

THE EFFECT OF SERQUAL, BRAND IMAGE, AND CUSTOMER VALUE ON CUSTOMER LOYALTY TUTORING AGENCY GROUPS IN EAST SURABAYA

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Abstract: There are many kinds of way that can be offered by tutoring agency in order to attract customer. In this research the teaching system that is offered by the tutoring agency which is the object of this research is group teaching scheme. Tutoring agency groups is a non-formal institution that offers a teaching system in order to fulfill the need of student by focusing on specific demand from the customer that have different characteristic and requirement of service quality aspect. Retaining the loyal customer is an essential part for company. The company then pushed to provide a high quality service for customer. The service system of tutoring agency groups counted as variable in this research is service quality. The start-up company that need a reputation to put mark on map, customer will speculate from the existing of service quality from that institution. Customer can measure the service they get by using that service quality. In addition, the brand image itself will create how good the service from the institution is. The benefit which the customer is equal to the quality. The quality itself which is received by the customer has positive relationship with customer value, in addition attracting and keeping a good relationship with loyal customer is a long-term advantage for company. Respondent in this research is a student that using a tutoring service from 4 tutoring agency groups, which is consist of students from junior high school especially from 8-9 class and senior high school students from 10-11 grade. Around 141 questionnaire data are used in this research. The sample collecting technique that is applied for collecting data is non probability sampling. The data sample is processed by using PLS SEM 3. From the research the researcher conclude that there are two variables not having a significant and indirect relationship to customer loyalty, these are service quality and brand image. The marketers can build image of company by increasing service quality. By increasing service quality, the company can increase the value. Customer will consider the value after getting the benefits of the offer which is given by the company.

Keywords: service quality, brand image, customer value, customer loyalty, tutoring agency

1. Introduction

Tutoring agency which already have various branches in Indonesia implement interesting programs in their learning. Primagama is famous for its program "Smart Solution" which in one class can serve 10-15 people at the same level (Riyanti, 2011). At Kumon, children start

learning at a level that suits their ability and progress at their own pace, regardless of age or grade level with the method of "Independent Learning". The tutoring agency implements an interesting learning program with the aim of providing opportunities for students to be able to develop their ability to solve problems.

The system of teaching group that is offered by the study guides which are the object of this study is different from some of the study guides mentioned above, such as Primagama, Neutron, Kumon, Sony Sugema and so on. The teaching system is offered to meet the needs of students with a focus on the specific demands of each customer. These customers have different characteristic needs in terms of service. According to a survey that has been conducted in the field, it shows that there are tutoring agencies that handle customers who have specific or specific needs. It namely tutoring agency groups.

Table 1. List of Private Schools in East Surabaya

No.	Christian/ Catholic Elementary School	Christian/ Catholic Junior High School	Christian/ Catholic Senior High School
1.	Petra	Petra	Petra
2.	St. Theresia	Angelus Custos	Frateran
3.	Gloria	Gloria	Gloria
4.	Xin Zhong	Xin Zhong	Hendrikus
5.	Pelita Harapan	Pelita Harapan	St. Agnes
6.	Cita Hati	Cita Hati	YPPI
7.	Vita School	Vita School	
8.	Bunga Bangsa	St. Agnes	
9.	St. Angela	YPPI	

Source: Field Survey of Tutoring Agency Groups in East Surabaya (2018)

In a service system that focuses on specific customer needs requires companies to improve human resources, in this case, to improve the quality of tutors to serve customer needs. In this case is an increase in good service quality can make it easier for customers to achieve the expected goals and provide opportunities for companies to return to using the services offered (Brunner *et al.*, 2008). The same is the case with research conducted by Parasuraman *et al.* (2008), Shanka (2015) states that service quality provided to service users can be measured using the following 5 factors, namely: tangibles, reliability, responsiveness, assurance, and empathy.

