Image, Trust, and Social Identification as Predictors of Customer Loyalty in Higher Education Institutions

by Lerbin R. Aritonang

UNIVERSITAS
UBUDIYAH INDONESIA
CYBER UNIVERSITY

CONFERENCE ABSTRACT BOOK

IJCIMBI

The 1st INTERNATIONAL JOINT CONFERENCE OF
INDONESIA - MALAYSIA - BANGLADESH - IRELAND 2015
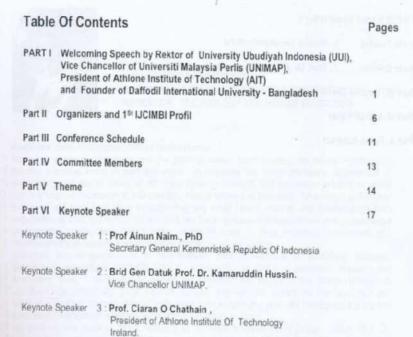
UUI Plenary Hall | April 27-28 2015 | Banda Aceh

ECONOMICS | SOCIAL SCIENCES | TECHNOLOGY

organized by :

UBUDIYAH INDONESIA
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Table Of Contents

Part I

WELCOMING REMARKS
SECRETARY-GENERAL OF INDONESIA MINISTRY OF
RESEARCH, TECHNOLOGY AND HIGHER EDUCATION

Assalamu'alaikum Warahmatullahi Wabarakatuh

Managing research, innovation and the strife to further commercialize the research nowadays become a central issue all over the world. In response the global tendency, Government of Indonesia would like to stress at the importance of research and innovation initiative at whole higher education institutions in this country. Hence Ministry of Research, Technology and Higher Education will take best effort in supporting any merit based initiative and breakthrough from universities all over Indonesia. To this end, we have developed a foundational policy, supportive environment, funding and cutting edge system in order to allow Indonesia researchers and scholars will come out with their excellence research and innovation.

Therefore the commencement of International Joint Conference of Indonesia, Malaysia, Bangladesh and Ireland (IJCIMB) 2015 is in line with our policy in promoting research and innovation. Thus, I would like to extend my gratitude and thanks to the Rector Universitas Ubudiyah Indonesia (UUI) (Prof. Adjunct Unimap) Marniati, SE, M.Kes for her best effort and initiative in realizing the international conference here in Aceh this year. As I recognize it is the first international conference which done by private university in Aceh.

My gratitude also goes to Vice Chancellor of Universiti Malaysia Perlis Brigjen. Datuk Prof. Dr. Kamarudin Hussin, Chairman of Daffodil International University Mr. Md. Sabur Khan, President of Athlone Institute of Technology Prof Ciaran O'Cathain as UUI partner in hosting this conference. I'm pleased to welcome you to Indonesia, especially to this conference. Furthermore, your availability and readiness to tighten the cooperation with university in Indonesia are highly appreciated.

In this opportunity, I would like to welcome all IJCIMBI presenters and participants either from overseas or Indonesia. Please kindly take this conference as your way to promote what you have done with your work. I believe this conference in turn will take you to your better achievement and contribute to the betterment of nation and society in the future. Then just put any success in your research work as part of your academic journey, not as a destination.

Best Regards,
Prof. Ainun Na'im, Ph.D
Secretary-General of Indonesia Ministry Research, Technology and Higher Education

1

WELCOMING REMARKS
RECTOR OF UUI

Assalamua'laikum Warahmatullahi Wabarakatuh,

We are proud to invite your participation in international conference amongst four universities, namely the Universitas Ubudiyah Indonesia, Universitas Malaysia Perlis (UNIMAP), Athlone Institute of Technology (AIT) Ireland. The aim of this conference is:

1. As a scientific papers publication forum for Indonesian, Malaysian and Irish academics
2. To strengthen academic cooperation and relations between educational institutions (teaching, research and community service) in Indonesia, Malaysia and Ireland
3. To strengthen cross culture among the society of Indonesia, Malaysia and Ireland
4. To motivate researchers in conducting research that promotes changes and development in Economics, Social Sciences and Technology.

In addition, we also invite the minister of research and technology of the Republic of Indonesia Dr. Muhammad Nasir to be a keynote speaker on "*The role of the National Research Policy on the Development of Technology Innovation* ". We also proudly present the Vice Counselor UNIMAP, Brig Gen Datuk Prof. Dr Kamarudin Hussin, who will speak on "*Research Commercialization*" and the President of Athlone Institute Of Technology Ireland, Prof. Ciaran O Chathain to speak on "*The continuity of Research Innovation in Coping with Global Market Challenges* ", the founder of Daffodil International University – Bangladesh who will present on "*the research sustainability within the industry*". We ourselves Universitas Ubudiyah Indonesia will also discuss on the "*The Achievement and Challenges of Research in Realizing MDGs* ".

The 1st IJCIMBI 2015 is the two years annual agenda of the three universities, therefore we hope the implementation of The 1st IJCIMBI 2015 can provide good benefits and contribution to higher education in particular and the world in general. We look forward to a cooperation and contribution from sponsors, government agencies, private Institutions, state, and non-governmental organizations both national and international.

Marniati, S.E., M.Kes.
Rector of Universitas Ubudiyah Indonesia

WELCOMING REMARKS
VICE CHANCELLOR OF UNIMAP

Salam Ilmu, Keikhlasan, Kecemerlangan UniMAP

I would like to extend a warm welcome to all the delegates and guests of the 1st IJCIMBI 2015 here in Banda Acheh. My sincere congratulation to the organisers, Universitas Ubudiyah Indonesia (UUI) and all co-organisers from Bangladesh, Ireland and UniMAP for this successful conference. It is my hope that this conference would be able to achieve its objective in providing a common and effective platform for researchers to share knowledge and ideas in various fields.

The organisation of this conference demonstrates UUI's solid commitment in enhancing their visibility in the international arena and as UUI's close associate, UniMAP is also very proud to assist in making this conference a huge success, after which the papers presented here, will be submitted to the Scopus database.

I am confident that with the networking initiated here, along with the participation of experts and researchers from universities and industries, local and overseas, will eventually lead to fruitful and successful discussions. It is evident that this conference will be a benchmark to build strong networking between the four countries. In the future, this collaborative effort should further be extended to other countries, universities, institutions and industries. I wish all participants an enjoyable conference and hope you return from this experience with many happy memories.

