benefits and quality.If these three factors are not good, it will be easy for customers to switch to other products.
2. Affective
   The emergence of this affective loyalty is driven by the satisfaction factor that causes liking and makes the object a preference. At this stage, customer vulnerability focuses more on three factors, namely dissatisfaction with existing brands, persuasionfrom marketers or customers of other brands, and attempts to try other products.
3. Conative
   The next stage is conative loyalty, which is a loyalty that includes a deep commitment to do something, for example to make a purchase.
4. Action
   Where the intention to do develops into behavior and action. Intention followed by motivation is a condition that leads to readiness to act and the desire to overcome obstacles in carrying out that action. Customers who have this loyalty give little or no opportunity for customers to switch to other products.
   Zeithaml et al. (1996) stated that the ultimate goalof a company in establishing a relationship with its customers is to form strong loyalty, while indicators of strong loyalty are:
   1) Say positive things, is to say something positive about the product consumed.
   2) Recommend to someone, is to recommend a product that has been consumed to a friend.
   3) Repurchase intention, is a repurchase made of products that have been consumed.

Student Satisfaction

According to Kotler (2007: 177) customer satisfaction is the level of one's feelings after comparing the perceived performance (results) compared to their expectations.

Kotler & Keller (2012) argues, satisfaction is a person's feelings of pleasure or disappointment resulting from comparing the product's perceived performance (or results) with their expectations.
Factors that affect student satisfaction can be categorized into three categories, namely:
1) Factors related to the product (product quality, the relationship between product value and price, product form and product reliability according to customer desires)
2) Factors related to service (include: guarantee and response as well as ways of solving problems)
3) Factors related to sales experience (covering employee experience and convenience and comfort).
    According to Kotler (2005:72) tools for tracking and measuring customer satisfaction are:
1. Complaint And Suggestion System Customer-centered organizations make it easier for their customers to submit suggestions and complaints, by providing toll-free hot lines. Companies also use websites and e-mail for fast two-way communication.
2. Customer satisfaction survey
    Responsive companies measure customer satisfaction directly with periodic surveys, while collecting customer data the company also asks questions to measure repurchase intention and measures the tendency or willingness to recommend the company and brand to others.
3. Demon Shop
    Companies can pay people to act as prospectors to report strong points and weak points experienced when buying company and competitor products or in a somewhat similar way to managers calling their own company to ask questions and complaints in terms of how to handle the phone.
4. Lost Customer Analysis
    Companies should contact customers who have stopped buying or who have switched to other suppliers, to learn the reasons for the incident. It is important not only to conduct interviews with customers immediately after stopping buying, it is also important to monitor the rate of customer loss.
    According to Irawan, 2002 the indicators of customer satisfaction used are:
1. Feelings of satisfaction (in the sense of being satisfied with the product and service) That is an expression of feelings of satisfaction or dissatisfaction from customers when receiving good service and quality products from the company.
2. Fulfillment of customer expectations after purchasing a product That is whether or not the quality of a product or service after purchasing a product meets the expectations that the customer wants.

3. Always buy products That is, customers will continue to use and continue to buy a product if the expectations they want are achieved.

Conceptual Framework
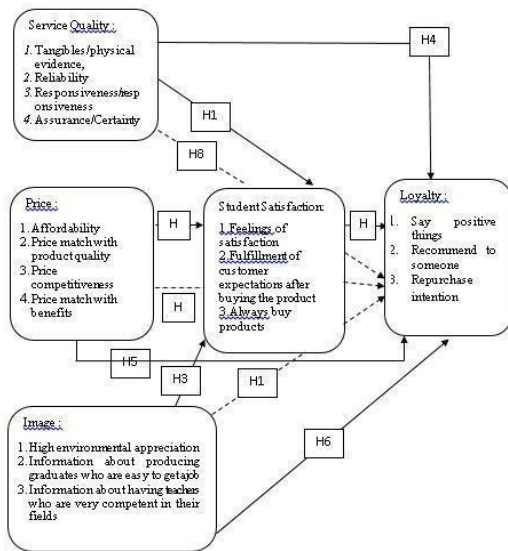
Hypothesis

The hypothesis in this study is as follows:

H1 Service quality has a significant influence on student satisfaction

H2 Price has a significant influence on student satisfaction

H3 Image has a significant influence on student satisfaction

H4 Service Quality has a significant influence on student loyalty

H5 Price has a significant influence on student loyalty

H6 Image has a significant influence on student loyalty

H7 Student satisfaction has a significant influence on student loyalty

H8 Service Quality has a significant influence on student loyalty through student satisfaction

H9 Price has a significant effect on student loyalty through student satisfaction

H10 Campus image has a significant influence on student loyalty through student satisfaction

III. RESEARCH METHODOLOGY

The analysis model of this research uses a path analysis model with the help of a computer program *SPSS For Windows 16.0.* Path analysis is part of the Regression model that can be used to analyze causal relationships between one variable and another. The causal relationship system involves two types of variables, namely independent variables or better known as exogenous variables which are usually symbolized by letters 1,2,..., and the dependent variable or the affected variable, which is known as the

endogenous variable which is usually symbolized by a letter 1, 2,..., . In general, the multiple linear regression equation according to Sugiono (2004:192) can be written as follows:

$Y = a + b1\ X1 + b2X2 + b3X3 + e$

Where :

Y = Student loyalty

a = Constant

b1,...b3 = regression coefficients of independent variables 1 to 3

X1 = independent variable of service quality

X2 = price independent variable

X3 = campus image independent variable

e = error (confounding variable outside the independent variable)

Operational Definition and Variable Measurement Operational definition

Variable Operational Definition is the meaning of the variable (which is expressed in the definition of the concept) operationally, in practice, in reality within the scope of the research object/object studied.

The independent variable (X) is a variable that can affect changes in the dependent variable and has a positive or negative relationship. The independent variables in this study are:

a. Service Quality (X1)

Service quality is defined as how far the difference is between reality and customer expectations /expectations for the service they receive/obtain.

Service Quality has 5 (five) indicators, namely:

1. Tangibles or physical evidence
2. Reliability
3. Responsiveness
4. Assuranceor guarantee
5. Empathy or concern.

b. Price (X2)

Price is the amount of money exchanged to consume goods or services.

Prices have 4 (four) indicators, namely:

1. Affordability
2. Price match with product quality
3. Price competitiveness, and
4. Price match with

benefits. c. Image (X3)

Image is what comes to mind, the result of actions, the public's self-image of a good company that is intentionally created from an object, person or organization.

Image has 3 (three) indicators, namely:

1. High appreciation from the environment,
2. Information about producing graduates who are easy to get a job,
3. Information about having teachers who are very competent in their fields.

d. Student loyalty (Y)

Customer satisfaction is the level of one's feelings after comparing the perceived performance (results) compared to their expectations.

Lelono Diyah Setiyowati, Slamet Riyadi
The Influence of Service Quality, Price, and Campus Image on Loyalty Through
Student Satisfaction as an Intervening Variable at STIE PEMUDA Surabaya

87

Student loyalty has 3 (three) indicators, namely:
1. Say positive things/say positive things
2. Recommend to someone/recommend to someone
3. Repurchase intention / intention to buy

back **e. Student Satisfaction (Z)**

Customer loyalty is a manifestation and continuation of customer satisfaction in using the facilities and services provided by the company, as well as to remain a customer of the company.
Student satisfaction has 3 (three) indicators, namely:
   1. Feelings of satisfaction.
   2. Fulfillment of customer expectations after purchasing the product.
   3. Always buy products.

Variable Measurement

The type of data in this research is quantitative research with data sources obtained by researchers in the form of: Primary data, namely data or information collected and obtained directly through distributing questionnaires to respondents or samples. Secondary data, namely data obtained from documents or records from companies related to the problem being researched or from electronic mass media.

The data collection process was carried out through direct interviews using questionnaires to respondents or samples to obtain the required data. Data collection techniques through questionnaires (questionnaire). The questionnaire was prepared closed (alternative answers have been provided) using a Likert scale which was distributed to all samples. All variables are measured using a rating scale by giving a score (rating) 1 to 5 for the respondent's answers. Score 1 is considered Strongly Disagree and Score 5 is considered Strongly Agree. The analysis technique used is:

1. The instrument test is carried out in the form of a validity test and a reliability test.

To test the validity of the data used in this study, data processing was used through SPSS (Statistical Product and Service Solution). Reliability testing is carried out by paying attention to the variables for each item score and the total score is calculated using the Cronbach Alpha formula. To test the reliability of the data used in this study, data processing was used through SPSS (Statistical Product and Service Solution). Cronbach Alpha formula, namely:

$$\alpha = \frac{kr}{1 + (k-1)r}$$

Information :
α = reliability
k = number of independent variables in the equation
r = average correlation coefficient between variables

