THE INFLUENCE OF SERVICE QUALITY, WORD OF MOUTH, AND BRAND IMAGE ON LOYALTY WITH IBRAHIMY SITUBONDO UNIVERSITY STUDENT SATISFACTION MEDIATION

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Abstract:
This research aims to determine the influence of quality of service, Word of Mouth, and brand image on student loyalty by mediating student satisfaction at Ibrahimy Situbondo University. This study utilizes a research methodology. This study’s population consists of active Ibrahimy University students. The method used in this study is Stratified Random Sampling. This study's sample size was 10 × 17 = 170 respondents. The data analysis method used path analysis with the SmartPLS 4 application. Research results show that (1) Service Quality to satisfaction shows a significant positive impact; (2) Word Of Mouth to Satisfaction shows significant positive effects; (3) Brand Image to satisfaction shows significant adverse effects; (4) Quality Service to Loyalty shows significant positives; (5) Word Of Mouth for loyalty shows a substantial positive effect; (6) Image of Brand to loyalty shows a considerable positive impact; (7) Satisfac to Lojality shows an essential positive impact; (8) Quality of Services to Loiality through Satisface shows a meaningful positive effect; and (9) Word Of Mouth to Loiality through satisfaction indicates a significant negative impact.

Keywords: Brand Image; Loyalty; Satisfaction; Service Quality; Word of Mouth.

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INTRODUCTION

A university is an essential educational institution where students can acquire the knowledge, skills, and qualifications necessary for their chosen careers. However, university life is not just about academic learning. Students can meet new people and participate in various extracurricular activities. Ibrahimy University (UNIB), one of the higher education institutions in Sukorejo Situbondo, East Java, has a dynamic campus life. Students at Ibrahimy University are encouraged to engage in extracurricular activities. They can participate in cultural events and even start their discussions and organizations. The university also organizes leadership workshops and community service programs to enhance student growth and personal development further. By taking advantage of these opportunities, students at Ibrahimy University gain...

1 Carla Pavone, 'STEM Students and Faculty Can Gain Entrepreneurial Thinking and Skills', Entrepreneur & Innovation Exchange, 2019.
knowledge in the academic field and become socially and emotionally intelligent individuals.

The university's excellence is determined by the number of current students and their loyalty until graduation. Besides, Ibrahimy Situbondo University is also known as an active center of innovation and research. Students are encouraged to participate in research projects relevant to technological advancements and society's needs. It allows them to apply theoretical knowledge practically and contribute to solutions to global challenges. Each year, the number of students at UNIB fluctuates. Based on the data in Table 1 below.

**Table 1.** Ibrahimy University student data for the last three years

<table>
<thead>
<tr>
<th>No.</th>
<th>Faculty</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>FIK</td>
<td>55</td>
<td>68</td>
<td>98</td>
<td>81</td>
</tr>
<tr>
<td>2</td>
<td>FSEI</td>
<td>275</td>
<td>294</td>
<td>319</td>
<td>279</td>
</tr>
<tr>
<td>3</td>
<td>FT</td>
<td>277</td>
<td>277</td>
<td>292</td>
<td>312</td>
</tr>
<tr>
<td>4</td>
<td>Dakwah</td>
<td>88</td>
<td>100</td>
<td>86</td>
<td>81</td>
</tr>
<tr>
<td>5</td>
<td>FISHUM</td>
<td>194</td>
<td>187</td>
<td>211</td>
<td>193</td>
</tr>
<tr>
<td>6</td>
<td>Saintek</td>
<td>303</td>
<td>314</td>
<td>304</td>
<td>265</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>1192</td>
<td>1240</td>
<td>1310</td>
<td>1271</td>
</tr>
</tbody>
</table>

Source: Pusdatin Ibrahimy University

Note:
1. FIK : Fakultas Ilmu Kesehatan
2. FSEI : Sharia and Islamic Economics Faculty
3. FT : Tarbiyah Faculty
4. Dakwah : Dakwah Faculty
5. FISHUM : Fakultas Sosial dan Humaniora
6. Saintek : Fakultas Sains dan Teknologi