Brig. Jen. Datuk. Prof. Dr. Kamarudin Hussin
Vice Chancellor
Universiti Malaysia Perlis (UniMAP)
Malaysia

3

WELCOMING REMARKS
PRESIDENT OF ATHLONE INSTITUTE OF TECHNOLOGY IRELAND

I am delighted to extend a heartfelt welcome to delegates to the first International Joint Conference of Indonesia, Malaysia, Bangladesh and Ireland (IJCIMBI 2015). IJCIMBI 2015 is asignificant showcase for research taking place in these disciplines across the academic, industrial and professional sectors in two continents. This year's event builds on the considerable success of the symposia in Athlone on and Kuala Lumpur to date, and strengthens even further the bonds between our respective institutions and countries.

AIT has recently launched a new strategic plan which outlines an ambitious and challenging vision to guide the future development of the institute through 2018. One of the overarching themes of the plan is for AIT to be internationally focused in teaching, research and knowledge exchange; an objective directly supported by this symposium. IJCIMBI 2015 illustrates the value of the international currency of knowledge sharing and research exchange in the fields of social science, technology and economics. I am confident that the fruits of this collaboration will not only enhance the work of our respective faculty and research teams, but will have a much wider societal impact in time to come.

The success of this year's conference - and indeed its previous iteration - is due in no small part to the dedication and hard work of the staff teams in Universitas Ubudiyah Indonesia, UniMAP, AIT and Daffodil International University. I want to record my thanks to the speakers and presenters for their own support of this endeavour, and to the delegates for their attendance and participation.

Finally, I want to pay a special thanks to the Rector Unersitas Ubudiyah Indonesia, Vice - chancellor of UniMap, Brigadier General Datuk Prof. Dr kamarudin Hussin, Mr Md Sabur Khan - Founder of Daffodil International University – Bangladesh who has been a tireless champion of strengthening the relationship between Indonesia, Malaysia, Bangladesh and Irlandia. It is a vision that I share, and the benefits of that partnership are visible to all this week.

Professor Ciaran O'Cathain
President of Athlone Institute of Technology (AIT) Ireland

4

**WELCOMING REMARKS
CHAIRMAN OF DAFFODIL INTERNATIONAL
UNIVERSITY
BANGLADESH**

Dear Ladies and Gentlemen,

In this globalized village, we cannot lag behind the process of internationalization. I am pleased to welcome you to this international conference among four universities that I believe will extensively assist the institutions in scientific papers publication, academic cooperation, cross culture among the societies, promoting changes and development in economics, global market challenges, social sciences, research commercialization, sustainability within the industry, innovation, technology, Millennium Development Goals (MDGs), and many more.

Through this conference, we would like to engage with all of you in an open and constructive dialogue to jointly support higher education. We're transforming the way we operate to continuously improve our ability of sharing and networking. Since inception, Daffodil International University (DIU) has focused on internationalization and I assure to come forward and contribute in any joint work, at present, and in future.

Throughout this conference, I ask you to stay engaged, keep us proactive and help us shape our future unity and destination. I wish all the best of the conference.

Md. Sabur Khan,
Chairman, Board of Trustees
Daffodil International University (DIU)
Bangladesh

5

Organizers

Universitas Ubudiyah Indonesia (UUI)

A University which dedicated itself to generate scientists, researchers, professionals and future leaders of Aceh. A campus who has a vision of becoming a World Class Cyber University. To realize the Vision 2025: To be a World Class Cyber University, UUI has pioneered a number of domestic and foreign collaborations. Some of those Cooperations within the scope of Indonesia, namely with Universitas Gunadarma Jakarta, Sultan Agung Islamic University (Unissula) Semarang, Syiah Kuala University and Poltekkes Kemenkes Yogyakarta

Some of foreign collaborations that have been initiated among those are with Universiti Malaysia Perlis (Unimap), Budapest Business School (BBS), Semmelweis University, PEC's University (Hungary) University of Zagreb, University of Dubrovnik, University of Zadar, Josijuraj Strossmayer University of Osijek, Juraj Dobrilla University of Pula (Croatia). Moreover, In Spain, Ubudiyah also has built a cooperation with CEDES and SPAINDO.

Universiti Malaysia Perlis (UniMAP)

Universiti Malaysia Perlis (English: University of Malaysia, Perlis) or UniMAP is in the northern most part of the Malaysian peninsula, less than 35 km from the Thailand border in the town of Arau, Perlis. UniMAP is a government-funded Malaysian public university.

According to the most recent government's official ranking system MyRA, UniMAP ranked second amongst the 20 Malaysian public universities and 155 in World. Between 2003 and 2010, it accumulated RM 33.5 million (approximately 7.7 million Euro or 6.9 million GBP) worth of research grants including from abroad. UniMAP's research products have won gold, silver and bronze medals in more than 20 exhibitions and competitions held in Malaysia and overseas, including in USA, Germany, Canada, Geneva, Brussels, Warsaw, London, Seoul, and Pittsburgh. In Webometric's 'Ranking of Repositories', it is placed at number 112 in the world; in 'EduRoute', it is number 132 in the world rank and number 2 in Malaysia. Measured against SCORPUS, UniMAP is number 2 amongst Malaysian public universities.

Athlone Institute Of Technology (AIT)- Ireland

Athlone Institute of Technology (also known as AIT) (Irish: *Institiúid Teicneolaíochta Bhaile Átha Luain*) is a higher **education** institution in the midlands of Ireland. Established in 1970 as Athlone Regional Technical College, it has expanded in size, scope, and influence over the period. Its focus in the early years was on providing training in a broad spectrum of occupations ranging from craft to professional level, notably in engineering and science, but also in commercial, linguistic, and other specialities

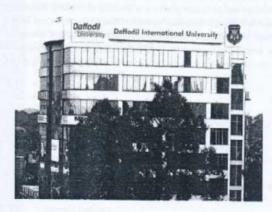In the years since 2000, AIT has secured more than €23 million in research funding. This has been obtained from a broad range of national and international funding agencies, including the Programme for Research in Third Level Institutions (PRTLI), Science Foundation Ireland (SFI), Health Research Board (HRB), the Technological Sector Research (TSR) programme, as well as Enterprise Ireland's Applied Research Enhancement Programme.

