

Original Article

Building Student Satisfaction and Loyalty Based on Service Quality and Institutional Image

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Abstract - Loyalty is very important for the sustainability of a business. High customer loyalty is a separate point for a business, including higher education services, which is student loyalty. Students who have high loyalty will inform and recommend to other parties the services they have received. This study aimed to determine and analyze the impact of service quality, institutional image, and student satisfaction on student loyalty at the Faculty of Economics and Business IAIN Jember. The population in this study were all students of FEBI IAIN Jember, totalling 3,055 students. The research sample of 354 students was obtained by the Slovin formula. Data validity and reliability tests are used to measure the validity and reliability of the measuring instruments used. Data analysis techniques using the Structural Equation Model (SEM) using WarpPLS 5.0. The results of data analysis showed that service quality variables significantly influence student satisfaction. The image of the institution has a significant effect on student satisfaction. Service quality has a significant effect on student loyalty. The image of the institution has a significant effect on student loyalty. Student satisfaction has a significant effect on student loyalty.

Keywords - Service quality, institutional image, student satisfaction, student loyalty.

I. INTRODUCTION

Education is a very important thing in human life. Because with education, humans get information about things that have never been known. Human education will know all the problems that exist in this life. Education is a life process in developing each individual to be able to live and carry on life. So being an educated person is very important. The first education that we get is in the family, school, and community environment. At present, the Indonesian government has implemented a 12-year compulsory education to improve educational qualifications in Indonesia. Communities are required to carry out 12-year compulsory education, after which they can continue their education at tertiary institutions. Education in higher education is now a necessity for people who have completed 12 years of compulsory education. This is due to the need for educational qualifications, which increasingly require undergraduate and doctoral level educational qualifications. This can be seen from the development of the number of tertiary institutions in Indonesia, which are already around 4.600 state and private tertiary institutions (<https://www.rijal09.com/2018/02/jumlah-perguruan-tinggi-negeri-ptn-dan-perguruan-tinggi-swasta-pts-di-indonesia-tahun-2018.html>, 2018). The increasing number of tertiary institutions causes competition among tertiary institutions to get students also increasing. The number of universities in Indonesia is in table 1.

Table 1. Universities in Indonesia in 2018

No.	Information	Total
1	State University (PTN)	122
2	Private Higher Education (PTS)	3.128
3	State Religious College (PTAN)	97
4	Private Religion College (PTAS)	1.058
5	State Department of Higher Education	181
Total		4.586

With the increasing number of universities, both public and private, competition in getting students is also increasing. Therefore the strategy to get students must be carried out by all leaders of higher education in order to continue to be able to improve the viability of the education services being carried out. One strategy that

needs to be done is how to increase student satisfaction and loyalty. The university's leadership needs to pay attention to these two things, namely, student satisfaction and student loyalty. Someone feels satisfaction after feeling the services or products he bought (Qomariah, 2016a). Customer satisfaction is the performance of a service



organization that exceeds customer expectations (Lupiyoadi, 2013). Satisfaction is the attitude of someone who feels happy about the services and products they have bought (Tjiptono, 2007). Satisfied customers usually will buy back services or products, provide information like the services or products, invite their friends to buy the product. Customer satisfaction is the key to creating customer loyalty. Many benefits are received by the company with the achievement of a high level of customer satisfaction. The services are that it can increase customer loyalty. Still, they can also prevent customer turnover, reduce customer sensitivity to prices, reduce marketing failure costs, reduce operating costs caused by increasing customer numbers, increase advertising effectiveness, and improve business reputation.

This customer satisfaction will always go hand in hand with customer loyalty. Satisfied customers will always provide the best information to other customers to use these companies' services and products. Nowadays, consumer loyalty has become a necessity for companies always to maintain and maintain. One of the main objectives of marketing activities is often seen from achieving customer loyalty through marketing strategies. Because with good customer loyalty, the company can survive in the market-facing competitors from all market situations. Customer loyalty is the most important part of repeat purchases to customers (Kotler & Amstrong, 2008). Loyalty is the loyalty of customers to products or services purchased and used to meet needs in a certain period of time. Belief is a deep commitment to repurchase or re-subscribe to a product or service chosen in the future by buying the same brand repeatedly, even though situational influences and marketing efforts potentially cause the behaviour to move.