Service quality refers to comparing a buyer's or consumer's perspective to what is acquired based on their expectations. Quality of service is crucial to gaining a competitive advantage in the higher education industry. Since students have more choices than ever, institutions must innovate to provide a superior level of service that distinguishes them from their competitors. Research by Nair et al. found that the quality of service positively influences customer loyalty. Research by Sari and Magdalena suggests that the service quality provided by universities significantly impacts student satisfaction. Research by Simatupang et al. also found that various factors, such as staff competence and friendliness, the efficiency of communication channels, and the availability of resources, influence perceptions of service quality. In

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2 (Yulisetiarini, et.al. 2017)
4 Nair et al., (2022)
5 Sari & Magdalena, (2023)
6 Simatupang et al., (2022)
addition, a strong focus on quality services can enhance the university’s reputation, attracting prospective students who value a supportive and responsive educational environment\(^7\).

Word of mouth is a naturally powerful promotional tool that influences consumer behavior and decision-making\(^8\). According to Ali Hasan\(^9\), word of mouth significantly influences customer loyalty and trust, leading to higher satisfaction and business repetition. Research conducted by Rafi\(^10\) shows that word of mouth positively influences student loyalty. Positive recommendations from current students or alumni can significantly influence the decision-making process of potential students. Other studies have found that students are more likely to trust the opinions and experiences of their peers when making choices about higher education\(^11\). Research by Rasheed and Rashid\(^12\) found that word of mouth is essential in influencing student satisfaction. Word of mouth can significantly impact prospective students’ perceptions and decisions to enroll\(^13\). The brand image is the public’s perception of the company or its product\(^14\). A brand image describes consumers’ associations and beliefs about a specific brand\(^15\). A study by Haryanto et al.\(^16\) showed that brand imagery influences student loyalty. The survey by Yuwono and Anandya\(^17\) found that a strong brand image can have a positive and significant influence on student loyalty. The research by Della Ayu Sevira\(^18\) suggested that a brand image has a substantial impact on students' loyalty, including their willingness to engage in university activities, their likelihood of attending alumni events, and their desire to contribute to institutions. A study by Haryanto et al.\(^19\) also indicated that brand image may have a significant effect on student satisfaction.

Student satisfaction has a significant influence on customer loyalty during special shopee days\(^20\). According to Yulisetiarini et al.\(^21\), there is a substantial influence between brand image and satisfaction\(^22\),\(^23\), and a strong correlation between students' satisfaction and...
and loyalty to the university was found. Students satisfied with their experience are more likely to stay registered and recommend the institution to others. This satisfaction benefits the university in terms of student retention, improves the institution's reputation, and can attract new students\(^{24}\). According to Chen\(^{25}\), satisfaction affects customer loyalty.

Loyalty, in a university context, refers to the dedication and commitment students show to their institutions. Loyalty fosters a sense of ownership and pride among students, encouraging them to actively engage in the university community and contribute to their growth and development \(^{26}\). A study by Fouad\(^{27}\) found that loyal students are more likely to speak positively about their university to prospective students and their network. It can help attract talented individuals and enhance the university's image. Students receiving extraordinary support and assistance throughout their academic journey are more likely to feel appreciated and respected\(^{28}\).

Moreover, word of mouth can influence student loyalty. When current students speak highly about their experiences and recommend institutions to others, it creates a positive reputation that attracts new students and strengthens the bond between institutions and students\(^{29}\). The overall brand image plays an important role in student loyalty. A strong and positive brand image, built through the provision of educational services and consistent support, can instill confidence in students\(^{30}\). Another study, according to Nugroho\(^ {31}\), showed that brand image does not influence student loyalty, as surveyed by Raharja and Aksari\(^ {32}\). According to the above research, there is a gap between brand image and loyalty, so advanced research is necessary. Ibrahimy University Sukorejo Situbondo. Another interesting phenomenon is the admission rate of students, with the number of students fluctuating from year to year, as shown in Table 1 data from 2020 to 2023.