Daffodil International University (DIU) is recognized in independent government assessments as one of top graded universities in Bangladesh. The university has been founded by Daffodil Group with the approval of the Ministry of Education under the Private University Act of 1992 and its amendment in 1998 and Daffodil International University came into being on 24th January 2002. the University today combines impressive modern facilities and a dynamic approach to teaching and research with its proud heritage of service and achievement. The university has been started with 67 students registering in the first batch and more than 15,000 students have been enrolled till date. Daffodil International University is committed to ensure excellence in teaching at both the undergraduate and the master's level. DIU received an award as the best webometrics in Bangladesh and ranks No. 1 among Colleges and ranked 3rd amongst entire University in Bangladesh.

IJCIMBI 2015

The 1st IJCIMBI 2015 is the two years annual agenda of the four universities, therefore we hope the implementation of The 1st IJCIMBI 2015 can provide good benefits and contribution to higher education in particular and the world in general. The aim of this conference is as a means of publication of scientific papers for the academic community both from Indonesia, Malaysia, Ireland and Bangladesh as well as to strengthen the relationship of academic cooperation between educational institutions in Indonesia, Malaysia, Ireland and Bangladesh in various fields of activities both teaching, research and community service, to strengthen cross-cultural among the people of Indonesia, Malaysia, Ireland and Bangladesh, to motivate researchers in conducting research that can deliver change and development in the field of Economics, Social Sciences and Technology.

Conference Schedule   Part III

27th April 2015

Time	Activity
08.00 – 08.15	Registration
08.15 – 08.30	The Arrival of Minister of Research, Technology and Higher Education of Indonesia, Keynote Speaker, Invited Speaker and Invited Guests.
08.30 – 08.35	Ceremonial Opening of IJCIMBI 2015
08.35 – 08.40	Alquran Recitations
08.40 – 08.50	Anthem Indonesia Raya Mars UUI Profile UUI
08.50 – 09.00	Traditional dance performance "Rapa'i Geleng "
09.00 – 09.10	Opening speech by Rector of Universitas Ubudiyah Indonesia (UUI) By: (Prof. Adjunct UniMAP) Marniati, SE., M.Kes
09.10 – 09.20	Opening speech by Governor Aceh dr. Zaini Abdullah
09.20 – 09.30	Speech by the Secretary General of Research, Technology and Higher Education of Indonesia : Prof. Ainun Naim., PhD
09.30 – 09.40	The opening Gimmick of IJCIMBI With Menristek DIKTI, Governor of Aceh, Rector UUI, Chairman, Keynote & Invited Speakers.
09.40 – 10.25	1st Keynote Speaker By : Prof. Ainun Naim., PhD (Secretary General of Research, Technology and Higher Education of Indonesia) *Theme:* "The Role and Policy of National Research on the Technology Innovation Development"
10.25 – 10.30	Giving Gift to Secretary General of Research, Technology and Higher Education of Indonesia
10.30 – 10.40	Launching DrugSTech Conference 2016
10.40 – 10.45	Closure
10.45 – 10.55	The Inauguration of UUI at Monument Universitas Ubudiyah Indonesia
10.55 – 11.00	Photo Session
10.45 – 10.55	The Inauguration of UUI at Monument Universitas Ubudiyah Indonesia
10.55 – 11.00	Photo Session
11.00 – 11.10	Coffee Break

11

Part III

Time	Activity
11.10 – 11.45	2nd Keynote Speaker By : **Brig. Gen. Datuk. Prof. Dr. Kamaruddin Hussin** (Vice Chancellor Universiti Malaysia Perlis) Theme: *"Research Commercialization"*
11.45 – 12.25	3rd Keynote Speaker By : **Mr Md Sabur Khan** (Chairman of Daffodil International University- Bangladesh) Theme: " The Sustainability of Research Result to the Industry"
12.25 – 13.10	4th Keynote Speaker By : **(Prof. Adjunct UniMAP) Marniati, SE., M.Kes** (Rector of Universitas Ubudiyah Indonesia) Theme: *"The Achievement and Challenges of Research in Realizing MDGs"*
13.10 – 13.30	Break
13.30 – 16.15	Paper Presentation (Parallel Session)
16.15 – 16.40	Ashar Pray
16.40 – 16.55	Coffee Break
19.15 – 22.30	Dinner Awards & Culture Night

2

Committee Members   Part IV

Advisory	Dedi Zefrizal,ST Brigjen,Datuk.Prof. Kamaruddin Hussin Mr. Md. Sabur Khan Prof. Ciarán O Catháin
Person in Charge	Marniati,S.E.,M.Kes
Steering Committee	Jurnalis J.Hius, ST.,MBA Donny Arief Sumarto, ST.,MT
Chairman	Harri Santoso,S.Psi.,M.Ed
Secretary	Rita Nengsih, SE.,Msi Zulaida Rahmi, S.Kom
Treasurer	Ridha Ansari, SE.,MA
Secretariat	Ferdi Nazirun Sijabat, SE..M.Sc.M.gt Juli Dwina Puspitasari, SE.,M.Bus (Adv)
Paper and poster Evaluation and Program	Amir Mukhlis, ST, MT Tety Sriana, ST, MT Zahrul, SSi
ICT & Website	Zuhar Musliyana,SST Mohammad Agessy Barezi,SST
Sponsorship	Rifial Dahlawy Chalil, SEI.M.Sc Jumaidi Saputra, SH.,M.H Nurul Hamdi, S.T.,M.Kom
Invitation &	Mutia Wati, S.Pd.,M.Pd Anhar Nasution, SH.,MH Rahmayani,S.Km.,M.Kes Nur safriah,S.Pd Aris Munandar,S.Pdi Erna Kurniawati, SH
Documentation	Andi Munandar, S.Kom Bastera Rusdi,A.Md Fadli, S.Kom
Consumption	Zenitha Maulida,SE.,MM Faradilla Safitri, S.ST Fauziah Andika. SKM
Security	Teuku Afrizal, S.Kom Tarmizi Azhar Mukhtar Anwar