Service is an activity provided by one party to another party that has a relationship with the aim of being able to give satisfaction to the second party concerned for the goods and services provided (Tjiptono & Candra, 2012). Quality of service is the level of excellence expected to meet customer desires. How far the difference between reality and customer expectations for the service they receive is also called service quality (Lupiyoadi, 2013). Good quality service will give satisfaction to customers. Therefore the service provider must always provide the best services so that the customer feels satisfied. Many studies link this service quality variable with customer satisfaction variables, including: (Yanuar et al., 2017), (Qomariah, 2018a), (B. Kurniawan et al., 2019), (Soliha et al., 2019), (Ariska et al., 2020), (Yanuar et al., 2017), (Lie et al., 2019), (Qomariah, 2014), (Subagiyo, 2015), (Rahayu, 2019), (Mulyawan & Rinawati, 2016), (Djanas, 2016), (Subagja & Susanto, 2019), (Saputra, 2013), (Qomariah, 2012), (Nursaid et al., 2020a), (Yulisetiari & Prahasta, 2019), (Verriana & Anshori, 2017), (Mageshwari & Vasanthi, 2020), (Setiawan et al., 2019), (Setyawati et al., 2018), (Maskur et al., 2016), (Hasniaty, 2015), (B. Kurniawan et al., 2019), (Qomariah et al., 2020), (Purnomo & Qomariah, 2019), (Muharmi & Sari, 2019),

(Atmanegara et al., 2019), (Anggriana et al., 2017), (Qomariah, 2008), (Musmedi & Prasadjo, 2018), (Suryaningsih & Sumani, 2019), (Izzah et al., 2020). Based on theory and previous research, the hypothesis that can be put forward is: good service quality will increase customer satisfaction.

The company's image is an effort of how other parties view a company, a person, a committee, or an activity (Sutojo, 2004). The image can be interpreted as an impression obtained through knowledge and experience about a thing. The image of the company/institution is the people's perception of the company's identity. The public's perspective of the company is based on what is known and seen about the company. The company's image is the goal, reputation, and achievement of every organization known by the public. Although images are abstract and cannot be measured systematically, their form can be felt. Companies that have a good image in the eyes of consumers will usually give a happy feeling to consumers. Consumers who already have a happy feeling about the company's image then they will feel satisfied with the product or service offered by the service provider. The relationship between company image and customer satisfaction has been examined, among others, carried out by: (Muzammil et al., 2017), (Subagja & Susanto, 2019), (Mutmainnah, 2018), (Saputra, 2013), (Dewi & Rulirianto, 2011), (Djanas, 2016), (Soliha et al., 2019), (Prameswari & Mahestu, 2019), (Noori & Nisa, 2019), (Usvela et al., 2019), (Yulisetiari & Prahasta, 2019), (Nursaid et al., 2020b), (Setyawati et al., 2018), (Subagiyo, 2015), (Sutrisno et al., 2017), (Qomariah, 2018a), (Subagiyo, 2015), (Djanas, 2016), (Qomariah, 2012), (Usvela et al., 2019), (Setyawati et al., 2018), (Prameswari & Mahestu, 2019), (Atmanegara et al., 2019), (Indarto et al., 2018). The hypothesis that can be put forward on the basis of theory and previous research is: a good institutional image will increase customer satisfaction.

People who have used services or products that have been offered by service providers, then that person will determine the attitude that can provide an assessment of what has been offered (Kotler et Armstrong 2008 /). The attitude of people who have used goods or services will form themselves with a sense of satisfaction and can recommend to other parties. This will also print loyal customers to goods and services that have been felt before (Buchari, 2007). Customer loyalty is the behaviour to which the customer recommends and states preferences for future use for a particular company (Griffin, 2005). Loyalty means being loyal to something he has felt. Loyal is a consumer who is satisfied with the product consumed or used and will repurchase the product. Many studies on the relationship between service quality and customer loyalty include: (Mutmainnah, 2018), (Muzammil et al., 2017), (Dewi & Rulirianto, 2011), (Qomariah, 2012), (Sofiaty et al., 2018), (Yuliana & Hidayat, 2018), (Hasniaty, 2015), (Juanamasta et al., 2019), (Soliha et al., 2019), (Rosalina et al., 2019), (Purwati & Hamzah, 2019), (Wayan et al., 2013), (Musmedi & Prasadjo, 2018). The

hypothesis that can be put forward on the basis of theory and previous research is: good service quality will increase consumer loyalty.