**RESEARCH MODEL**

The research plan is a structural framework for designing and regulating research implementation procedures. This study uses explanatory research to understand how

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\(^{23}\) Pratama et al., (2022)


\(^{25}\) Chen (2022)

\(^{26}\) Cena et al., (2021)

\(^{27}\) Fouad Ahmed Ali Albrahim, (2021)


\(^{31}\) Nugroho, (2020)

\(^{32}\) Raharja & Aksari, (2019)
two or more independent variables affect dependent variables. The research includes quantitative. The population used in this study is the total number of students enrolled in the University of Ibrahimy Sukorejo Situbondo, which consisted of six faculties, or as many as 5013 students. The sample used in the study is students of Ibrahimy University in six faculties with a vulnerable size according to Ferdinand 5–10, taken 10. This study has 17 indicators, so 10×16 = 170 respondents. This research is done online. The sampling technique uses propositional stratified random sampling.

RESULTS AND DISCUSSION

The research objects used in this study are all University of Ibrahimy Sukorejo Situbondo, East Java students, totaling 5013 students and graduates in 6 faculties. The study was conducted during the student’s internship holidays from March 2nd to April 10th, 2024. The questionnaires were distributed to students with the assistance of lecturers, who were then sent to their respective class groups. It was done during the internship holidays because, during active internships, all students were limited to internet facilities to fill out questionnaires.

The respondents’ data used in this study includes gender and faculty. Table 2 below presents the respondents’ gender-based characteristics in the study.

<table>
<thead>
<tr>
<th>No.</th>
<th>Gender</th>
<th>Number of people</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Man</td>
<td>46</td>
<td>0.27</td>
</tr>
<tr>
<td>2</td>
<td>Woman</td>
<td>124</td>
<td>0.73</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>170</td>
<td>100</td>
</tr>
</tbody>
</table>

The researchers do not specify gender in this study. Therefore, men and women have equal rights to participate in this study. The total respondents were 46 men, or 27%, and 124 women, or 73%. Most of the respondents were female because, at the time of disseminating the questionnaire, the researchers were assisted by lecturers from each faculty and primarily spread to the female grassroots.

Table 3 shows the number of students who became respondents in each different faculty: FIK 12 or 7%, FSEI 40 or 24%, FT 39 or 23%, FD 12 or 7%, FISHUM 27 or 16%, and SAINTEK 40 or 24%. This number is the formula stratum in Chapter 3: the more students in the faculty, the more they represent as respondents. The variable description in this study explains the frequency distribution of respondent responses to the indicators contained in the survey questionnaire statement, namely Quality of Service (X1), Word of Mouth (X2), Brand Image (X3), Student Satisfaction (Z), and Student Loyalty (Y). Respondents’ scores on each statement in the questionnaire reflect their perception of the research variable. From the respondent’s frequency distribution data, it can be seen how significant a variable’s value is compared to other variable values, as well as how the relationship pattern between variables exists in the study.

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The Influence of Service Quality, Word of Mouth, and Brand Image....

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Table 3. Respondent faculties

<table>
<thead>
<tr>
<th>No.</th>
<th>Faculty</th>
<th>Number Of Students</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Health Sciences Faculty (FIK)</td>
<td>12</td>
<td>7%</td>
</tr>
<tr>
<td>2</td>
<td>Sharia and Islamic Economics Faculty (FSEI)</td>
<td>40</td>
<td>24%</td>
</tr>
<tr>
<td>3</td>
<td>Tarbiyah Faculty (FT)</td>
<td>39</td>
<td>23%</td>
</tr>
<tr>
<td>4</td>
<td>Dakwah Faculty (FD)</td>
<td>12</td>
<td>7%</td>
</tr>
<tr>
<td>5</td>
<td>Social and Humanities Faculty (FISHUM)</td>
<td>27</td>
<td>16%</td>
</tr>
<tr>
<td>6</td>
<td>Science and Technology Faculty (SAINTEK)</td>
<td>40</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>170</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 4. Frequency Distribution of Respondents' Answers to Service Quality