Unlike other tutoring agency, such as Primagama, Kumon, Neutron, and so on. The brand image of the tutoring agency groups mentioned above is still well-known in certain circles. A strong brand image is a must for every company, because brand image is a very valuable company asset. It takes hard work and a long time to build reputation and image of a brand's. The perceived quality of the product or service is important. A strong brand will adds value to the evaluation of consumer purchases. A good brand does not only indicate a positive image, but also shows the strength of a brand image that higher when compared to brands from other competitors. When customers have a good experience of an image then they will form a level that matches with the perceived quality. Brand image has a positive relationship with perceived quality. Brand signifies a certain level of quality so that buyers can easily choose products again (Kotler and Keller, 2009).

The level of service by fulfilling the characteristics of different customer needs makes it possible to create and deliver customer value so that it helps to better understand the important role and increase development to focus on customers (Kumar and Grisaffe, 2004). The higher the quality of service received or felt by customers allows consumers to think

about what benefits will be received. The benefits to be received by customers are proportional to the perceived quality.

Loyalty is an attitude or belief in a brand which seems to be an emotional attachment to the brand. In addition, loyalty can also be seen as a behavior, for example, buying behavior for a brand particular. Loyalty is an approach that assumes between attitude and behavior. The involvement of consumers in repurchasing behavior in a brand will affect long-term consumer loyalty.

Based on the description above, six hypotheses will be answered in this study, such as:

H1: Service quality has a positive effect on brand image

H2: Service quality has a positive effect on customer value

H3: Service quality has a positive effect on customer loyalty

H4: Brand image has a positive effect on customer value

H5: Brand image has a positive effect on customer loyalty

H6: Customer value has a positive effect on customer loyalty

2. Literature Review

Research conducted by Cretu and Brodei (2007) entitled "The Influence of Brand Image and Company Reputation Where Manufacturers Market to Small Firms: A Customer Value Perspective" was conducted to determine the differences in the influence of brand image, company reputation, and price and costs on product and service. Quality, customer value, and customer loyalty in the factory industry.

The research was conducted for the factory industry, one of which is shampoo and is distributed directly to beauty salons. Respondents who were surveyed were 377 samples. The results of this study indicate that brand image has a positive but insignificant relationship with product and service quality. Brand image has a positive relationship with customer value and customer loyalty, but not significant. Product and service quality are positively related to customer value, but not significant. Customer value has a strong and positive relationship with customer loyalty.

From the results of this study can help managers to study the differences in the influence of brand image and company reputation on product and service quality; customer value; and customer loyalty. Brand image has a special effect on product and service quality, while company reputation has a broader influence on customer value and customer loyalty.

The difference between Cretu and Brodie (2007) 's research and current research is that researchers does not use variables price and costs. Respondents who are examined in this study are respondents who do not have sensitivity to prices and costs. In addition, the research conducted by Cretu and Brodie (2007) was carried out in factory industries where one of the products is shampoo and distributed directly to beauty salons, while this research was conducted in the service industry of the tutoring agency groups. The companies studied by Cretu and Brodie (2007) used a company name which was also used as a name brand, therefore the research conducted by Cretu and Brodie (2007) uses brand image and company reputation variables in which each of these variables is examined for its effect on customer value and customer loyalty. Besides, the company already has several products, while in this research the company under study is a learning service company that does not have branches or other service products. Cretu dan Brodie (2007) dengan penelitian yang dilakukan sekarang yaitu, untuk mengetahui pengaruh *brand image* terhadap *customer value* dan *customer value* terhadap *customer loyalty*. The similarity of research by Cretu and Brodie (2007) with the

current research is to determine the effect of brand image on customer value and customer value on customer loyalty.

3. Method

The research used a quantitative approach using the variables that have been determined in the questionnaire. Zikmund *et al.* (2013) in his book "Business Research Methods" states the definition of quantitative research as an objective research using empirical assessment that involves numerical measurement and an analytical approach. Quantitative research measures concepts using a scale directly or indirectly by providing a numerical value. The numerical value is then used in statistical calculations and hypothesis testing.