This company image is the most important asset the company has. A good corporate image is a powerful tool for attracting consumers to choose the company's products or services. The company's image provides a positive assessment and the company's existence in the eyes of the public, namely by showing the public's view of the company in the long run. Well-formed imaging will also have a good impact on the achievement of objectives. A good image of the company will allow companies to profit from products and increase public confidence that the company is doing business (Sutojo, 2004). Consumers who are happy with the company's image will inform the other consumers about the company well. Consumers who feel that the service or product they bought and used to meet their needs can provide pleasure. They will also recommend the service or product to others for their use. Much research has been done on corporate image related to customer loyalty, among others by: (Surjaatmadja et al., 2019), (R. Kurniawan, 2016), (Qomariah, 2012), (Qomariah, 2018a), (Mutmainnah, 2018), (Subagja & Susanto, 2019), (Muzammil et al., 2017), (Dewi & Rulirianto, 2011), (Nursaid et al., 2020a), (Sulaiman et al., 2020), (Soliha et al., 2019), (Indarto et al., 2018), (Nurcahyo & Savira, 2020), (Afif et al., 2015), (Sandrio et al., 2020). The hypothesis that can be put forward on the basis of theory and previous research is: a good institutional image will increase consumer loyalty.

To maintain customer loyalty, there are many factors that need to be considered by service providers or product needs of consumers. The customer satisfaction factor is one strategy to maintain customer loyalty. Customers who are satisfied will make a repeat purchase. Repurchases made by these customers are something that is expected by all service providers or products (Lupiyoadi, 2013). The continuity of business will be determined by the repurchase that has been done by the customer. Therefore increasing customer satisfaction must be the main strategy for service providers to maintain customer loyalty. Many predecessor researchers have done research on the relationship between customer satisfaction and customer loyalty, including (Suarniki & Lukiyanto, 2020), (Muharmi & Sari, 2019), (Ratnasari & Gumanti, 2019), (Purwati & Hamzah, 2019), (Sulaiman et al., 2020), (Hasniaty, 2015), (Lie et al., 2019), (Nursaid et al., 2020b), (Iriyanti et al., 2016), (Mulyawan & Rinawati, 2016), (Sutrisno et al., 2017), (Maskur et al., 2016), (Qomariah, 2016b), (Qomariah, 2018b), (Soliha et al., 2019), (Mutmainnah, 2018), (Djanas, 2016), (Subagja & Susanto, 2019), (Qomariah, 2012), (Nursaid et al., 2020a), (Ratnasari & Gumanti, 2019), (Khan, 2012), (Hutauruk et al., 2020), (Musmedi & Prasodjo, 2018), (Batoteng et al., 2019). From several theories put forward and previous research done, hypothesis 1 in this study is that the more satisfied, the higher the loyalty of consumers.

IAIN is one of the state universities in the Jember Regency, which contributes to the intellectual life of the nation by providing higher education services in the religious and general fields. IAIN Jember was established in early 1965, under the Islamic Institute of Djember (IAID), with the Tarbiyah Faculty. Before becoming STAIN Jember, the Faculty of Tarbiyah Jember had three majors, namely: (1) Department of Islamic Education (PAI), (2) Department of Arabic Language Education (3) and Department of Islamic Education (KI). In the academic year, 1997/1998, STAIN Jember opened a new Department other than the Tarbiyah Department, the Syari'ah Department, and the Da'wah Department. After going through a long process of proposing a transfer of status from STAIN Jember to IAIN Jember as formulated by the Taskforce Team formed by the Chair of STAIN Jember (at that time), finally in 2014, based on Presidential Decree (Keppres) Number 142 of 2014 there was a change in STAIN Jember becomes IAIN Jember. Then followed up with the Regulation of the Minister of Religion of the Republic of Indonesia Number 6 the Year 2015 concerning the Organization and Work Procedure of the State Islamic Institute of Jember.