<table>
<thead>
<tr>
<th>No</th>
<th>Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>KL1</td>
</tr>
<tr>
<td>2</td>
<td>KL2</td>
</tr>
<tr>
<td>3</td>
<td>KL3</td>
</tr>
<tr>
<td>4</td>
<td>KL4</td>
</tr>
</tbody>
</table>

According to Table 4, most respondents on each Quality of Service variable indicator agreed with the answer with a score of 4. According to Table 4.3, the respondents’ answers to the Quality of Services variable can also be known through four indicators: Most respondents chose the agreed answer percentage of 44% and strongly agreed with 14%, meaning that if accumulated to 58%, more than 50% gave agreed answers, meaning that the loyalty of the service is already as good as they expected.

Word Of Mouth variable description

The respondent's assessment of the Word of Mouth (X2) variable, according to the clarification of the score level of each Word of Mouth statement, is described in the following Table 5.
Table 5. Frequency Distribution of Respondents' Answers to Word of Mouth

<table>
<thead>
<tr>
<th>No</th>
<th>Indicator</th>
<th>STS</th>
<th>TS</th>
<th>CS</th>
<th>S</th>
<th>SS</th>
<th>Total</th>
<th>Modus</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>1</td>
<td>WOM1</td>
<td>5</td>
<td>3%</td>
<td>2</td>
<td>1%</td>
<td>14</td>
<td>8%</td>
<td>70</td>
</tr>
<tr>
<td>2</td>
<td>WOM2</td>
<td>7</td>
<td>4%</td>
<td>7</td>
<td>4%</td>
<td>17</td>
<td>10%</td>
<td>62</td>
</tr>
<tr>
<td>3</td>
<td>WOM3</td>
<td>9</td>
<td>5%</td>
<td>17</td>
<td>10%</td>
<td>22</td>
<td>13%</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>Average</td>
<td>7</td>
<td>4%</td>
<td>8.67</td>
<td>5%</td>
<td>17.7</td>
<td>10%</td>
<td>60.3</td>
</tr>
</tbody>
</table>

According to Table 5, the respondent's response to the word-of-mouth variable can also be determined using three indicators. Most respondents chose the very agreed-upon reaction, which has a percentage between 45% and 35%. If this number adds up to 80%, more than 50% of respondents will select the agreed-upon response, indicating that word-of-mouth is good.

Brand image variable description

The respondents' selection of the brand image variable (X3), according to the clarification of the score level of each brand image statement, is described in Table 6.

Table 6. Distribusi Frekuensi Respondent's Answer Terhadap Brand image

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>STS</th>
<th>TS</th>
<th>CS</th>
<th>S</th>
<th>SS</th>
<th>Total</th>
<th>Modus</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>1</td>
<td>CM1</td>
<td>6</td>
<td>4%</td>
<td>7</td>
<td>4%</td>
<td>24</td>
<td>14%</td>
<td>69</td>
</tr>
<tr>
<td>2</td>
<td>CM2</td>
<td>7</td>
<td>4%</td>
<td>4</td>
<td>2%</td>
<td>28</td>
<td>16%</td>
<td>60</td>
</tr>
<tr>
<td>3</td>
<td>CM3</td>
<td>8</td>
<td>5%</td>
<td>3</td>
<td>2%</td>
<td>9</td>
<td>5%</td>
<td>37</td>
</tr>
<tr>
<td>4</td>
<td>CM4</td>
<td>7</td>
<td>4%</td>
<td>3</td>
<td>2%</td>
<td>10</td>
<td>6%</td>
<td>47</td>
</tr>
<tr>
<td></td>
<td>Average</td>
<td>7</td>
<td>4%</td>
<td>4.25</td>
<td>3%</td>
<td>17.8</td>
<td>10%</td>
<td>53.3</td>
</tr>
</tbody>
</table>

Based on Table 6, four indicators can be used to determine the respondent's answer to the brand image variable. The majority of respondents picked the answer very agreed with a percentage of 52% and agreed with 31%, meaning that if accumulated to 83%, more than 50% answered entirely agreed, meaning that brand image was reasonable and in line with the expectations of the student.