Respondents in this study were students from 4 different tutoring agency groups in East Surabaya. The criteria for respondents who were sampled in this study were junior high school students in grades 8-9 and senior high school students from grades 10-11 who studied at the tutoring agency groups. The number of respondents used in this study were 150 samples. From the 150 questionnaires that have been distributed and filled out by respondents, there are 9 questionnaires that do not meet the requirements for further data processing. This is due to the incomplete filling of the questionnaire. Respondent demographics and their characteristics in this study will be described in chapter 4 regarding the analysis and discussion of research results.

The data were processed using the SEM-PLS method. Partial Least Squares Structural Equation is a data analysis method which is used to analyze small numbers of samples. Mindra Jaya (2008) states that using Partial Least Squares Structural Equation Modeling (PLS-SEM) is possible to model structural equations with a relatively small sample size and does not develop normal assumptions multivariate. The number of questionnaires distributed for this study were 150 samples. From the 150 respondents who filled out the questionnaire, only 141 respondents whose data could be processed using PLS-SEM 3 data processing. The size of the sample used for processing the minimum recommended data for PLS SEM ranges from 30 to 100, Ghazali (2014). There are 6 variables and 27 indicators used in this study.

4. Result and Discussion

Based on the characteristics of the respondents, it shows that male students become respondents more than female respondents with the percentage of men is 53.3%. Based on student status, the most respondents were high school students in grades 10-11 with a percentage of 56.7%. Viewing from the age group, 40% of the respondents were 12-14 years old, then the 15-16 age group was 33.3% and the age group over 16 years was 26.7%. Based on the education level of the parents, the majority of parents took the latest education at the bachelor degree (S1 level). Based on the work of the parents, 80% of the majority of the respondents' parents work as self-employed. Based on the level of parents' income, the majority of respondents stated that 53.33% of their parents' income was 7-9 million per month. Judging from the length of time the respondents studied at the tutoring agency groups is more than 2 years, which is as much as 40%. Regarding the information on the existence of tutoring agency, 56.67% of respondents got information from friends.

The criteria used in evaluating the outer model is to check the reality of internal consistency and internal consistency validity tests using Cronbach's Alpha. Tests are carried out so that the indicators used in the study support the variables worthy of use. The value of Cronbach's Alpha reflects the reliability of all indicators in the model. Evaluation of construct reliability

is done by checking the value composite reliability of each construct. Meanwhile, the assessment of construct validity was carried out by checking convergent and discriminating validity. Convergent validity can be expressed by looking at the AVE value or the mean value of the extracted variance. The AVE value should be at least > 0.5 . This value illustrates adequate convergent validity. It means that one latent variable is able to explain more than half the variance of the indicators.

Table 2. Evaluation Outer Model (Composite Reliability and Convergent Validity)

Variable / Construct	Cronbachs Alpha	Composite Reliability Result	Term	Average Variance Extraced Result	Term
Service Quality	0.975	0.977		0.744	
ASR	0.942	0.963		0.896	
EMP	0.893	0.934		0.824	
REL	0.940	0.962		0.893	
RES	0.831	0.899		0.748	
TAN	0.895	0.935	> 0.6	0.827	> 0.5
BIM	0.922	0.945		0.810	
CUV	0.948	0.963		0.866	
CUL	0.955	0.967		0.881	

Source: Data Processing Results (2018)

In table 2, the value conbrachs alpha for each construct is greater ($>$) than 0.6. This shows that the reliability for each indicator used in this study is feasible. Likewise, the composite reliability value shows a value of more than ($>$) 0.6, this shows that the variables in this research model have good reliability. AVE value shows more than ($>$) 0.6.

Evaluation inner models in this study was done by evaluating the value of determinant coefficient (R^2), the path coefficient and the significance of the relationship between variables that exist in the model. The significance test was carried out by using the t test and evaluating the value of p value for the mediation relationship between variables. Evaluate the path coefficient using bootstarp resampling method. The test statistic is t statistic or t test. If the t-test is obtained, p -value ≤ 0.05 or (alpha 5%), it is concluded that it is significant and vice versa. The results of the evaluation inner model can be seen in table 3. R^2 value indicates how much the variable relationship dependet described by the independent variable.