As the transformation towards IAIN Jember opened many study programs, this was intended to meet the needs of the wider community. Meanwhile, the Faculties and existing study programs are as follows: Tarbiyah and Teacher Training Faculty, Study Programs; Islamic Religious Education (PAI), Arabic Language Education (PBA), Islamic Education Management (MPI), Madrasah Ibtidaiyah Teacher Education (PGMI), Teacher Education Radhatul Athfal (PGRA), Tadris Social Sciences (IPS), Tadris Natural Sciences (IPS) Science), Tadris English, Tadris Mathematics, Tadris Biology. Faculty of Sharia, Study Program: Al-Ahwal al-Syakhsiyyah / AS (Family Law / Islamic Civil); Mu'amalah (Sharia Economic Law); Constitutional Law (Siyasah); Islamic Criminal Law. Faculty of Islamic Economics and Business: Sharia Banking; Shariah Economics; Shari'ah Accounting; Zakat and Waqf. Faculty of Da'wah, Study Program: Islamic Communication and Broadcasting (KPI); Islamic Community Development (PMI); Islamic Guidance and Counseling (BKI); Da'wah Management; Islamic psychology. The Ushuluddin, Adab and Humanities Faculty: Qur'anic Studies and Interpretation; Hadith Science; Arabic language and literature; Islamic History and Culture.

In carrying out the noble mission of educating the nation's next generation in religious and general education, the IAIN Jember faces many challenges in getting students. This is because, in Jember Regency, there are many tertiary institutions, both public and private. The following is a list of state and private tertiary institutions (PTN / PTS) in Jember Regency in Table 2. In Table 2., it can be seen that the number of tertiary institutions in Jember Regency, both state and private tertiary institutions, is around 18 PTN / PTS. This shows that competition in getting students is also increasing. Seeing this kind of

phenomenon, each higher education institution must continue to improve student satisfaction and loyalty by looking at the quality of service and higher education institutions' image. Based on the phenomena and previous research that have been done by previous researchers, the research and research question is how to increase student satisfaction and loyalty at IAIN Jember if it is related to

the quality of services provided and the image of institutions owned by the higher education institutions. At the same time, the purpose of this study is to determine and analyze the impact of service quality and institutional image on student satisfaction and loyalty at IAIN Jember.

Table 2. List of Universities in Jember Regency

No.	Name of Higher Education	Status
1.	Universitas Jember	Public Universities
2.	Politeknik Negeri Jember	Public Universities
3.	Universitas Muhammadiyah Jember	Private College
4.	IKIP PGRI Jember	Private College
5.	IAIN Jember	Public Universities
6.	Institut Agama Islam Al-Falah As-Sunniah Kencong Jember	Private College
7.	Universitas Islam Jember	Private College
8.	STAI Al-Qodiri Jember	Private College
9.	STIKES Dr. Soebandi Jember	Private College
10.	Akademi Farmasi Jember	Private College
11.	Sekolah Tinggi Dirasat Islamiyah Imam Syafi'i Jember	Private College
12.	Akademi Kebidanan Bina Husada Jember	Private College
13.	Akademi Akuntansi PGRI Jember	Private College
14.	STAI Al-Falah As-Sunniah Kencong Jember	Private College
15.	Akademi Kebidanan Jember	Private College
16.	Sekolah Tinggi Alkitab Jember	Private College
17.	Sekolah Tinggi Ilmu Ekonomi Dharma Nasional Jember	Private College
18.	Sekolah Tinggi Teologi Duta Panisal Jember	Private College

II. RESEARCH METHODS

This research uses a quantitative research design. Quantitative research methods are methods based on positivism philosophy (Sugiyono, 2013). The population shows an association as a whole of people, events, or interests in something specific so that the writer can do research that he wants to study (Ferdinand, 2016). This study's populations were all students of the Faculty of Economics and Islamic Business IAIN Jember, with four study programs totalling 3,055 students. A sample size of more than 30 and less than 500 is appropriate for most studies (Sekaran, 2006). Determining the sample in this study using the Slovin formula with an error rate of 5% obtained a sample of 354 students. Descriptive data analysis is used to analyze data by describing or describing data that has been collected as it is without intending to make generally accepted conclusions or generalizations (Ghozali, 2011). Data validity tests and data reliability tests were used to measure research measuring instruments (Arikunto, 2013). Hypothesis testing is done by testing the Variance-based SEM or Partial Least Square (SEM-PLS) with the Warp PLS 6.0 program. SEM-PLS is used for exploratory research (Ghozali, 2011).

