

THE INFLUENCE OF TRUST, SERVICE QUALITY, AND UNIVERSITY IMAGE TOWARD UNDERGRADUATE STUDENTS' LOYALTY IN CHINA

Weilin Zhu*, Chayanan Kerdpitak**

Suan Sunandha Rajabhat University, Thailand,

E-Mail: chayanan.ke@ssru.ac.th

ABSTRACT

Accredited degrees represent knowledge, information, and intelligence. As institutions compete for students, quality of service and reputation are becoming more important. Quality helps universities compete in crowded markets. University image affects student loyalty and retention. A university can base its work system and services on studies of service quality and trust. Trust's role in social progress Trust between people boosts economic growth, social cohesion, and well-being, according to research. Trust is a measure of a party's honesty, fairness, or friendliness. Service quality influences college enrollment. Scholars need motivation and cognitive skills to succeed, and they rely largely on educational services. Self-directed learning works best. International college students' views of the following factors may indicate educational quality: QU needs better service to compete in higher education. Qatar linked high-quality corporate services to higher education. If it enhances its education services, QU may attract overseas students. Imagery affects student happiness most. Alumni determine a university's reputation. To compete, universities must prioritize reputation. Mutually beneficial collaborations are most hindered by customer mistrust. The university's image most affects student happiness. Alumni determine a university's reputation. Loyalty is evaluated by repeat guests and those who use the hotel's unique offerings. Service quality improvement includes improving student loyalty. Customer satisfaction doesn't guarantee loyalty. There have been a number of studies conducted in the field of business on subjects such as customer loyalty and student happiness. Very few people have actually made an effort to investigate this link when they were in school. The components from the pictures that have been presented so far can be utilized to build a conceptual framework for study that illustrates the connection between those components. It can also be applied to university growth, both in marketing and in order to establish an image based on the connection of trust in service in order to increase loyalty.

Keywords: The university's image, Service quality, Customer satisfaction, Trust's role, Loyalty

INTRODUCTION

The epidemic has created challenges not just for students but also for educational institutions like universities. For several decades now, having a degree from an accredited institution has been synonymous with being a source of knowledge, information, and intellect.

Colleges will need to rethink their learning environments in such a manner that digitalization augments rather than replaces the interactions that exist between students and professors in order to ensure that they continue to be relevant in the future. The value of human and social capital may be increased via education. It has been demonstrated that higher education is beneficial to one's health as well as to political participation, volunteerism, interpersonal trust, and other societal consequences (OECD, 2002; George N. Tzogopoulos, 2022; Standifird, 2005; Lin and Lu, 2010). When it comes to an institution's capacity to anticipate, attract, and keep the loyalty of its student body, trust is often viewed as an essential component. This study investigates the ways in which trust, views of the university, and overall happiness with services all play a part in determining the level of commitment that students have to the educational institutions that they attend. Research that is conducted over a longer period of time would be far more successful in collecting predictor and criterion factors before and after course participation (Samaha, Beck, & Palmatier, 2014; Caceras & Paparoidamis, 2007).

China has announced the publication of two new development plans, the primary focus of which is to enhance the educational system in the country. The purpose of the agreement is, as stated, to provide a framework for compulsory education throughout one's whole life, beginning with childhood. The Chinese government has the goal of reorganising and exercising more oversight over the private education industry, as well as assisting public schools in the process of integrating extracurricular activities into their standard curriculum. As universities compete with other service providers for students, variables such as the quality of the service provided and the reputation of the institution are coming to the forefront as markers of student loyalty. The reputation of an educational establishment in the public eye might have an impact on the students' trust in that establishment. Trust is vital for any form of social interaction, and most authors agree that trust and trustworthiness are at the core of social capital. The four elements of trust are consistency, compassion, communication, and competency. Every group and organisation operates within a range from a high level of fear to a low level of trust (Paxton, P., 2002; IDC, 2020; Yakovleva et al., 2010; Venkateswar Meher and Rajashree Baral, 2019). Perceived quality can help a university compete in a crowded market. Image is "the mental picture of an actual item that operates in place of that object". University image has a considerable impact on student loyalty and propensity to stay in school. Service quality includes access, competence, understanding and knowing the students, tangibles, security, responsiveness, credibility, reliability, and courtesy. A growing number of people are returning to university in order to update their knowledge. Loyalty among students is one of the major goals of educational institutions. A loyal student population is a source of competitive advantage. Students who are committed to the school and actively participate in class have a positive impact on the overall quality of the instruction they receive

The university can use its research to come up with ways to build the institution's reputation and image. The outcomes of the research will be beneficial to the universities, which will help further showcase them. It can use the findings of research on the quality of service that affects the university's trust as a model for the development of the work system and the provision of services.