14

List Of Reviewer

Part IV

1	Professor Rafiqul Islam	Daffodil International University
2	Professor Dr. Muhammad Mahboob Ali	Daffodil International University
3	Professor Dr. S.M. Mahbub Ul Haque Majumder	Daffodil International University
4	Professor Dr. Yousuf Mahbubul Islam	Daffodil International University
5	Professor Dr. Syed Akhter Hossain	Daffodil International University
6	Dr. Touhid Bhuiyan	Daffodil International University
7	Professor Dr. Engr. A. K. M. Fazlul Hoque	Daffodil International University
8	Professor Dr. Ahmad Ismail Mustafa	Daffodil International University
9	Professor Dr. Md. Fayzur Rahman	Daffodil International University
1	Professor Dr. A. K. M. Fazlul Haque	Daffodil International University
12	Assoc. Prof. Dr Rizal A Pandhe	Universiti Malaysia Perlis
13	Assoc Prof Dr. Najmuddin	Universiti Malaysia Perlis
14	Assoc Prof. Dr. Mostafa Al Bakri	Universiti Malaysia Perlis
15	Assoc Prof Dr. Huzili Husain	Universiti Malaysia Perlis

Themes Part V

The theme of 1st IJCIMBI 2015 is "The Challenges and Opportunities for Innovation and Commercialization of Research in Global Market Competition". This conference will be focused on Economics, Social Sciences and Technology.

Subject Coverage

1. **Economics**: Accounting, Management, Taxation, Economic Islam, Shari'a Banking, Marketing, CSR (Corporate Social Responsibility), Business, Entrepreneurship, Entrepreneurship in Education, The soul and personality of Entrepreneurship, Company Entrepreneurship, Social Entrepreneurship, Creative Entrepreneurship, Entrepreneurship Culture, Women Entrepreneurship, Entrepreneurship in Technology, Entrepreneurship in Marketing, Entrepreneurship Management, Entrepreneurship in finance.

2. **Social Science**: Social sciences, Public Health Sciences, Pharmacy, General Psychology, Social Psychology, Cross-Cultural Psychology, Disaster Psychology, Clinical Psychology, Mental Health, Reproductive Health, HIV / AIDS, Infectious Diseases, Organizational Behavior, Consumer Behavior, Family Welfare, Social Welfare , Review of Anthropology, Climate Change, Gender Analysis, Feminism, study of Religion and human wellbeing and the role of public health in facing the success of the MDG's, understanding the public about cervical cancer, early detection of breast cancer, Role of Health Personnel in Reducing Maternal Mortality Through Capacity KB, strengthening midwifery profession to prepare the next generation of quality, balanced nutrition to Prevent Degenerative Diseases (Hyperlipidemia) in the productive age, setting Diet in children with obesity, nutrition and beauty, MSG, UMAMI and safety, benefits of coffee for health, Behind "Sweet talks" of Sugar Free Products, halal certification and haram drugs, utilization and development of potential sources of medicinal plants as raw materials, utilization of cutting-edge technologies for the development of drugs and health products.

3. **Technology**: Information Technology, Software Engineering, Information Systems, Telecommunications, Control Systems, Technology Competition, Broadcasting Technology, Technology Management, Technology Development, Technology results, Technology Transfer Commercialization, Policies of Technology, Marketing Strategy in Technology.

Part VI

KEYNOTE SPEAKERS 1
Prof Ainun Naim., PhD

Prof Ainun Naim., PhD is professor from Gadjah Mada University. He is Secretary General of Kementerian Riset Teknologi dan Pendidikan Tinggi Republic of Indonesia. Ainun Naim was born in Kediri , December 4, 1960 has served as Chairman of the Supervisory Board of Bank BPD DIY since June 2009. He graduated with a degree in accounting at Gadjah Mada University in 1984 , then completed the Graduate School at Western Michigan University , USA with an MBA in 1991 , and earned his doctorate at Temple University , USA in 1996. He also served as Senior Vice Rector for Administration , Finance , and Human Resources , University of Gadjah Mada.

Image, Trust and Social Identification as Predictors of Customer Loyalty

Lerbin R. Aritonang R.
Economics Faculty of Tarumanagara University, Jakarta, Indonesia
Email: antonanglerbin@gmail.com, 0816759105

Keywords: *image, trust, social identification, loyalty*

Abstract : In marketing perspective, a student loyalty is a key objective for many higher education institutions since a loyal student population is a source of competitive advantage. The specific purpose of this research is to develop an empirical model linking student loyalty to student image, student trust and student social identification to the institution. Data was collected from 242 undergraduate management and accounting students of Faculty of Economics, Tarumanahgara University, Jakarta. Empirical investigation was carried out to validate the frame work through measurement reliability and validity and testing the significance of relationship structure using regression analysis. The results suggest that image, trust and social identification are positive and significant predictors of loyalty. Based on the results, managerial implications and future researches are suggested.

The Influence of Consumer's Perceived Value on Buying Behavior of Store Brands in Yogyakarta

Asmai Ishak, Drs., M.Bus., Ph.D ⁴) Maywinda Ritya Iriyanto⁴⁴)

Abstract: Nowdays, Store brands has become one of the most popular strategies for retailers. However, Indonesian consumers tend to perceive that store brand as inferior products in term of quality, and hence are reluctant to buy and consume them. Investigating the effect of consumer perceived value toward customers'buying behavior of store brand in Indonesia context is interesting. This study aims to examine this topic using multidimensional constructs. This research investigates the influence of involvement, loyalty, price perception, quality perception and familiarity on buying behavior using multiple regression analysis. Using a sample of 100 shoppers, the study found that invlovement, loyalty, price perception, quality perception and familliarity affect positively and significantly the buying behavior of store brands.

