

Determinants of Customer Trust in Universities: A Study of Private Universities in Banten, Indonesia

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ABSTRACT

This study aims to determine and analyze the impact of Brand Image, service quality, and Customer Relationship Management on customer trust in private universities in Banten. The type of research used is descriptive survey research and explanatory research with verification methods. The study population was students from five universities in Banten, with the most significant number of students in South Tangerang; in this study, the sample size is determined in the form of statistical tests that will be used as a model of structural Equation Modeling (SEM), while the determination of the minimum number of samples in this study is to use the Slovin formula according to Sevilla, 1998—a selection of 354 respondents. Questionnaires collected data. The Data were analyzed by structural equation modeling (SEM) and its tools using Lisrel 8.80. The results revealed that brand image has a positive and significant effect on customer trust, Service Quality has a positive and significant impact on customer trust, and Customer Relationship Management has a positive and significant effect on customer trust.

Keywords: Brand image, service quality, Relationship Management, Customer Trust

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INTRODUCTION

Increasing public concern for education, significantly higher education encourages universities to improve quality that focuses on customers, in this case, students. Universities, as providers of educational services, must be able to continue to satisfy customers. The inability of universities to provide the best quality services for students can lead to the absence of users of these educational services.

The development of higher education in Indonesia was also widely supported by the active participation of private universities, whose number is much larger than that of public universities. The growing number of universities gives people many choices to determine the college they will choose. The community will select the college they view as providing maximum customer confidence. Therefore, it is expected that every university should be customer-oriented to be able to compete with other universities. The desire to get a good education makes the business related to education mushrooming; the demand for it grows yearly.

Based on data from the Central Statistics Agency, 3,115 universities spread throughout Indonesia in 2021. The number of private universities turned out to be the most numerous. This report is the data of both public and private universities under the Ministry of Education, Culture, Research, and

Technology. The data also revealed that the number of universities in Indonesia in 2021 decreased by 51 units from the previous year. In 2020, Indonesia has 3,166 universities. Private universities still dominate the number of campuses. Of the 3,115 existing universities, 2,990 of them are personal. Another 125 are public universities. When viewed based on the region's distribution, most universities are located on the island of Java, which is 1,489 units. Meanwhile, Sumatra occupies the second position with 787 campuses, followed by Bali and Nusa Tenggara with 173 units.

Based on data from the Central Statistics Agency (BPS), 2021 Banten province is in the order of 7 regions with the most universities in Indonesia, which has 115 universities. According to the Directorate General of Population and Civil Registration of the Ministry of Home Affairs, only 6.65% of Banten residents were educated to college level in June 2021. Of these, as many as 0.02% of Banten residents completed education up to S3. There were 0.35% who were educated to S2, and 4.67% who were educated to S2. There are also 1.54% of Banten residents who are educated to level D3, and there are 0.3% who completed D1 and D2. At the same time, the productive age population of Banten reached 62.93% in June 2021. The above phenomenon shows that it is necessary to increase customer trust in educational services so that the level of interest to continue to college rises yearly. The quality of service and brand image of higher education institutions positively and significantly influence customer trust (students) (Ardiansyah, 2023).

LITERATURE REVIEW

Customer Trust

Customer trust is an important concept in business and marketing. It refers to the belief and trust that customers have in a brand, product or service. This trust is a key element in building long-term relationships between companies and customers (Nguyen *et al.*, 2013). customer trust is something that must be built and maintained on an ongoing basis. Companies need to maintain the quality of their products or services, communicate honestly and transparently, and respond well to customer needs to maintain and increase customer trust.

Cultivating customer trust necessitates emotional intelligence. Like trust in any relationship, earning and safeguarding customer trust requires ongoing effort and dedication. Consistently demonstrating a commitment to customers and surpassing their expectations is vital (Sangadji and .., 2013). While discussing the merits of your products or services is important, building customer trust requires more than mere words. It entails delivering on the promises of exceptional products, services, and experiences—a fact that people are keenly aware of (Firdayanti, 2012). Rather than waiting for your brand reputation to suffer, proactively focus on building customer trust from the moment encounter potential buyers. Nurture these relationships throughout entire customer journey (Behl *et al.*, 2023).

To bolster customer trust, prioritize forging an emotional connection over a purely transactional one. Approach interactions with empathy and understanding, as this will contribute to a stronger foundation of trust with your customers (Meithiana, 2019). Customer trust is an important factor in influencing purchasing decisions and customer behavior. When customers have high confidence in a brand or company, they are more likely to choose a product or service from that brand, become loyal customers, and give positive recommendations to others. Conversely, a lack of trust can cause customers to turn to competitors or even avoid certain brands or companies (Meithiana, 2019). In an effort to build and maintain customer trust, companies must maintain the quality of their products or services, communicate honestly and transparently with customers, and respond well to customer problems or complaints. Customer trust is a valuable asset in a business that takes time and effort to build, but can provide significant long-term benefits (Meithiana, 2019).