LITERATURE & THEORY

1. Concept and Theory of Trust

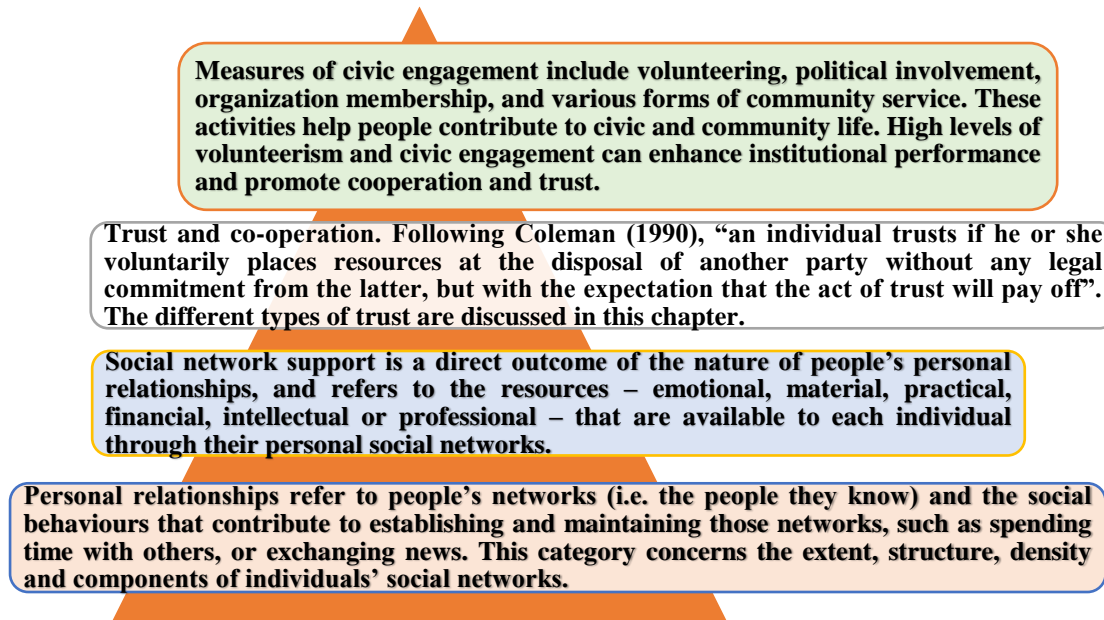
Traits of a Trustworthy Person or Organization Luhmann (2000), a sociologist from Germany, holds the belief that individuals using their own criteria to evaluate the danger posed by external situations is an essential component of interpersonal trust. Therefore, the objective of interpersonal trust as a mechanism is to simplify social life and social communication in order to achieve its goal of reducing complexity. When we examine how different schools of thought have conceptualized the idea of interpersonal trust, we can reach the conclusion that trust is a psychological state that encompasses both the feeling of relying on the rational expectation of others' positive intentions or behaviors as well as the willingness to accept vulnerability. This leads us to the following conclusion: (Coleman, J.S.,1990). As a result, the trust propensity of university students will serve as the independent variable that will be examined throughout this particular piece of research. Trust is a notion that has been defined and examined by a variety of scholars from a variety of angles, such as personality trait theory, relational model theory, and rational choice theory, amongst others. Trust is both an immensely significant and difficult idea. It is often acknowledged that trust is an essential component of the meaningful relationships that make up social capital. The concept of networking also has a "cognitive" and "structural" dimension.

When thinking about social capital, it is helpful to break it down into these three categories: structural, relational, and cognitive. This is one of the most frequent ways to think about social capital. (Coleman, J.S., 1990) and the vast majority of scholars concur that trust and trustworthiness are the fundamental components of social capital (Paxton, P.,2002). Trust is defined as "the desire to subject oneself to danger in order to rely on another person, with the hope that the other person would not take advantage of that vulnerability," according to some theoretical frameworks. (Purdue, D., 2001). There are five components that should be taken into consideration while addressing the shifting requirements of trust. The establishment of a trust hierarchy is influenced in some way by each of these components. It is possible for companies to obtain trust results that are to the organization's overall advantage if they pay attention to all five of these components. The following are the five essential components that build trust: The following are the five components of trust: foundational (risk): mandatory (in terms of security and compliance): actualized; strategic (in terms of ethics and social responsibility as well as privacy) (trust). The importance of trust to the development and well-being of society. Even though trust is only one aspect of social capital, research (which focuses on the many definitions and facets of social capital) demonstrates that this facet is necessary for the maintenance of healthy social and economic relationships. It has been demonstrated that trust between individuals as well as confidence in institutions (referred to as institutional trust) is a critical factor in economic expansion, social cohesiveness, and well-being. In addition to this, it has been demonstrated that they are an essential factor in the process of policy reform as well as the legitimacy and long-term viability of any democratic system. According to the information that has been shown up to this point, it is acceptable to draw the conclusion that relational trust is a part of the relationship since it is related to the uniqueness of human connections. Trust in social relationships, on the other hand, is a cognitive process since it