Residents' Perception on Tourism Impacts
Toward the Support for Tourism Development in Sabang, Indonesia

Ferdi Nazirun Sijabat, Zenitha Maulida, Rifyal Dahlawi, Rita Nengsih, Juli Dwina Puspita Sari¹
¹Faculty of Economic, Universitas Ubudiyah Indonesia, Banda Aceh

Keywords: *residents' perception, tourism impacts, support for tourism development*

Abstract : Achieving support from residents is critical matters in sustaining the development of tourism destination. Generally tourism development will have impact on economic, social and environmental, whilst the toursm impacts will be resulted either in positive or negative impacts. Most study take residents perception in evaluating the relation between tourism impacts and the support for tourism development. This paper aims at investigating resident's perception on three dimensions of tourism impacts such as economic, social and environmental impacts towards the support for tourism development. Structural Equation Modeling

IMAGE, TRUST AND SOCIAL IDENTIFICATION
AS PREDICTORS OF CUSTOMER LOYALTY
IN HIGHER EDUCATION INSTITUTIONS

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ABSTRACT

From a marketing perspective, students' loyalty is a key objective for many higher education institutions, since a loyal student population is a source of competitive advantage. The specific purpose of this research is to develop an empirical model linking students' loyalty to their image, trust and social identification with the institution. Data was collected from 242 undergraduate management and accounting students at one private university in Jakarta, Indonesia. Empirical investigation was carried out to validate the framework through the measurement of reliability and validity, and testing the significance of the relationship structure using regression analysis. The results suggest that image, trust and social identification are positive and significant predictors of students' loyalty. Based on the results, managerial implications are described and future research is suggested.

Keywords: image, trust, social identification, loyalty, higher education institution, Indonesia

INTRODUCTION

In competitive markets, it has been verified that developing and retaining relationships with customers is better than recruiting new customers (Gummesson, 1994; Gronröos, 1990). This condition drives companies to explore how to increase their retention of customers because it relates to increasing their profits (Fornell & Wernerfelt, 1987). Accordingly, studies indicate that customers who have a strong relationship with companies provide more profit because they buy regularly (De Wulf et al., 2001), buy more products (De Wulf et al., 2001), are willing to pay more (Dowling & Uncles, 1997), and are cheaper to serve (Rigby et al., 2002 in Grégoire & Fisher, 2006). Loyal customers may also increase corporate revenue (Reichheld, 1993), are more likely to buy other products from the same corporation (Clark & Payne, 1994 in Gwinner et al., 1998), specifically decrease the

1

incidence of customers choosing to buy other companies' products (Reichheld & Sasser 1990), and frequently create new business for the corporation by word-of-mouth (WOM) recommendations (Zeithaml *et al.*, 1996; Reichheld & Sasser, 1990). Loyal customers may also decrease costs (Reichheld, 1993) because it is cheaper to serve them (Reichheld, 1996 in Gwinner *et al.*, 1998), as sales, marketing and setup costs may be unnecessary for longer-term customers (Clark & Payne, 1994 in Gwinner *et al.*, 1998).

Table 1. Summary results of students' loyalty research,
with student loyalty as the dependent variable

Researchers	Variables to explain	Result	Subject
Hennig-Thurau *et al.* (2001)	Trust Quality Goal commitment Emotional commitment Cognitive commitment	- not sign + sign + sign - sign - sign	Germany: university graduates and dropouts
Helgesen and Nesset (2007)	Image UC, Service quality Image of study, Facilities Satisfaction	+ sign + sign + sign	Norway
Brown and Mazzarol (2009)	Satisfaction Service quality, Value	+ sign + sign	Australia: universities
Rojas-Mendez *et al.* (2009)	Commitment Trust Satisfaction	+ sign + sign + sign	Chile: business college
Mohamad and Awang (2009)	Corporate image Service quality Satisfaction	+ sign + sign + sign	Malaysia
Gulid (2011)	Satisfaction and attitudinal loyalty Satisfaction and behavioral loyalty	+ sign + sign	Thailand
Phadke (2011)	Satisfaction Perceived value Affective commitment Service quality, Fee fairness	+ sign + sign + sign + sign	India
Thomas (2011)	Satisfaction Reputation via satisfaction	+ sign + sign	India
Kheiry *et al.*, (2012)	Satisfaction, University image Quality, Value, word of mouth	+ sign + sign	Iran
Aritonang R. (2014)	Satisfaction Trust Social identification	+ sign + sign + sign	Indonesia

Even though the concept of relationship marketing has begun to influence marketing practices and academic research in various areas and industries, it is for the most part ignored by higher educational institutions (Hennig-Thurau et al., 2001). Therefore, there are only a few studies about the relationships between higher education institutions and their students, as presented in Table 1. The aim of this research is to explain students' loyalty in a higher education institution by examining the variables during their academic years. These variables (image, trust, and social identification) are articulated in a model. Based on the research studies listed in Table 1, this study adds a new independent variable, i.e. image.

THEORITICAL FOUNDATION AND DEVELOPING HYPOTHESES

Consumer loyalty. Consumer loyalty is defined by Oliver (1997: 392) as follows: ". . . a deeply held commitment to re-buy or re-patronage a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior." From the definition it can be seen that consumer loyalty includes behavioral and attitudinal elements. The behavioral element is manifested in repeated purchases of the same product and the attitudinal element is manifested in the depth of commitment of the behavioral element. In addition, it can be seen from the definition that loyalty is not easily affected by situational conditions, such as marketing efforts by the company's competitors.

Carefully examined, the definition proposed by Oliver concerns commitment. It means that customer loyalty can be a commitment (promise) without behavior (purchase). Commitment, of course, cannot be directly attributed to the purchase (and consumption) of a product, as there might be no revenue for the company.

Another opinion on consumer loyalty is proposed by Jacoby and Kyner (1973). According to them there are six conditions that collectively are sufficient to express

3

consumer loyalty. They are (1) random bias, (2) behavioral responses (buying), (3) expressed from time to time, (4) by the decision-making unit, (5) related to one or more of a set of similar brands, and (6) a function of psychological processes, namely the evaluative processes involved in making a decision. Based on these conditions, it can be seen that consumer loyalty is demonstrated in consumer behavior to repeatedly buy the same or similar product or brand from time to time through an evaluative process.

Two things distinguish Oliver's definition (1997) from Jacoby and Kyner's (1973). One, Oliver's definition of consumer loyalty is not about behavior but about the promise (commitment) to repeatedly buy, while Jacoby and Kyner's definition is about repeated buying. Two, Oliver does not mention the brand alternatives available, while Jacoby and Kyner state that consumers have an alternative brand to choose from.