Brand Image

A brand image is the collective perception of customers regarding a company and its products or services, based on their experiences and associations with the brand. It is formed gradually through customers' interactions and experiences with the brand, which may not necessarily involve the purchase or utilization of products and services (Panda *et al.*, 2019). Brand image refers to the perception and

image that customers and the general public have of a brand or company. It is the way in which a brand is seen, identified and associated with various attributes, values, characteristics and emotions. Brand image reflects how a brand affects customers' thoughts, feelings, and perceptions of it (Kotler and Keller, 2012). A positive Brand image can be a valuable asset to a company, while a negative image can damage a brand's reputation and negatively impact a business. Therefore, wise brand management often focuses on understanding, managing and strengthening the brand image (Keller and Kotler, 2016).

brand image is one of the elements of a broader brand identity, which also includes the brand name, logo, brand values, and other elements that identify the brand (Astuti, 2017). Brand image is a holistic and complex image held by a brand in the minds and perceptions of customers as well as in the general public. It encompasses all aspects that influence how a brand is seen, identified and linked with its inherent values, characteristics, attributes, emotions, experiences and history. Brand image reflects the outcome of the interaction between the brand and the customer, as well as its influence on purchasing behavior, loyalty, and support for the brand (Rido *et al.*, 2020).

Brand image is very important in the world of marketing because it can affect purchasing decisions, customer loyalty, and brand position in the market. Building and maintaining a positive brand image is a key goal for many companies because a strong brand image can be one of the most valuable assets in a business.

Service Quality

Understanding and managing service quality is key in maintaining customer satisfaction, building customer loyalty, and creating a positive reputation for the company (Kenyon and Sen, 2015). Service Quality received by consumers is expressed as their level of perception (Demir *et al.*, 2020). Service quality is closely related to service performance, namely, a person's ability to provide services (Asnawi and Setyaningsih, 2020). the quality of Service is relative and can be different for each customer and in each situation. Maintaining and improving service quality is one of the company's main focuses in an effort to meet and exceed customer expectations, build loyalty, and create a positive reputation. Evaluation of service quality often involves measurement based on customer feedback, customer satisfaction surveys, and ongoing monitoring of service performance (Keller and Kotler, 2016).

Service quality is an overarching measure of the extent to which services provided by a company or organization meet or exceed customer expectations and needs. It covers aspects involving customer experience, perception, and their level of satisfaction with the services provided. Service quality includes factors such as responsiveness, reliability, efficiency, affordability, conformity to needs, as well as emotional aspects such as trust, satisfaction, and the relationship between customers and service providers (Kenyon and Sen, 2015). This broader definition of service quality reflects an understanding that service quality involves a variety of interrelated aspects, and is not limited to purely technical or functional elements. It also recognizes that customer perception and experience play a central role in assessing service quality. As a result, companies often seek to understand, measure, and improve the quality of their services with the goal of meeting and exceeding customer expectations, building loyalty, and creating positive long-term relationships with customers (Jiewanto *et al.*, 2012). Service quality reflects the extent to which the service meets or even exceeds customer expectations. The higher the level of customer satisfaction, the higher the quality of Service (Alshamsi *et al.*, 2021). Service quality measures the extent to which services are provided in accordance with what is expected by customers. If the service is better than expected, it is considered a good quality (Aburayya *et al.*, 2020).

The quality of Service is closely related to customer perception. It was not only about how good the service was in objective measurement, but also about how customers saw and felt it (Susianti, 2020).

Quality of service involves continuous efforts to improve processes, systems, and customer experience in order to improve customer satisfaction.

Customer Relationship Management

Customer Relationship Management (CRM) is a strategic and technological approach used by companies to manage and maintain strong relationships with their customers. It includes a variety of strategies, practices, and systems designed to understand, meet, and interact with customers more effectively and efficiently. CRM aims to improve customer experience, increase loyalty, and improve business results (Fatouretchi, 2019). CRM helps companies to understand customers better. This involves collecting and analyzing customer data, including preferences, purchasing behavior, interaction history, and other information (Badwan *et al.*, 2017).

CRM allows companies to manage all forms of interaction with customers, including phone calls, emails, chats, social media, and in-person interactions. This helps the company to respond quickly and efficiently to customer requests (Payne and Frow, 2013). CRM allows companies to provide services that are more personalized and in accordance with customer needs. By having the right customer data, companies can tailor offers, recommendations and communications (Fred and Tiu, 2016).