Table 3. Evaluation of the Coefficient of Determination (R^2)

Variable/ Construct	R Square Adjusted	Term	Model Prediction Accuracy
Service Quality	-		-
ASR	-		-
EMP	-	> 0.7 strong	-
REL	-	0.67: substantial	-
RES	-	0.33 moderate	-
TAN	-	0.19 weak Source:	-
BIM	0.508	Sarwono (2006)	Moderate
CUV	0.534		Moderate
CUL	0.435		Moderate

Source:Data Processing Results (2018)

The coefficient of determination (R^2) is only owned by variable dependent. Resulting in table 3, there is no value of R^2 for variable service quality which is the independent variable/

dependent in this research model. R^2 value used is the value of R^2 adjusted. The results of the research model indicate that the independent variables have accuracy prediction that moderate on the variables of brand image, customer value, and customer loyalty.

Table 4. Evaluation Path Coefficient and Significance Test

Hypothesis	Variables	Path Coefficient	T Statistic	Information
<i>H1</i>	SQ BIM	0.715	10.404	Positive and significant
<i>H2</i>	SQ CUV	0.315	2.294	Positive and significant
<i>H3</i>	SQ CUL	0.143	1.397	Insignificant
<i>H4</i>	BIM CUV	0.476	4.537	Positive and significant
<i>H5</i>	BIM CUL	0.132	0.893	Insignificant
<i>H6</i>	CUV CUL	0.450	4.503	Positive dan significant

Source: Data Processing Results (2018)

In table 4, the value of significance, the strongest is shown in the relationship between variables service quality and brand image, which is 10,404. The evaluation of the significance of the relationship between variables shows that there is a significant influence between variables as stated in the research hypothesis, except for the relationship between service quality and customer loyalty and the relationship between brand image and customer loyalty.

The results of data processing obtained a t-statistical value whose value exceeds the critical value, which is more than ($>$) 1.96 (with a value of 10.404; alpha 0.05). In addition, it is also known that the value path coefficient shows a positive arrow, which is 0.715. Based on the results of this analysis, then *H1* (service quality has a positive effect on brand image in this study it is accepted).

Ostrowski *et al.* (1993, in Ryu *et al.*, 2012) states that in service, the experience gained by customers is service quality provided by the service industry company in providing services. Service quality in tutoring agency groups is the most prominent component in terms of quality. Thus, it makes sense that the service quality obtained by customers in the tutoring agency affects the brand image itself.

In a study conducted by Wu *et al.* (2011) and 2 (two) other researchers, namely, Agrawal *et al.* (1996) and Dhar and Hock (1997) found a positive and significant relationship between service quality and brand image. Customers tend to choose brands that have a good image to avoid risks. For a brand that is not widely known by the general public, consumers will speculate on the existence of service quality from these service providers.

Wu *et al.* (2011) stated that, when a consumer has a good experience regarding a service, a formed brand image is. The statements of these studies are in line with research conducted by Ostrowski *et al.* (1993, in Ryu *et al.*, 2012) states that, having a positive experience obtained by customers from time to time will ultimately produce image a positive. In the context of this research, the existence of good service quality carried out by the tutoring agency groups affects the brand image of the tutoring agency itself. Positive experiences will ultimately produce image a positive.

The results of data processing obtained a t-statistical value whose value exceeds the critical value, which is more than ($>$) 1.96 (with a value of 2.294; alpha 0.05). In addition, it is also known that the value path coefficient shows a positive arrow, which is an evaluation of 0.315.

Based on the results of this analysis, then *H2* (service quality has a positive effect on customer value in this study is accepted).

Gronroos (1978, in Shanka 2012) suggests the concept of service quality refers to what service providers provide and how employees provide services to consumers. Meanwhile, the concept of customer value according to Kotler and Keller (2009) is a reflection of a number of benefits, both tangible and intangible, and costs perceived by customers.