One important aspect of consumer loyalty is not covered in the above opinions, i.e. attitude in the form of happiness. Customers' repeated purchase of the same product may occur because they are forced to do so, without any feeling of pleasure. For example, consumers might not have the option of choosing from alternative products to meet their needs because they do not have access to convenient places to buy them. However, such forced buying conditions cannot be expected to happen repeatedly. For example, if there are alternative products in the customers' area, it cannot be expected that the customers will continue to buy and/or consume the same product.

From the above case, it can be concluded that consumer loyalty is the behavior and commitment of the consumer to buy the same product again and again, accompanied by the feelings of pleasure. Thus, consumer loyalty connotes repetitive behavior in the past, whereas the behavior of consumers buying the same products in the future is more accurately expressed as consumer intention or commitment, not loyalty.

4

The concept of consumer loyalty in repeatedly purchasing the same product (Sheth & Mittal, 2004; Neal et al., 1999; Dick & Basu, 1994) is often debated because it does not distinguish the pure from spurious loyalty (Day, 1969), and it does not indicate whether the consumer actually prefers a certain product over other similar products (Sheth & Mittal, 2004). Consumer loyalty should indicate the relative attitude and be demonstrated in repeat purchases of a product (Dick & Basu, 1994; Grisaffe, 2001).

Consumer loyalty in the service context may be indicated through repeated purchases or intentions to buy (Rust et al., 1995; Cronin & Taylor, 1992). Associated with that, the following is one of the definition of loyalty expressed by Reichheld (1993 in Shoemaker & Bowen, 2003: 48):

> "A loyal customer is one who values the relationship with the company enough to make the company a preferred supplier. Loyal customers don't switch for small variations in price or service; [instead] they provide honest and constructive feedback, they consolidate the bulk of their category purchases with the company, they never abuse company personnel, and they provide enthusiastic referrals."

In the durable products context, including higher education services, applying behavioral loyalty is not appropriate. The reason is that there may not be people who buy the services of the same higher education institution more than one time. On that basis, the intention to buy is used to represent consumer loyalty in this study.

Company image. There are several terms used to designate the image of a company, namely reputation, identity, prestige, goodwill, esteem and standing (Wartick, 1992). According to Barich and Kotler (1991), company image can be described as "the overall impression made on the minds of the public about a firm". Nguyen and Leblanc (2001) also state that company image is associated with the company's physical and behavioral attributes,

such as business name, architecture, variety of goods / services, and the impression of quality that is communicated by each person who interacts with the company's clients.

According to Minkiewicz and Evans (2011: 192), "Corporate image . . . is defined as stakeholders' beliefs, perceptions, feelings and attitudes towards an organization." The stakeholders, according to Minkiewicz and Evans (2011: 191), are outside the company.

Another opinion of company image is presented by Wartick (1992: 34) as "the aggregation of a single stakeholder's perceptions of how well organizational responses are meeting the demands and expectations of many organizational stakeholders . . . ." So, company or organization image is an aggregation of stakeholders' perceptions about the organizational response to meet their demands and expectations.

Corporate image is the result of a process (MacInnis & Price, 1987) that is derived from the ideas, feelings and experiences related to the company being remembered and transformed into mental images (Yuille & Catchpole, 1977). Thus, the image of the company is the result of the evaluation process. A person can ~~only~~ also have an image of a company even though he or she was never a consumer of the company. It can happen through information obtained from various sources, such as advertising and talking with other parties.

Consumer trust. Rotter (1967 in Chow & Holden, 1997) describes trust as ". . . an expectancy held by an individual that the words, promise, verbal or written statement of another individual or group can be relied on." In the higher education context, students' confidence can be understood to be their trust in the integrity and reliability of the college. Students' trust grows through their personal experiences with the college's staff. Universities develop this confidence as part of the relationship. A lack of trust can be badly damaging to the long-term relationship between a student and the college (Andaleeb, 1992).

According to Moorman *et al.* (1992: 316), "Trust is defined as the willingness to rely on an exchange partner in whom one has confidence." The emphasis of the definition is on

6

the willingness to trust others. Trust will be realized if one party has confidence in the reliability and integrity of the partner (Morgan & Hunt, 1994; Garbarino & Johnson, 1999). Thus, trust is based on the willingness to trust the reliability and integrity of those who are believed.

Trust also relates to expectations, i.e. something that has not happened yet. It can be seen from the definition of confidence expressed by Rotter (1967 in Sheth & Mittal, 2004: 371) that trust is "a generalized expectancy held by an individual that the words of another . . . can be relied on." So, trust is also related to the realization of the words of those who are believed. In connection with the expected results, Anderson and Narus (1990) argue that hope includes the expectation that the actions of others will provide positive results.

Sheth and Mittal (2004) also state that trust is the willingness of a person to believe in the ability, integrity and motivation of others to serve his/her needs and interests, as implicitly or explicitly approved. From the statement it can be seen that there are four aspects that need to be elaborated further. One, those who believe and have confidence in the other person, trust that the party has the will to do what has been approved. Two, the person's belief relates to the three characteristics of partnership, namely ability, integrity and motivation. So, the other party is judged in terms of their competence to fulfill the promise and to serve. In addition, this is a person who considers that the other party has integrity, and his/her words can be trusted. This person also believes that the other party has the motivation to take no action contrary to the person's interests, will respect the integrity of the relationship and act rationally. Three, the people involved will keep the needs and interests of both parties in mind, not just their own needs and interests. Four, the trusted party will pay attention to the person's expectations, either explicitly or implicitly. In other words, a partner will go beyond the mere written agreement; he or she will also appreciate and respect the spirit of the agreement.

7

From the definitions presented above, it can be seen that trust between two parties, which includes the willingness to trust the other party, along with the expectations regarding the ability (reliability), integrity and motivation of the parties, is believed to act in accordance with the agreements made, so as to provide positive results for those who believe, and the fulfillment of more than what has been agreed.

Social identification. According to Social Identity Theory, people tend to classify themselves and others into social categories (Tajfel & Turner, 1985 in Mael & Ashforth, 1992). Mael and Ashforth (1992: 104) state that, "Social identification is the perception of belongingness to a group classification. The individual perceives him or herself as an actual or symbolic member of the group." So, it can be seen that the classification of people into social groups is based on perception. In addition, group membership can be either actual or symbolic.