III. RESEARCH RESULTS AND DISCUSSION

A. Descriptive statistics

The results showed that based on gender, it was known that from 354 student respondents, 57.3% or 203 consisted of women and 42.7% or 151 men, which meant

that the number of male respondents was less than female respondents. Based on the study program of the Faculty of Economics and Islamic Business IAIN Jember, respondents from the Sharia Banking study program were 35.0% or as many as 124 students, respondents from the Sharia Economics study program were 43.8% or as many as 155 students, respondents from the Accounting study program Sharia 16.9% or 60 students then respondents from the Zakat and Waqf study programs were 4.3% or 15 students. Most respondents were students from the sharia economics study program. Respondents based on the semester student then obtained respondents at the semester 2 level of 18.6% or as many as 66 students, respondents at the semester 4 level of 26.8% or as many as 95 students, respondents at the semester 6 level, amounting to 29.4% or as many as 104 students, respondents at the semester 8 level of 25.2% or as many as 89 students.

B. Validity Test and Reliability Test

This validity test shows the suitability of each indicator with the theories used to define a construct. The validation test criteria are using the loadings factor (cross-loadings factor) with a value of more than 0.70 and the average variance extracted (AVE) with an amount exceeding 0.70 for the convergent validity test and the discriminant validity test using the root comparison of AVE with the correlation between variables. The construct AVE value should be higher than the correlation between latent variables (Solihin et Ratmono 2013 /). The

calculation result of WarpPLS 5.0 shows that each value on the cross-loadings factor has reached a value above 0.7 with a p-value below 0.001. Thus the convergent validity test criteria have been met.

Reliability testing is carried out to ensure the research instruments used can provide a consistent measurement of concepts without bias. WarpPLS data processing results from 5.0. The basis used in the reliability test is the value of Composite reliability coefficients and Cronbach's alpha coefficients above 0.5. The results showed that the questionnaire instrument in this study had met the

reliability test requirements because Cronbach's alpha value was above 0.70.

C. Hypothesis Testing

In this section, describe each path in the model section using path analysis. Each path tested shows the effect of the independent variable service quality (X1) and institutional image (X2) on student satisfaction (Z) and student loyalty (Y). Knowing the significance of each of these paths will answer whether the proposed hypothesis is accepted or rejected. Each path tested represents the hypothesis in this study. The path coefficient values can be seen in table 3.

Table 3. Path Coefficient Values

Dependent Variable	Independent Variable	Path Coefficient	p-value	Information
Service Quality	Satisfaction	0.417	<0.001	Significant
Image of Institution	Satisfaction	0.215	<0.001	Significant
Service Quality	Loyalty	0.215	<0.001	Significant
Image of Institution	Loyalty	0.203	<0.001	Significant
Satisfaction	Loyalty	0.402	<0.001	Significant