In the context of the research being carried out now, the customer has paid a certain amount of fees to benefit from the products that have been purchased or the services used. The greater the costs incurred to get a product or service, the customer hopes to get the same benefit or even more than expected. Companies are said to have delivered quality when the products that have been purchased or the services used can meet or exceed customer expectations. Tutoring agency groups said to be of quality if they succeed in delivering teaching services that meet or even exceed the expectations of customers.

A good assessment of customer value is obtained by customers through the experience quality service that offered by service providers. Increasing customer value can be done if the company focuses on customers. The company will deliver services that will make it easier for customers to meet their desired goals or needs. Chang (2008) states, a service that can deliver good value is being able to provide fast, more personal, consistent, responsive service, and has concern for customers. So later customers feel they have got something of value from a company that has provided these services.

Service quality significantly affects customer value has been mentioned in several previous studies. In a study conducted by Brodie *et al.* (2009) found that there is a significant relationship between service quality and customer value. In addition, in a study conducted by Ryu *et al.* (2012) and researchers such as Bolton and Drew (1991); Chen and Hu (2010); Lai *et al.* (2009); and Zeithaml (1988) stated that service quality is a predictor that shows the amount of customer value. The increase in service quality will be followed by an increase in customer value.

The results of data processing obtained a t-statistical value whose value is less than the critical value, which is less than ($<$) 1.96 (with a value of 1.397; alpha 0.05). Based on the results of this analysis, there is no significant effect between service quality and customer loyalty, thus *H3* is rejected.

The results showed that there was no significant influence between service quality and customer loyalty. This is not in accordance with the research conducted by Jalilvand and Samiei (2012); Kandampully and Suhartanto (2000); and Disney (1998), Service quality alone is considered insufficient to increase customer loyalty. Meanwhile, the research conducted by Cretu and Brodie (2007) did not examine the relationship between service quality and customer loyalty. In the context of this research, even though tutoring agency groups have good service quality in the eyes of respondents, which is indicated by an average value of 3.62, it does not directly increase customer loyalty. Research that is conducted now is in line with research conducted by Kandampully *et al.* (2011).

Conceptually, if the company has delivered quality services that meet or exceed customer expectations, it will encourage customer to repurchases (Wu *et al.*, 2011). When someone has a positive experience of service quality, it will have an impact on positive intentions to make positive word of mouth which will then recommend the service to others (Jiewanto *et al.*, 2012). However, in this study, there was no significant effect between service quality and customer loyalty.

The results of data processing obtained a t-statistic value whose value exceeds the critical value, which is more than ($>$) 1.96 (with a value of 4.537; alpha 0.05). In addition, it is also

known that the value path coefficient shows a positive arrow direction, namely the evaluation of 0.476. Based on the results of this analysis, then *H4* (brand image has a positive effect on customer value in this study accepted).

A positive brand image is a prominent signal used to ensure company quality (Brodie *et al.*, 2009). The Tutoring Institute Group in this study is considered to have a positive image in the eyes of the respondents, it can be seen from the average value of the respondents of 3.43. Customers will then simultaneously form a positive response to the brand image. Having a positive image ensures that the tutoring agency offers good quality and service. The result of creating a good image of company is a sign of good quality and this affects the creation of customer value. Customers will judge that the company can manage the needs they want to achieve.

This is consistent with research conducted by Ryu *et al.* (2012) stated that brand image positively affects customer value. This study provides a contribution to existing knowledge that brand image is a key variable in customer behavior. Brand image positively affects the perception of customer quality of market offerings which in turn increasing customer value. A good brand image will have a positive impact on all aspects of customer value.

The results of data processing obtained a t-statistical value whose value is less than the critical value, which is less than ($<$) 1.96 (with a value of 0.893; alpha 0.05). Based on the results of this analysis, there is no significant effect between brand image and customer loyalty, thus *H5* is rejected.

The results showed that there was no significant influence between brand image and customer loyalty. This is consistent with the research conducted by Cretu and Brodie (2007). In the context of this research, although the Tutoring Institution Group has a positive image in the eyes of respondents with an average value of 3.43, it does not directly increasing customer loyalty.