Organizational identification is a special form of social identification, where a person defines himself or herself as a member of a particular organization. If the person identifies with the organization, he/she perceives. ". . . oneness with or belongingness to an organization, where the individual defines him or herself in terms of the organization(s) of which he or she is a member." (Mael & Ashforth, 1992: 104)

Image and loyalty. According to Fishbein and Ajzen (1975 in Aydin & Özer, 2005), attitudes are functionally related to behavioral intentions, which are predictors of behavior. The consequence is that the image of the company that affects attitude will affect behavioral intentions, such as consumer loyalty (Johnson *et al.*, 2001: 224).

Nguyen and Leblanc (2001) also show that corporate image is positively related to customer loyalty in three sectors (telecommunications, retail and education). The same relationship was found by Kristensen *et al.* (2000) in the Danish postal service and retail food

sector. Results of other studies also show a positive and significant association between corporate image and consumer loyalty (Aydin & Özer, 2005; Nguyen & Leblanc, 2001).

Corporate image is formed in the minds of consumers through direct or indirect experience of the company. Experiences, including those through information obtained from various sources, will form an overall impression of the company, including information and experiences that may be related to the company's physical and behavioral attributes. An overall impression or image of a company is formed through a continuous process of the consumer having experiences with and gaining information about the company. The affect of the image of a company on its consumers' attitudes may be either positive or negative, liked or disliked. The more positive the image of a company the more the consumers increasingly like the company. Within such a framework a hypothesis can be formulated as follows:

H1. A company's image is a positive predictor of consumer loyalty.

Trust and loyalty. Trust plays an important role in influencing commitment in a relationship between consumers and companies (Morgan and Hunt, 1994) and then in influencing consumer loyalty (Gundlach & Murphy, 1993). If one party trusts the other party, the behavioral intentions towards the other party will be positive. If the intention is formed, then the consumer may buy the service (Lau & Lee, 1999). Trust plays a role in maintaining the relationship investment through cooperation, by rejecting an alternative short-term service because there are long-term benefits that are expected to persist, and by looking at potentially high-risk actions as prudent, because of the belief that the partner will not act in an opportunistic manner (Morgan & Hunt, 1994). Accordingly, several studies show a positive association between trust in the company and consumer loyalty towards the company (Chaudhuri & Holbrook, 2001; Aydin & Özer, 2005; Lau & Lee, 1999).

9

There is an exchange relationship between consumers and service providers; companies provide services to consumers, and consumers pay for the services received. That relationship will be sustained if consumers continue to trust the service provider. The trust includes the ability of providers to produce the same services in the future and the sincerity of service providers to provide the services, so that consumers trust that the provider will not cause them harm. In such circumstances, consumers are expected to continue using the services. Within such a framework a hypothesis can be formulated as follows:

H2. Trust is a positive predictor of consumer loyalty.

Social identification and loyalty. Social identification is the perception of members towards the group they join. The identification allows a person to participate in activities beyond his or her own ability to achieve something. (Katz & Kahn, 1978 in Bhattacharya *et al.*, 1995).

Organizational researchers have consistently found that the identification of organization members, such as employees and alumni, with the organization tends to increase their loyalty to the organization (Adler and Adler, 1994 in Bhattacharya *et al*, 1995) and prolong employee retention (O 'Reilly & Chatman, 1994 in Bhattacharya *et al.*, 1995). In the consumer context, Sheth and Mittal (2004) state that social identification with a brand is a major factor in creating brand loyalty.

People identify themselves socially with an organization based on their pride in the organization. Accordingly, they may have such an emotional attachment to the company that they would be willing to forego something to support the organization. Within such a framework a hypothesis can be formulated as follows:

10

H3. Social identification is a positive predictor of consumer loyalty.

METHOD

Sample. The subjects of this research were students majoring in accounting and management at one private university in Jakarta, Indonesia. The sample consisted of 242 students, 142 females and 100 males, with an effective response rate of 96.5%. Their ages ranged between 18 and 23 years, with 22.2 as the average.

Measures. This research used a self-administered questionnaire. Image, consisting of 5 items, was adapted from Bayol *et al.* (2001 in Aydin & Özer, 2005). The scales for trust, consisting of 9 items; with 3 items each for the dimensions of reliability, benevolence and integrity, and 4 items for loyalty, were adapted from Sirdeshmukh *et al.* (2002). The social identification scale, with 6 items, was adapted from Bhattacharya *et al.* (1995). A ten-point modified Likert-type response format (Allen & Rao, 2000) was used.

A confirmatory factor analysis with a varimax rotation was performed on all multiple scale items to determine item retention. The results of the analysis would be valid if several requirements are satisfied (See Table 2). Firstly, Bartlett's tests for all variables were significant. This means that no correlation matrixes were identity matrixes, so it was appropriate to use the analysis (Norušis, 2012). Secondly, the Kaiser-Meyer-Olkin (KMO) index was used to compare the magnitudes of the observed correlation coefficients with the magnitudes of the partial correlation coefficients. The KMOs for all variables were higher than 0.70, meaning that the factor analysis was appropriate (Kaiser, 1974 in Norušis, 2012).

11

Table 2. Prerequisites for factor analysis

Variables	KMO MSA*	Approx. Chi-Square	Sig. (Bartlett's Test)
Image	0.880	756.025	0.000
Trust	0.934	1537.564	0.000
Social identification	0.851	602.840	0.000
Loyalty	0.838	770.999	0.000

* Kaiser-Meyer-Olkin Measure of Sampling Adequacy

Table 3. Results of factor analysis

Image (73.28*)		Trust (65.72*)		Social identification (67.32*)		Loyalty (82.17*)	
Item	Loading	Item	Loading	Item	Loading	Item	Loading
X1	0.862	X6	0.811	X15	0.746	X21	0.898
X2	0.856	X7	0.831	X16	0.860	X22	0.918
X3	0.850	X8	0.830	X17	0.823	X23	0.915
X4	0.848	X9	0.840	X18	0.852	X24	0.895
X5	0.864	X10	0.646	X19	0.816		
		X11	0.860				
		X12	0.843				
		X13	0.784				
		X14	0.831				

* Extracted cumulative squared loading (%)

Table 3 reports the results of the exploratory factor analysis and reliability results. The extracted cumulative sums of squared loadings are 73.28% for image, 65.72% for trust, 67.32% for social identification and 82.17% for loyalty. All of these percentages are higher than 60.000%, so the factor for each variable was retained (Hair, et al., 2006). All item loadings for each variable are higher than 0.50, except item X20 of social identification (not shown), meaning that all 23 items may be retained (Hair, et al., 2006).