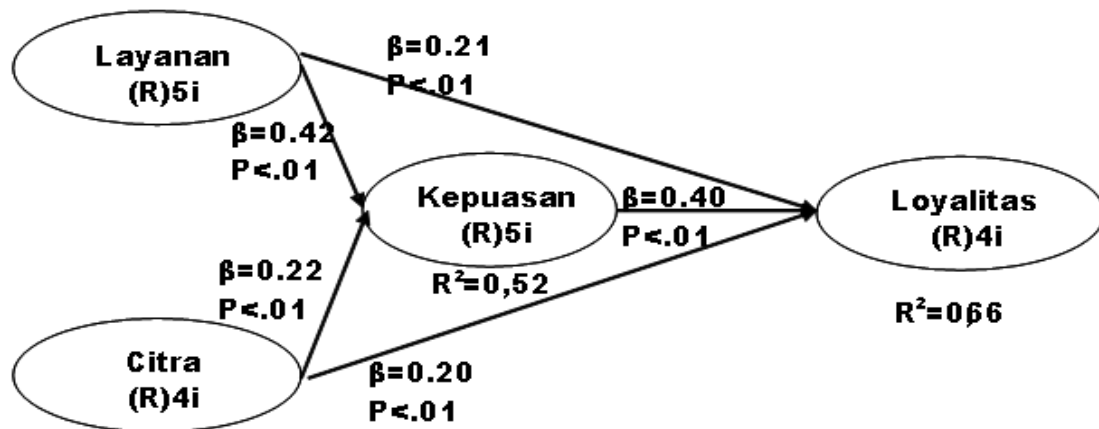


Fig. 1 Path Analysis Results

D. Discussion

a) Effect of Service Quality on Student Satisfaction

Based on the results of testing and analysis of data obtained, results suggest that service quality has a significant effect on the satisfaction of students of the Faculty of Economics and Islamic Business IAIN Jember. This could be due to aspects related to service quality that have an impact on student satisfaction. Service quality aspects include physical evidence, reliability, responsiveness, assurance, and empathy. Service can be defined as any form of activities/activities provided by one or more parties to other parties that have a relationship with the aim of being able to provide satisfaction to the second party concerned for the goods and services provided (Tjiptono & Candra, 2012). Student satisfaction is the positive attitude of students towards the service of higher education institutions because there is a match between the expectations of the service compared to the reality it receives (Qomariah, 2016a). The Islamic Faculty

of Economics and Business IAIN Jember as a provider of higher education services, seeks to provide excellent service both in the academic field and in terms of providing lecture facilities and infrastructure. It was intended to create a sense of satisfaction in students of the Faculty of Economics and Business IAIN Jember.

b) The Effect of Institutional Image on Student Satisfaction

Based on the results of testing and data analysis, the results show that the image of the institution has a significant effect on the satisfaction of students of the Islamic Economics and Business Faculty, IAIN, Jember. This is due to aspects related to the image of the institution that has had a positive impact on the satisfaction of students of the Faculty of Islamic Economics and Business IAIN Jember. The aspects of the image of the institution include personality, reputation, values and corporate identity. Image is the most important asset of a company.

A good image is a powerful tool to attract consumers to choose the company's products or services, but also to improve customer satisfaction with the company or organization (Sutojo, 2004). Citra also provides a positive assessment and the existence of institutions in the eyes of the public, namely by showing the public's view of IAIN Jember, especially the Faculty of Economics and Islamic Business, in the long run. Well-formed imaging will also have a good impact on achieving the goals set by the institution. In this case, it is able to provide opportunities for the State Islamic Institute of Jember to benefit from the services provided and increase student satisfaction and public trust in the institution.

c) Effect of Service Quality on Student Loyalty

Based on the results of testing and data analysis, the results show that service quality has a significant effect on the loyalty of students of the Islamic Economics and Business Faculty, IAIN, Jember. This could be due to aspects related to service quality that has been able to create student loyalty. Service quality aspects include physical evidence, reliability, responsiveness, assurance and empathy. Service quality is the expected level of excellence, and its control over the level of excellence is to meet customer desires (Buchari, 2007). Quality of service can be defined as how far the difference between reality and customer expectations for the service they receive. One factor that determines the success of a company is the company's ability to provide quality services to consumers to create a loyal attitude. The loyalty of students of the Islamic Economics and Business Faculty of IAIN Jember is influenced by many factors, one of which is the service received, both services from student staff and services provided by lecturers in the learning process at the Faculty of Economics and Business IAIN Jember. Because the service consists of several factors, namely the human factor that serves, the tools or facilities used to provide services, the mechanism of work used and even the attitude of each person who provides services and those served.