Student Satisfaction Variable Description

Respondents' ratings for the Student Satisfaction (Z) variable, according to the clarification of the score level of each student satisfaction statement, are described in the following Table 7.
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**Table 7. Frequency Distribution of Respondent’s Answers to Student Satisfaction**

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Respondent’s Answer</th>
<th>Total</th>
<th>Modus</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>STS</td>
<td>TS</td>
<td>CS</td>
</tr>
<tr>
<td>1</td>
<td>KM1</td>
<td>10%</td>
<td>12%</td>
<td>7%</td>
</tr>
<tr>
<td>2</td>
<td>KM2</td>
<td>7%</td>
<td>10%</td>
<td>6%</td>
</tr>
<tr>
<td>3</td>
<td>KM3</td>
<td>7%</td>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td><strong>Average</strong></td>
<td>8%</td>
<td>5%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Based on Table 7, three indicators can be used to determine the respondent’s answers to the student satisfaction variable. Most respondents chose the answer to agree with a percentage of 39% and strongly agree with 31%, meaning if accumulated to 70%, more than 50% answered very agree, meaning student satisfaction is good and in line with the expectations of students.

**Description of the variable of Student Loyalty**

The respondent’s rating of the Student Loyalty (Y) variable, according to the clarification of the score level of each student’s loyalty statement, is described in the following Table 8.

**Table 8. Frequency Distribution of Respondents’ Answers Regarding Student Loyalty**

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Respondent’s Answer</th>
<th>Total</th>
<th>Modus</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>STS</td>
<td>TS</td>
<td>CS</td>
</tr>
<tr>
<td>1</td>
<td>LM1</td>
<td>7%</td>
<td>4%</td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>LM2</td>
<td>6%</td>
<td>4%</td>
<td>7%</td>
</tr>
<tr>
<td>3</td>
<td>LM3</td>
<td>6%</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td><strong>Average</strong></td>
<td>6.3%</td>
<td>4%</td>
<td>7.3%</td>
</tr>
</tbody>
</table>

Table 8 shows three indicators that can be used to determine respondents’ answers to the student loyalty variable. Most respondents choose an agreed answer with a percentage of 32% and a firm agreement of 80%, which means that if accumulated to 70%, more than 50% give a very agreed response, which means that student loyalty is good and in line with the expectations of the student.

**Path Analysis**

In this sub-chapter, we will describe the relationship between one variable and the other and how free variables influence the bound variable directly and through the intermediary of the intervening variable. Path analysis will test the influence between these variables on previously formulated paths. Each of these tracks tested will show the direct impact of service quality variables, word of mouth, and brand image on student
loyalty variables and the indirect influence through student satisfaction variables as intervening variables. An analysis of each path will answer whether the research hypothesis is accepted or rejected. Table 9 shows the path coefficients as a result.

Table 9. Value of Path Coefficients (Koefisien Jalur)

<table>
<thead>
<tr>
<th>Path Analysis</th>
<th>Path Coefficients</th>
<th>P Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand image → Student Satisfaction</td>
<td>0.409</td>
<td>0.000</td>
</tr>
<tr>
<td>Brand image → Student Loyalty</td>
<td>0.157</td>
<td>0.043</td>
</tr>
<tr>
<td>Student Satisfaction → Student Loyalty</td>
<td>0.518</td>
<td>0.000</td>
</tr>
<tr>
<td>Service Quality → Student Satisfaction</td>
<td>0.393</td>
<td>0.000</td>
</tr>
<tr>
<td>Service Quality → Student Loyalty</td>
<td>0.100</td>
<td>0.041</td>
</tr>
<tr>
<td>Word of Mouth → Student Satisfaction</td>
<td>0.201</td>
<td>0.001</td>
</tr>
<tr>
<td>Word of Mouth → Student Loyalty</td>
<td>0.393</td>
<td>0.000</td>
</tr>
</tbody>
</table>