CRM aims to build strong relationships with customers, which in turn can increase customer loyalty. Customers who are satisfied with their experience are more likely to stay subscribed, make repeat purchases, and provide recommendations to others (Payne and Frow, 2013). CRM systems often have the ability to analyze customer data and make predictions. It helps companies to plan more effective marketing strategies and identify business opportunities (Badwan *et al.*, 2017). Relational marketing has become a new postulate in various disciplinary schools of thought (Nanda *et al.*, 2016). Following the classification matrix of different marketing theories developed, relational marketing can be used as a non-economic interactive dimension because it considers the interdependence between actors and emphasizes the exchange of the foundations of marketing theory. Based On the above, the concept of thinking below:

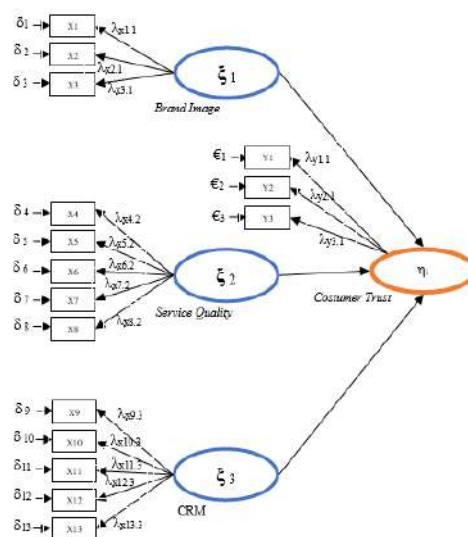


Figure 1. Frame of Thinking

Based on the above theory and conceptual of thinking, the hypotheses are as follows:

H1: There is an effect of brand image on the customer trust

H2 : There is an effect of service quality on the customer trust

H3 : There is an effect of Customer Relationship Management on the customer trust

METHOD

This study aims to determine and analyze the impact of Brand Image, service quality, and Customer Relationship Management on customer trust in private universities in Banten. The type of research used

is descriptive survey research and explanatory research with verification methods. The study population was students from five universities in Banten, with the most significant number of students in South Tangerang. In this study, the sample size is determined in the form of statistical tests that will be used in a model of structural Equation Modeling (SEM), while the determination of the minimum number of samples in this study is to use the Slovin formula according to Sevilla, 1998—a selection of 354 respondents. Data were collected by questionnaires. The Data were analyzed by structural equation modeling (SEM) and its tools using Lisrel 8.80.

The survey method used in this research aims to determine the relationship between exogenous variables and endogenous variables and the effect of endogenous variables on other endogenous variables by explaining the impact of the independent variable on the dependent variable, which is descriptive and verification.

Measurement models use convergent validity to determine the validity of an indicator. In this study, maximum Likelihood Estimation (MLE) and Confirmatory Factor Analysis (CFA) approaches are applied to assess the relationship between constructs and indicators based on theories made when considering questionnaire questions. Cronbach's Alpha is also used to determine construction dependencies.

RESULT AND DISCUSSION

Respondents with the dominant number are women, as many as 210 respondents, and men, as many as 144 respondents. The age range of respondents was 21-30, and respondents came from students of five private universities in Banten.

Researchers divided the respondents based on the number of students, where the formula is as follows: Pamulang University has a large number of students, 78.81% of respondents or 279 respondents; University of Muhammadiyah Tangerang 11.30% or 40 respondents. Syeh Yusuf Islamic University 3.95% or 14 respondents, Serang Raya University 3.39% or 12 respondents, and Buddhi Dharma University 2.54% or 9 respondents.

The validity test shows the accuracy of measuring instruments construct. The validity test is done by confirmatory factor analysis (CFA), which aims to confirm the most dominant factors in a group of variables (the number of elements obtained from the loading factor λ). The question Item is valid if the CR value > 5.0 indicates that the variable is significantly a dimension of the latent factor formed (Ferdinand, 2002). A good instrument can proceed to the next test. A reliable instrument is an instrument that is consistent in its occurrence and has been used several times (Muqorrobin, 2010). The following are the Statistical Tests Of Measurement Models:

The validity of the Product Image dimension (X3) is an indicator with the most significant standardized loading factor with an estimated parameter of 0.80 in forming a Brand Image variable. At the same time, the User Image (X2) is the dimension with the most minor standardized loading factor with an estimated parameter of 0.69. Construct Job knowledge and variance extract variable Brand Image equals 0.802 and 0.575; this shows that the Brand Image construct has a good reliability construct. The

dimensions are significant in forming a latent variable, Brand Image, with the most dominant indicator in the product Image dimension (X3).