Another result of item analysis, i.e. the corrected item-total correlation (CITR), is shown in Table 4. The CITR items for each variable are more than 0.2, meaning that all 23 items may be retained (Cronbach, 1990).

12

Table 4. Corrected item-total correlation (CITR)

Image		Trust		Social identification		Loyalty	
Item	CITR	Item	CITR	Item	CITR	Item	CITR
X1	0.777	X6	0.753	X15	0.618	X21	0.818
X2	0.769	X7	0.776	X16	0.767	X22	0.852
X3	0.762	X8	0.771	X17	0.712	X23	0.843
X4	0.759	X9	0.790	X18	0.751	X24	0.809
X5	0.779	X10	0.576	X19	0.703		
		X11	0.818				
		X12	0.785				
		X13	0.716				
		X14	0.775				

The reliability (Cronbach's alpha) values of all variables (See Table 5) are higher than 0.70, hence, all the scales are reliable (Rust & Golombok, 1989).

Table 5. Cronbach's Alpha

Variable	Cronbach's Alpha
Image	0.908
Trust	0.931
Social identification	0.878
Loyalty	0.926

Based on the validity and reliability analysis, all the instruments are appropriate to measure the variables in this research.

RESULTS

All the analysis in this research was done using IBM SPSS. Table 6 provides the means, standard deviations and correlations among the variables. All the means are between 4.00 and 4.60, the two middle points. Social identification has the maximum mean (4.60) and image has the minimum mean (4.00). The minimum standard deviation of trust is 1.047, while the maximum standard deviation of loyalty is 1.113.

13

The study also indicates that all correlations among variables are positively significant. The correlations range from 0.826 (between trust and loyalty) to 0.891 (between social identification and image).

Table 6. Means, standard deviations and correlations among variables

Variables	Means	Standard deviations	Correlations			
			1	2	3	4
1. Image	4.00	1.049	1.000			
2. Trust	4.22	1.047	0.869*	1.000		
3. Social identification	4.60	1.074	0.891*	0.856*	1.000	
4. Loyalty	4.25	1.113	0.848*	0.826*	0.854*	1.000

*sign. = 0.000

The testing of all the hypotheses (H1, H2, and H3) was based on multiple regression analysis. The F-value is 437.358 (p = 0.000), which means that on the whole, the multiple regression model is appropriate to predict loyalty. The coefficient of determination is 0.846, meaning 84.6% of loyalty variance may be explained by variances of image, social identification and trust.

The regression model is:

Loyalty' = 1.001E-013 + 0.325 Image + 0.436 Trust + 0.207 Social identification
t   0.000   6.165   7.661   3.962
Sign.   1.000   0.000   0.000   0.000

Partial regression coefficients for all three predictors are positive, as expected in the three hypotheses, and significant. The regression coefficient of image (0.325) is positive and significant (t = 6.165, sign. = 0.000), meaning that H1 is supported. The regression coefficient of trust (0.436) is positive and significant (t = 7.661, sign. = 0.000), meaning that

14

H2 is also supported. The regression coefficient of social identification (0.962) is positive and significant (t = 3.962, sign. = 0.000), meaning that H3 is also supported.

Based on an F-test and a t-test, the model is appropriate to predict loyalty, although the constant (1.001E-013, p = 1.000) is not significant. This is because what is more important to predict the dependent variable in regression analysis is the regression coefficients, not the constant (Aritonang R., 2007).

DISCUSSION AND MANAGERIAL IMPLICATIONS

This research aims at developing a loyalty model in the higher education context in Indonesia and, specifically, at investigating the effects of image, trust and social identification on loyalty. By investigating the relationship between image and loyalty in the higher education context, the result endorses image as a positive and significant predictor of loyalty as found in some previous studies. (See Sheth & Mittal, 2004; Johnson et al., 2001; Nguyen & Leblanc, 2001; Kristensen et al., 2000; Aydin & Özer, 2005; Aritonang R., 2014). This means that higher education institutions need to develop the institution's image to build student loyalty, and building the image should start before the students come to study on campus.

This research also supports the belief that trust, as a prerequisite variable of loyalty, is a positive and significant predictor of loyalty (Gundlach & Murphy, 1993; Chaudhuri & Holbrook, 2001; Aydin & Özer, 2005; Lau & Lee, 1999; Aritonang R. 2014). It suggests that, if someone is loyal to an institution, he or she trusts the institution. Thus, the officials of higher education institutions should comprehensively plan every promise to students before the promises are published.

The last finding of this research is that social identification is a positive and significant predictor of loyalty and some previous studies confirm this. (See Sheth & Mittal,

15

2004). It means that higher education institutions need to develop students' social identification with the institution to build their loyalty, and this should start when students come to study on campus. Based on Hall and Schneider's (1972) work, membership tenure will increase identification, but the rate at which this increase occurs will diminish over time. Mael and Ashforth (1992) also report that the length of time a person is actively involved with an organization is positively related to identification. Accordingly, there are many strategies to develop social identification (Bhattacharya *et al.*, 1995).

LIMITATIONS AND FUTURE RESEARCH

It is acknowledged that there are some limitations in the study. Firstly, the one item of social identification has not been qualified. For future research, the item should be revised, so that a conceptualization of social identification becomes representative.

Secondly, this research selected its subjects from only one private university in Jakarta, Indonesia, and this in turn, results in weakness of the external validity. A replication of the research is necessary to examine the reliability of the result, because misleading conclusions could easily be drawn by the possibility of making generalizations for other countries with different characteristics (e.g. culture, academic quality). Finally, the variance of loyalty should be merged with other variables, such as quality (Hennig-Thurau *et al.*, 2001) and value (Kheiry *et al.*, 2012), motivation and achievement, in order to yield a more comprehensive model.

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Image, Trust, and Social Identification as Predictors of Customer Loyalty in Higher Education Institutions