2. Path Coefficient Analysis Model
Path analysis is part of the Regression model that can be used to analyze causal relationships between one variable and another. The causal relationship system involves two types of variables, namely independent variables or better known as exogenous variables which are usually symbolized by the letters 1,2,..., and the dependent variable or the affected variable, which is known as the endogenous variable which is usually symbolized by a letter 1, 2,..., . v In path analysis, the influence of exogenous variables on endogenous variables can be in the form of direct and indirect effects, or in other words, path analysis takes into account direct and indirect effects. At this stage, the path coefficient of model 1 and the path coefficient of model 2 will be calculated.

Population and Sample
The population in this study were STIE PEMUDA Surabaya students. The following is the study population.

Table 1
The number of STIE PEMUDA Surabaya students

Year Batch	MAJOR		Total
	S1	D3	
2016	5	-	5
2017	4	32	36
2018	8	49	57
2019	9	63	72
	26	144	170

Determination of the sample using stratified random sampling (Stratified Random Sampling). Statistical random sampling involves a process of stratification or segregation, followed by random selection of subjects from each stratum. The population is grouped into sub-populations based on certain characteristics. Nur Sayidah (2018; p97).

Determination of the sample in this study was carried out using the Slovin formula (Umar, 2008), namely:

$$\frac{N}{N(d^2) + 1}$$

n = sample; N = population; d = 95% precision value or sig. = 0.05.
n = sample; N = 170 ; d = 95% precision value or sig. = 0.05

$$\frac{170}{1+(170 \times 0.0025)} \quad \frac{170}{1.425} \quad = 119, 29 \text{ rounded to } 119$$

Then the number of samples taken based on each of these parts is determined again using the formula:

$$\text{pulation} = \frac{\text{Class Population}}{\Sigma \text{ Population}} \quad \Sigma \text{ Specified sample}$$

From the population table, the number of samples for each generation can be determined based on Proportional Stratified Random Sampling using the

formula above. The percentage of respondents in each class can be seen in the table below:

Table 2
Number of Samples

Year Batch	MAJOR		Total
	S1	D3	
2016	5	-	5
2017	4	32	36
2018	8	49	57
2019	9	63	72
	26	144	170

IV RESULTS AND DISCUSSION

1. Service quality partially has a significant influence on student satisfaction at STIE PEMUDA Surabaya.
   Influence analysis Service quality (X1) to student satisfaction (Z), from the analysis above, a significant value of service quality (X1) is 0.035 <0.05. These results indicate that there is a direct significant effect of service quality (X1) on student satisfaction (Z).

2. Price partially has a significant effect on student satisfaction at STIE PEMUDA Surabaya
   Influence analysis Price (X2) on student satisfaction (Z), from the analysis above, a significance value for price (X2) is 0.042 <0.05. These results indicate that there is a direct significant effect of price (X2) on student satisfaction (Z).

3. Image partially has a significant influence on student satisfaction in STIE PEMUDA Surabaya.
   Analysis of the influence of campus image (X3) on student satisfaction (Z), from the above analysis a significant value of campus image (X3) is obtained of 0.030 <0.05. These results indicate that there is a direct significant influence of campus image (X3) on student satisfaction (Z).

4. Service quality partially has a significant influence on student loyalty in STIE PEMUDA Surabaya.
   Influence analysis Service quality (X1) to loyalty (Y), from the above analysis a significant value of service quality (X1) is obtained of 0.082 > 0.05. These results indicate that there is no direct significant effect of service quality (X1) on loyalty (Y).

5. Price partially has a significant effect on the loyalty of STIE PEMUDA Surabaya students.
   Influence analysis Price (X2) to loyalty (Y), from the analysis above, a significance value for price (X2) is 0.000 <0.05. These results indicate that there is a direct significant effect of price (X2) on loyalty (Y).

6. Image partially has a significant influence on the loyalty of STIE PEMUDA Surabaya students.
   Analysis of the influence of campus image (X3) on loyalty (Y), from the analysis above, the significance value of campus image (X3) is 0.006 <0.05. These results indicate that there is a direct significant effect of X3 on loyalty (Y).