focuses on general principles rather than specific individuals. In the context of personal relationships, trustworthiness is connected with a person's reputation, while in the context of societal trust, it is related to the values and views that are generally accepted by the majority of people. The following are the four factors that contribute to trust: (1) consistency; (2) compassion; (3) communication; and (4) competency. Each of these four components is important in order to have a trustworthy connection, yet on their own, they are not enough. The combination of these four criteria creates trust. The notion that underpins the entirety of Jack Gibb's Trust Theory is deceptively straightforward: higher levels of trust are correlated to higher levels of group functioning. Imagine a spectrum that runs from apprehension to confidence. On a spectrum that ranges from high fear to high trust, every group and organisation is working inside its own unique band along the spectrum. In the field of social sciences, the complexities of trust are constantly being investigated by scholars. The degree to which one party trusts another is a measurement of belief in the truthfulness, fairness, or friendliness of another party. This concept is essential to the fields of sociology and psychology. The premise that trust is essential to higher functioning in all human systems, from our homes and friendships to our work teams and social institutions, is the central tenet of the field of study known as trust theory. Imagine a range that extends from extreme fear to extreme trust. Trust is an essential component of every aspect of human interaction, from romantic unions and family life to the workings of businesses and political systems and the delivery of medical care. Trust can be defined as a set of behaviors, such as acting in ways that depend on another person; trust can also be defined as a belief in a probability that a person will behave in certain ways; trust can be defined as an abstract mental attitude toward the proposition that someone is dependable; trust can be defined as a feeling of confidence and security that a partner cares; trust can be defined as a complex neural process that binds diverse representations into a semantic pointer that includes emotions; and trust can be In partnerships based on mutual trust, the qualities possessed by both parties are essential components to consider. For instance, Yakovleva and colleagues (2010) discovered that trust in the trustee is connected to kindness and honesty perceived from both sides in coworker dyads. However, the trustor's competency was not shown to be associated to trust in the trustee in their study. Trust is essential to every aspect of human contact, from love partnerships and families to workplaces and governmental organisations, and even to the provision of medical treatment. An intricate brain mechanism known as engagement brings together a wide variety of representations into a semantic pointer that also incorporates feelings. It is a set of behaviors, such as depending on the actions of another person, having a belief in a probability that another person will behave in a certain way, having an abstract mental attitude toward the proposition that someone is dependable, having a feeling of confidence and security that a partner cares, and so on. It is also an abstract mental attitude toward the proposition that someone is caring. Lack of trust can develop in a romantic partnership when either partner casts doubt on the veracity of the other's statements or deeds. This results in concerns that might be referred to as trust issues. Building a strong relationship requires trust as an essential component of the groundwork. When trust is violated in interpersonal interactions, it can lead to feelings of despair, worry, and insecurity. The relationship may be suffering because there is not enough closeness in it. When there is a lack of trust in a relationship, it may lead to a whole host of additional issues, all of which, if

they are not handled, has the potential to ruin what is still there. The Organization for Economic Co-operation and Development (OECD) defined social capital as "networks together with shared norms, values, and understandings that facilitate cooperation within or among groups" (OECD, 2001). Scrivens and Smith (2013) distinguish four main aspects of social capital, which are as follows: Scrivens and Smith (2013) (Figure 1)

Figure 1 Main aspects of social capital



2. Concept and Theory of Service Quality

Service quality helps businesses succeed by building trust, satisfaction, and loyalty. It found that people seek university degrees for four reasons: career worries (Career), intrinsic interest in the subject (Interest), helping others (Helping), and an easier way into higher education (Easy) (Loafing). Service quality in higher education is the difference between students' expectations and their views of delivery (O'Neill & Palmer, 2004). Due to expectations, this definition requires SERVQUAL. In higher education, service quality determines the number of students who enrol (Chen, 2016), and students prefer schools that offer high-quality service and satisfaction (Tahir et al., 2010).