As for the path analysis model in this study, it is described in the following equation:

\[
\begin{align*}
KM &= 0.393 \times KL + 0.201 \times WOM + 0.409 \times CM \\
LM &= 0.100 \times KL + 0.393 \times WOM + 0.157 \times CM
\end{align*}
\]

Information:
- KM: Student Satisfaction
- WOM: Word Of Mouth
- CM: Brand image
- KL: Service Quality
- LM: Student Loyalty

**Picture 1.** The path analysis model in this study
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Hypothesis Test (t-test)
According to the data in Table 8, the results of testing this study's hypothesis can be explained as follows.

Impact of Service Quality, Word of Mouth, and Brand Image on Student Satisfaction
a. The effect of service quality on student satisfaction.
   According to the data in Table 8, the variable quality of service versus student satisfaction has a p-value of 0.000. The value is still smaller than the value α, or 0,000<0,05. Then, H₀ is accepted. This result indicates that service quality partially has a significant impact on student satisfaction.

b. The effect of word of mouth on student satisfaction.
   According to the data in Table 8, the p-value of the variable word of mouth against student satisfaction is 0.001. It means that word of mouth has a partially significant influence on student satisfaction.

c. The impact of brand image on student satisfaction.
   The p-values in Table 8 showed that the brand image variable is 0.000 against satisfaction. The value is still counted as smaller than α, or 0,000<0,05. Then, H₀ is accepted. It implies that brand image partially and significantly impacts student satisfaction.

Impact of Service Quality, Word of Mouth, and Brand Image on Student Loyalty.

a. The impact of service quality on student loyalty.
   According to Table 8 data, the p-values for the variable quality of service versus student loyalty are 0.100. Therefore, the value is still smaller than α, or 0,000<0,05, so H₀ is accepted.

b. The influence of word of mouth on student loyalty.
   Table 8's p-value for the word-of-mouth variable versus student loyalty is 0.000. The result is much smaller than α, or 0,000<0,05, so H₀ is accepted.

c. The influence of brand image on student loyalty.
   The p-value in Table 8 indicates that the brand image variable has a 0.043 effect on student loyalty. The value is smaller than α or 0.043<0,05, meaning H₀ is accepted.

Impact of Student Satisfaction on Student Loyalty.
The p-value in Table 8 with the student satisfaction to student loyalty variable is 0.000. The value is less than α or 0,000<0,05, meaning H₀ is accepted. Thus, student satisfaction partially has a significant influence on student loyalty.

CONCLUSIONS AND SUGGESTIONS
Based on the analysis and interpretation results that the researchers have explained, it can be concluded as follows: (a) The track coefficient test results show a significant positive impact on service quality and satisfaction. It proves that a higher
quality of service will increase satisfaction; (b) The path coefficient test results showed a significant favourable influence of word of mouth on satisfaction. It demonstrates that more word-of-mouth will increase satisfaction; (c) The track coefficient test results significantly influence brand image satisfaction. It proves that the higher the brand image, the greater the satisfaction; (d) The track coefficient test results show a significant positive impact of service quality on loyalty. It proves that a higher quality of service will increase loyalty; (e) The track coefficient test results show a significant favourable influence of word of mouth on loyalty; (f) The track coefficient test results show a significant favourable influence of brand image on loyalty. It proves that a higher brand image will increase loyalty; (g) The track coefficient test results show a significant favourable influence of satisfaction on loyalty. It demonstrates that the higher the satisfaction, the greater the loyalty; (h) The test results of the track coefficient on the impact of service quality on loyalty through satisfaction show a significant positive effect. It proves that a higher quality of service will increase loyalty via satisfaction; (i) The path coefficient test results show a significant favourable influence of word of mouth on loyalty through satisfaction. It proves that more word of mouth will increase loyalty through satisfaction, and (j) The track coefficient test results show a significant favourable influence of brand image on loyalty through satisfaction. It proves that a stronger brand image will increase loyalty through satisfaction.

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