7. Partial student satisfaction has a significant influence on student loyalty in STIE PEMUDA Surabaya
   Influence analysis student satisfaction (Z) to loyalty (Y), from the analysis above it is obtained a significant value of student satisfaction (Z) of 0.039 <0.05. These results indicate that there is a direct significant effect of student satisfaction (Z) on loyalty (Y).

8. Service quality partially has a significant effect on student loyalty through student satisfaction at STIE PEMUDA Surabaya. Based on the calculation results, it is known that the direct effect value is -0.022 and the indirect effect is 0.007, which means that the direct effect value is greater than the indirect effect value. These results show that directly Service quality (X1) has a significant influence on loyalty (Y) through student satisfaction (Z).

9. Price partially has a significant effect on student loyalty through student satisfaction at STIE PEMUDA Surabaya.
   Based on the calculation results, it is known that the direct effect value is 0.486 and the indirect effect is 0.006, which means that the direct effect value is greater than the indirect effect value. These results show that directlyPrice (X2) has a significant effect on loyalty (Y) through student satisfaction (Z).

10. Campus image partially has a significant effect on student loyalty through student satisfaction at STIE PEMUDA Surabaya. Based on the calculation results, it is known that the direct effect value is 0.232 and the indirect effect is 0.014, which means that the direct effect value is greater than the indirect effect value. These results indicate that directly campus image (X3) has a significant influence on loyalty (Y) through student satisfaction (Z).

V. CONCLUSIONS AND SUGGESTION

Conclusion

Based on the results of the analysis and discussion, the conclusions in this study are as follows:

1. Service quality has a positive and significant influence on student satisfaction. This means that if the quality of service is improved, student satisfaction will also increase.

Lelono Diyah Setiyowati, Slamet Riyadi
The Influence of Service Quality, Price, and Campus Image on Loyalty Through
Student Satisfaction as an Intervening Variable at STIE PEMUDA Surabaya

89

2. Price has a positive and significant influence on student satisfaction. This means that if the price meets consumer expectations is the main element to provide satisfaction to consumers.
3. Image has a positive and significant influence on student satisfaction. This means that if the image of the campus is good, student satisfaction will be created.
4. Service quality does not have a positive and significant effect on student loyalty.
5. Price has a positive and significant influence on student loyalty. This means that if the price is good, it will create student loyalty
6. Image has a positive and significant influence on student loyalty. This means that if the image of the campus is good, student loyalty will increase.
7. Student satisfaction has a positive and significant influence on student loyalty. This means that if student satisfaction increases, they will

automatically be loyal.

8. Service Quality has a positive and significant influence on student loyalty through student satisfaction.
9. Price has a positive and significant influence on student loyalty through student satisfaction.
10. Campus image has a positive and significant influence on student loyalty through student satisfaction.

Suggestion

Based on the conclusion which is the implication of the results of research conducted on the effect of service quality, price and image on loyalty through student satisfaction as an intervening variable at STIE PEMUDA Surabaya, the recommendations that can be given are as follows:

1. For future researchers, it is better to include other variables that are seen as influencing student satisfaction and loyalty, such as the factor of the ratio of lecturers and students (Said in Posman Sianturi, 2004), lecturer professionalism,highereducation management, teaching and learning infrastructure, as well as competence and appreciation of graduates in educative process (Rizky Dermawan, 2007).
2. For the higher education leadership to be able to pay attention to student satisfaction which is influenced by the quality of learning and service quality, so that the important role of policies taken by the tertiary institutiongreatly influences student satisfaction as consumers who must be given satisfying service. Tertiary institutions must pay attention to services, facilities and infrastructure, the competence of lecturers and the needs needed by students and employees of the tertiary institution. While the limitations found in this study can be a source of ideas for future research, for

example research on STIE PEMUDA should also be carried out on the services of Lecturers, BAAK, BAUK, and other Structural Officials.

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90

Lelono Diyah Setiyowati, Slamet Riyadi
The Influence of Service Quality, Price, and Campus Image on Loyalty Through
Student Satisfaction as an Intervening Variable at STIE PEMUDA Surabaya

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Lelono Diyah Setiyowati, Slamet Riyadi
The Influence of Service Quality, Price, and Campus Image on Loyalty Through Student Satisfaction as an Intervening Variable at STIE PEMUDA Surabaya

91