High service quality and student loyalty will propagate knowledge by word of mouth (Annamdevula & Bellamkonda, 2016b) (Alves & Raposo, 2009; Mansori et al., 2014). Per Landrum et al. (1998) state that university image is one of the most valuable assets for higher education institutions operating in the market. According to Kotler and Fox (1995), university reputation and image are more important than service quality since students choose colleges based on their impressions. The university's reputation also affects student contentment and loyalty (Alves & Raposo, 2010). (Alves & Raposo, 2010). These SERVQUAL five categories are still used to measure service quality in education (Afridi et al., 2016; Kanakana, 2014; Mansori et al., 2014), with satisfactory results. However, some academics question and disagree with using the SERVQUAL five categories to assess service quality in higher education (Chen, 2016). Service quality (SERQUAL) was measured in five dimensions: Tangibility:

physical facilities, equipment, and personal appearance. b. Reliability: consistent, accurate service. c. Customer service and trustworthiness. d. Empathy: compassionate, personalised service. e. Employee knowledge, civility, and trustworthiness. Since each higher education stakeholder is unique, it is hard to measure them all the same (Gruber et al., 2010). Thus, finding the finest education measurement instrument continues. However, numerous scholars have devised innovative ideas for higher education (Abdullah, 2006; Annamdevula & Bellamkonda, 2016a; Chen, 2016; Senthilkumar & Arulraj, 2011).

According to Heyneman (2004), educational quality concerns include the degree to which nations are separated by educational access and academic institution quality services. According to Petruzzellis et al., students are happy when the service matches their expectations, highly satisfied when it surpasses them, and completely satisfied when they receive more (2006). Customers rate service quality (Parasuraman et al., 1994). Thus, improved service quality will enhance loyalty and attract new customers (Arima et al., 2018). Service excellence distinguishes and positions a company's product or service (Akroush et al., 2016). In 1988, Parasuraman et al. developed a 22-element five-dimensional service quality scale. Measurements: (1) Tangibility is the quality of a company's tools, facilities, supplies, and employees. (2) Service reliability means meeting expectations. (3) Responsiveness includes acting fast and helping customers. (4) Assured staff and servers are kind and knowledgeable.

This study uses these five dimensions. Özkan et al. (2019) state that corporate success depends on customer loyalty. This requires the firm to improve its services. Service quality generates customer loyalty (Izogo, 2017).

Perceived Education Quality (PEQ)

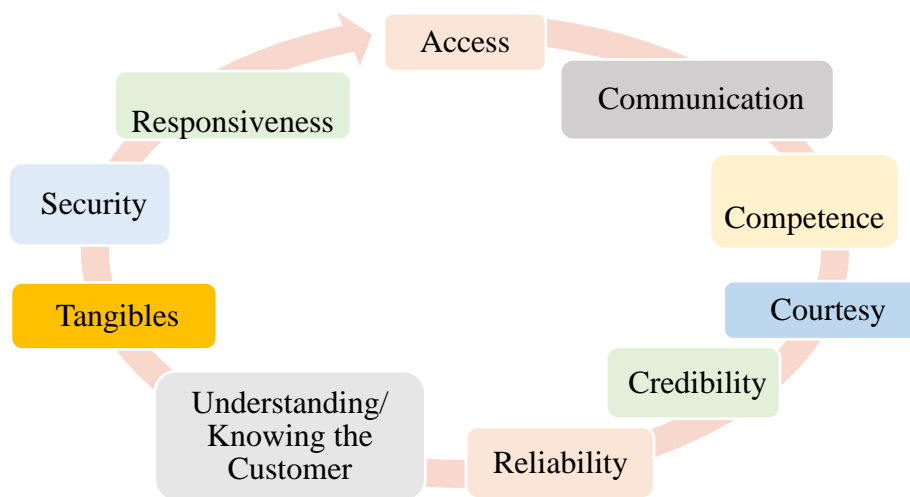
Scholars rely heavily on educational services to reach their goals, and they require tremendous quantities of motivation and cognitive talents. Previous studies have shown that service quality has a direct impact on happiness and an indirect impact on student retention. International students' evaluations of the following characteristics might be used to interpret the quality of educational services at international colleges. Internationalized curricula and efficient academic processes may foster cultural variety. One of the most effective strategies for learning is self-directed learning. Traditional education systems have long relied on educators and textbooks. However, the growth of the Internet has offered an infinite number of opportunities for individuals to study on their own. (Alves & Raposo, 2009; Mansori et al., 2014).