The definition of brand image was put forward by Brunner *et al.* (2008); Martinez *et al.* (2008); Brodie *et al.* (2009); Jin *et al.* (2012); and Jalilvand and Samiei (2012), namely a set of perceptions about a brand that is reflected in brand associations stored in the memory of customers. Brand image indicates the level of quality of a particular product or service. In this study, the brand image of the tutoring agency groups refers to the whole of emotional perceptions, ideas, or symbols so as to evoke a feeling, impression, and belief in the brand, or to feel the benefits of the brand associated with the tutoring agency.

Conceptually, if the company already has a good brand image which is then left behind in the customer's mind for a long time, the customer will easily re-select the product or service used. A good brand image can be used as a tool to differentiate one service from another and increase the occurrence of repeat purchases and recommend the brand to other customers (Jiewanto *et al.*, 2012). However, in this study, there was no significant effect between service quality and customer loyalty.

The results of data processing obtained a t-statistic value whose value exceeds the critical value, which is more than ($>$) 1.96 (with a value of 4.503; alpha 0.05). In addition, it is also known that the value path coefficient shows a positive arrow, which is an evaluation of 0.450. Based on the results of this analysis, then *H6* (customer value has a positive effect on customer loyalty in this study is accepted). Consumers who have spent a number of costs expect the company to provide benefits that are equal to or exceed the expected expectations. If a consumer feels that the company has been able to create a positive experience in the process of obtaining and using the services offered, it is considered that they have been able to manage the delivery of value well. Companies that are able to represent promises about the

total experience that are expected to encourage customers to buy or support back products or services they like in the future (Kotler and Keller, 2009).

From this research, it is known that as many as 56.7% of respondents get information tutoring agency groups of friends and 30% of respondents getting information from family. So, it makes sense that increasing customer value will encourage customers to recommend this tutoring agency groups to others.

The current research is in line with the research conducted by Brodie *et al.* (2009) which shows that there is a significant relationship between customer value and customer loyalty. This is also supported by research conducted by Sirdeshmuk *et al.* (2002). Sirdeshmuk *et al.* (2002, in Brodie *et al.*, 2009) states that customer value is a variable that affects customer loyalty.

5. Conclusions

Based on the results of the research and discussion in the previous chapter, the conclusions of this study are as follows *Service quality* has a positive effect on *brand image*, *Service quality* has a positive effect on *customer value*, *Service quality* has no effect on *customer value*, *Brand image* has a positive effect on *customer value*, *Brand image* has no effect on *customer loyalty*, *Customer value* has a positive effect on *customer loyalty*.

Acknowledgements

Based on the conclusions above, some suggestions for the company can be given as follows:

1. Limitation in this study is that there is no positive relationship between service quality and customer loyalty and brand image towards customer loyalty. The focus of the researcher is to see the effect of service quality, brand image and customer value on customer loyalty. Even though the respondents considered that the tutoring agency groups had a good service quality and brand image, it did not directly affect customer loyalty. This is supported by research conducted by Kandampully *et al.* (2011) which states that good service quality is not enough to increase customer loyalty. Likewise with brand image, there must be a strategy to create a good and attractive image to encourage the creation of a good perception of the company. From the research that has been done, it is found that service quality has a positive effect on customer value, but service quality does not have a direct effect on customer loyalty; brand image has a positive effect on customer value, but brand image has no direct effect on customer loyalty; and customer value has a positive effect on customer loyalty. For further research, it is possible to examine the mediating effect of the relationship between service quality, customer value and customer loyalty as well as the mediating effect of the relationship between brand image, customer value, and customer loyalty.
2. Respondents in this study were mostly students studying in four different tutoring agency groups in East Surabaya. Selection of research subjects from four different tutoring can affect service quality. Although the indicators are generally chosen to cover the similar characteristics of the four tutoring agency groups, this could have an effect on differences in service quality. The difference in service quality can also have an impact on the formation image of each tutoring. To minimize this, it is better for further research to be carried out on one of the tutoring agency group which have quite a lot of respondents or who already have more than one branch.

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