Table 1. Statistical Tests Of Measurement Models

| Measurement Model | | Std. | Std. | Construct | Variance |
|----------------------------------|-----------------------------------|-----------------------|--------------|-------------------------|---------------------|
| Latent Variable | Manifest/ Dimensi Variable | Loading Factor | Error | Reliability (CR) | Extract (VE) |
| Brand Image | Corporate Image (X1) | 0.78 | 0.392 | 0.802 | 0.575 |
| | User Image (X2) | 0.69 | 0.524 | | |
| | Product Image (X3) | 0.80 | 0.36 | | |
| Service Quality | Reliability (X4) | 0.79 | 0.3759 | 0.877 | 0.590 |
| | Assurance (X5) | 0.81 | 0.3439 | | |
| | Tangibles (X6) | 0.73 | 0.4671 | | |
| | Empathy (X7) | 0.82 | 0.3276 | | |
| | Responsiveness (X8) | 0.68 | 0.5376 | | |
| Customer Relationship Management | Awareness (X9) | 0.72 | 0.4816 | 0.834 | 0.516 |
| | ICT (X10) | 0.72 | 0.4816 | | |
| | Expansion (X11) | 0.71 | 0.4959 | | |
| | Commitment (X12) | 0.70 | 0.51 | | |
| Customer Trust | Dissolution (X13) | 0.69 | 0.5239 | 0.783 | 0.6 |
| | Ability (Y1) | 0.87 | 0.2431 | | |
| | Benevolence (Y2) | 0.75 | 0.4375 | | |
| | Integrity (Y3) | 0.58 | 0.6636 | | |

The validity of the Empathy dimension (X7) is a sub-variable that becomes an indicator with the most significant standardized loading factor with an estimated parameter of 0.82 in forming a service Quality variable. At the same time, Responsiveness (X8) is a sub-variable that becomes an indicator with the minor standardized loading factor with an estimated parameter of 0.68. Construct Job knowledge and extract variance of variable Service Quality is 0.877 and 0.590; this shows that the construct of Service Quality has a good reliability construct. So, the dimensions are significant in forming latent variables of Service Quality, with the most dominant indicator being the dimension of Empathy (X7).

The validity of the dimensions of Awareness (X9) and ICT (X10) is a sub-variable that becomes an indicator with the most significant standardized loading factor with an estimated parameter of 0.72 in forming a Customer Relationship Management variable. At the same time, Dissolution (X13) is a sub-variable that becomes an indicator with the minor standardized loading factor with an estimated parameter of 0.69. Construct Job knowledge and variance extract variable Customer Relationship Management is equal to 0.834 and 0.516, which shows that the construct of Customer Relationship Management has a good reliability construct so that the significant dimensions in forming the latent variables of Customer Relationship Management with the most dominant indicators are the dimensions of Awareness (X9) and ICT (X10).

The validity of the Ability dimension (Y1) is a sub-variable that becomes an indicator with the most significant standardized loading factor with an estimated parameter of 0.87 in forming the variable Customer Trust. At the same time, Integrity (Y3) is a sub-variable that becomes an indicator with the minor standardized loading factor with an estimated parameter of 0.58. Construct Job knowledge and variance extract variable Customer Trust equals 0.783 and 0.6; this shows that Customer Trust has a good reliability construct. The dimensions are significant in forming the latent variable of Customer Trust, with the most dominant indicator being the dimension of Ability (Y1).

The results of testing the significance of the relationship between latent variables, or the trajectory between two latent variables, can be seen in Table 2

Table 2. Significance Between Variables

| No | Structural Trajectory | Path Coefficient | value | criteria | Test Results |
|----|---|------------------|-------|----------|--------------|
| 1 | <i>Brand Image</i> → <i>Customer Trust</i> | 0.11 | 2.09 | 1.96 | Signifikan |
| 2 | <i>Service Quality</i> → <i>Customer Trust</i> | 0.12 | 2.33 | 1.96 | Significance |
| 3 | <i>Customer Relationship Management</i> → <i>Customer Trust</i> | 0.62 | 10.56 | 1.96 | Significance |

Based on Table 2, the value of the resulting coefficient and the value of importance. If the structural path has a value of tvalue $t_{value} \geq 1,96$, then the coefficient of the course is declared significant, and if $t_{value} < 1,96$, it is concluded that the coefficient of the path is not adequate.