d) Effect of Institutional Image on Student Loyalty

Based on the results of testing and data analysis, it was obtained that the image of the institution had a significant effect on the loyalty of students of the Islamic Economics and Business Faculty, IAIN Jember. This could be due to aspects related to the image of the institution that has been able to create student loyalty at the Faculty of Economics and Islamic Business IAIN Jember. In this case, if the IAIN Jember Islamic Faculty of Economics and Business Students have a good image of the institution, it will certainly create good student loyalty. (Griffin, 2005) has reviewed institutional image and reputation for retention decisions as seen from the level of customer loyalty and revealed that the degree of loyalty has a tendency to be higher when perceptions (both reputation and institutional image) are pleasing. In the context of tertiary institutions, the image of an institution according to student assessment will influence students to be loyal to their tertiary institutions. The image of IAIN Jember, in

particular, the Faculty of Economics and Islamic Business as a Higher Education Institution, by holding the principle of Ahlus sunnah wal pilgrims adhered to by Jam'iyah NU. This reinforces the image of the Islamic Economics and Business Faculty of IAIN Jember among the people of Jember and surrounding areas as Educational Institutions that hold fast to Islamic Sharia laws.

e) Effect of Student Satisfaction on Student Loyalty

Based on the results of testing and analysis of the data obtained results suggesting that student satisfaction has a significant effect on student loyalty at the Faculty of Economics and Islamic Business IAIN Jember. This could be due to aspects of student satisfaction related to the loyalty of students of the Faculty of Economics and Islamic Business IAIN Jember. Aspects of student satisfaction are physiological needs, security needs, needs for ownership, needs for self-esteem and self-actualization needs. In this case, after adjusting the service quality and satisfaction of students of the Islamic Economics and Business Faculty of IAIN Jember, students who are satisfied with the services of the Islamic Economics and Business Faculty of IAIN Jember will have a tendency to increase the loyalty of their students. Customer loyalty is defined as the extent to which customers recommend and state preferences for future use for certain companies (Sutojo, 2004). The fact that if an offer meets customer expectations means that it will affect satisfaction and the likelihood that they will use or buy the goods or services again. From this explanation, it can be seen that customer satisfaction is an important factor in winning competition, especially in the era of globalization by forming loyalty. Achieving satisfaction can be a simple or complex and complicated process. The role of each individual in providing service is very important, and influences established loyalty. The main task of each educational institution is to create changes in the mindset of students / educated by providing excellent service so that students feel satisfied with the competence of lecturers and student staff of the Faculty of Economics and Islamic Business IAIN Jember.

IV. CONCLUSION, LIMITATIONS AND SUGGESTIONS

A. Conclusion

The test results prove the quality of service, positive and significant effect on student satisfaction. The test results prove the image of the institution, a positive and significant effect on student satisfaction. The test results prove the quality of service, positive and significant effect on student loyalty. The test results prove the image of the institution, a positive and significant effect on student loyalty. The test results prove student satisfaction, positive and significant effect on student loyalty.

B. Research Limitations

This study uses a questionnaire. It is possible that students in filling out the questionnaire are not serious because there is no sanction whatsoever to be dropped if they fill out the questionnaire is not serious. Considering

the questionnaire was sent using Google form because the impact of the Covid 19 pandemic required students to learn to use online media from their respective homes, so they could not conduct interviews directly about the quality of service in what areas need to be improved at the IAIN Jember Faculty of Economics and Business Islam. After the respondent reads the questionnaire, there is a possibility of an answer bias because the respondent answers not because of the knowledge or experience possessed but is influenced by the questionnaire itself. The lack of students filling out the questionnaire made the data collection process take a little longer. Also, the distribution of questionnaires was not well-targeted, so researchers needed to sort out respondents who were not from the Faculty of Economics and Islamic Business IAIN Jember.

C. Suggestion

The results of the study prove that service quality, institutional image and student satisfaction have a positive and significant effect on student loyalty. Therefore the Islamic Faculty of Economics and Business IAIN Jember always improves service to students both from service time learning and services in the field of student affairs. Need to continue to maintain and enhance the positive image of the Islamic Economics and Business Faculty of IAIN Jember as an educational institution that runs Islamic law. For Further Research, R2 Test Results indicate there are still other variables that must be considered in this study. Further studies should add other variables that can affect student satisfaction because the better the satisfaction of students will create student loyalty. The results of this study may be used as input for organizations for managerial policies on human resources so as to increase student loyalty. For further research, it is suggested to discuss more the effect of service quality on student loyalty by expanding the scope of research to get better results, because this study has limited time to work, so it is limited to 1 faculty from 4 existing faculties. In addition to discussing the effect of service quality on student loyalty, the next researcher can also add other variables that affect student loyalty.

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