Hypothesis Test

After doing the measurement analysis and structural analysis, the next step is to test the hypothesis as follows:

Hypothesis 1: There is an effect of brand image on the customer trust

The results of the first hypothesis testing of brand Image variables show a significant effect on Customer Trust, evidenced by the considerable Test t-value having a t-value of $2.09 > 1.96$ (criterion value) and the path coefficient of 0.11 to Customer Trust. The magnitude of the coefficient shows the amount of direct influence contribution of $(0.11)^2 = 1.21\%$. From this hypothesis, H1 is accepted, and H0 is rejected.

Hypothesis 2 : There is an effect of service quality on the customer trust

The results of hypothesis testing of both service Quality variables show a significant effect on Customer Trust; this is evidenced by the considerable Test t-value having a tvalue value of $2.33 > 1.96$ (criterion value) and the path coefficient of 0.12 on Customer Trust. The magnitude of the coefficient shows the amount of direct influence contribution of $(0.12)^2 = 1.44\%$. From this hypothesis, H1 is accepted, and H0 is rejected.

Hypothesis 3 : There is an effect of Customer Relationship Management on the customer trust

The results of the first hypothesis testing variable Customer Relationship Management showed a significant effect on Customer Trust; this is evidenced by the considerable Test t-value having a tvalue value of $10.56 > 1.96$ (criterion value) and the path coefficient of 0.62 to Customer Trust. The magnitude of the coefficient shows the amount of direct influence contribution of $(0.62)^2 = 38.44\%$. From this hypothesis, H1 is accepted, and H0 is rejected.

Discussion

The effect of Brand Image on Customer Trust in private universities in Banten province

Based on the research data results, which were then carried out, statistical tests showed that the Brand Image is reflected in the product Image dimension and has a significant effect on Customer Trust, which is reflected in the ability dimension with an impact of 0.11 . This means that the Product Image, as measured by the level of complete laboratory facilities, provides a dominant indication in shaping the Brand Image and impacts increasing Customer Trust, reflected in the ability. Thus, the fact that the

results of the study successfully prove that Brand Image has a significant impact on Customer Trust. The results of this study are in line with the results of research conducted by (Suhaily and Darmoyo, 2017), stating that brand image (brand image) and the perceived price have a significant and positive effect on customer trust.

The Effect of Service Quality on Customer Trust in private universities in Banten province

Based on the results of research data, which were then carried out, statistical tests showed that Service Quality, reflected in the assurance dimension, has a positive and significant effect on Customer Trust, which is reflected in the ability dimension with an impact of 0.12 . This means that Emphaty is measured by providing excellent service, providing a dominant indication in forming Service Quality, which also affects increasing Customer Trust, reflected in ability. Thus, the results of the study proved that Service Quality has a significant impact on Customer Trust. The results of this study align with the results of research conducted by (Nugraha and Mandala, 2020), which states that Service Quality has a positive effect on Customer Trust and Service Quality has a positive impact on perceived value.

The Effect of Customer Relationship Management on Customer Trust in Private Universities in Banten Province

Based on the results of research data and then conducted statistical tests, Customer Relationship Management, reflected by the dimension of awareness, has a significant effect on Customer Trust, which is reflected by the measurement of ability with an impact of 0.62 . This means that understanding, which is measured by the level of internship or practical work cooperation, provides a dominant indication in forming Customer Relationship Management, which also has an impact on increasing Customer Trust, which is reflected in ability. Thus, the results of the study successfully prove that Customer Relationship Management has a significant impact on Customer Trust. The results of this study align with the results of research conducted by (Redjeki and Affandi, 2021), stating that from the analysis, it can be concluded that Customer Relationship Management simultaneously has a positive and substantial effect of 49.6 percent on Customer Trust.

CONCLUSION

Based on the results and discussion of the study, the conclusions are as follows: brand image has an effect on Customer Trust in private universities in Banten province because the value t-value has a t-value of $2.09 > 1.96$ (criterion value) and the path coefficient of 0.11 to Customer Trust. The magnitude of the coefficient shows the amount of direct influence contribution of $(0.11)^2 = 1.21\%$; Service Quality affects Customer Trust in private universities in Banten province because the value of t-value has a t-value of $2.33 > 1.96$ (the value of the criteria) and the coefficient of 0.12 to the path of Customer Trust. The magnitude of the coefficient shows the amount of direct influence contribution of $(0.12)^2 = 1.44\%$; Customer Relationship Management has an effect on Customer Trust in private universities in Banten province because t-value has a tvalue value of $10.56 > 1.96$ (criterion value) and a path coefficient of 0.62 to Customer Trust. The magnitude of the coefficient shows the amount of direct influence contribution of $(0.62)^2 = 38.44\%$;

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