How to control service quality, which plays a crucial role in customer satisfaction and loyalty, is one of the main issues in raising customer satisfaction. This empirical research included five dimensions of service quality (SERVQUAL): reliability, responsiveness, assurance, empathy, and tangibleness. Results confirmed that all six hypotheses and customer satisfaction had a positive influence on customer loyalty. A case in Qatar found a link between high-quality service provision in business and higher education. To survive in the highly competitive higher education industry, QU must improve service delivery. Lai, Ching-Sung; Nguyen, Minh Chi (2017). Qatar will be able to recruit more talented students who will stay until graduation. Given the growth of globalization in recent decades, QU could attract international students if it improves its education services. Shurair and Pokharel (2019), Marcellia Susan, Jacinta Winarto, and Ika Gunawan (2021).

A firm's ability to deliver on its promises is one of the most important determinants of perceptions of service quality (Wilson et al., 2008:85). A firm's attentiveness and promptness in dealing with customer requests, questions, complaints and problems is another important dimension. Notion of flexibility and ability to customise the service to customer needs are also important. The company has to seek to build trust and loyalty between key contact people and customers. Every customer wants to feel important and understood by firms that provide a specific service. Businesses should know their customers by name and build relationships that reflect their personal knowledge of their requirements and preferences.

Figure 2 below illustrates that perceived service quality is the result of the customer's comparison between the expected service and the perceived service.

Figure 2 Determinants of perceived service quality
Source: by Wilson et al., (2008)



3. Concept of University Image

The image is the construct that has the largest effect on student happiness. The impact of image on student loyalty is equally important. Students pick a university based on more than simply the curriculum or location. They also examine the institution's principles, which are a key part of its uniqueness. Loyalty is an important factor in explaining students' commitment to a certain institution.

After finishing their degree, dedicated student may continue to show their school some love by giving back monetarily. Loyalty can be quantified by asking students whether they plan to return to the institution for further education, conferences, etc. The lack of trust between a firm and its consumers is the biggest obstacle to mutually beneficial partnerships. Universities must accept that they have two sides if they want to do well in the modern world. The perception of a university by the general population is hard to gauge. We classify a university or college based on three factors: its longevity, dependability, and service quality. Getting a college degree significantly affects one's cognitive, affective, and volitional functioning (Merchant & Rose, 2013). Universities are investing more in enhancing their public reputation, as reported

by Lafuente-Ruiz-de-Sabando et al. (2018). A university's credibility and image are established by the quality of its alumni. Musselin argues that in today's competitive higher education environment, institutions must work harder to maintain a positive public image. Students' mental, emotional, and behavioral health are impacted by the university's reputation. Academic and social networks, the school's reputation and organisational history, and the employment prospects of its graduates are all factors that contribute to a school's standing in the eyes of experts. Universities need to make upholding their reputations a top priority in order to remain competitive.

4. Concept of Loyalty

Loyalty is vital to the success of every bond, be it romantic, family, social, or professional. Sincerity, help, respect, and appreciation go a long way toward fostering loyalty (Phonthanakitithaworn et al., 2020). (Khoo et al., 2017). True loyalty isn't just counted by the number of repeat visitors, but also by regulars who make advantage of hotel's exclusive features and amenities. (Mellens, DeKimpe and Steenkamp, 1996). (Singh, Ehrenberg and Goodhardt, 2008). (Nobar and Rostamzadeh, 2018). Joudeh and Dandis (2018) Kang, Alejandro, and Groza (2015), Appuhamilage and Torii (2019) (Weerasinghe & Fernando, 2018). Satisfied students are more likely to remain committed, recommend courses to their peers, and offer financial assistance to their schools. Universities should, therefore, identify the aspects that significantly affect student happiness (Annamdevula & Bellamkonda, 2016; Latif et al., 2021; Todea et al., 2022; Snijders et al., 2022; Annamdevula and Bellamkonda; 2016).

There is a robust relationship between the quality of educational services and the satisfaction and commitment of the student body. Increasing student loyalty is one goal of improving the service quality. Khadka and Maharjan (2017) distinguish two types of consumer loyalty: (1) based on attitudes and emotional connection to properties and good service. Emotional loyalty is a customer's anxiety based on past experiences and attitudes, whereas behavioral loyalty is how often they shop at a store. (2) Happiness and fulfillment increase consumer loyalty (Rehman et al. 2020; Heo & Lee 2016; Latif et al. 2021; Annamdevula & Bellamkonda 2016). Dissatisfied customers can file claims or purchase elsewhere. Thus, satisfaction doesn't ensure customer loyalty (Le et al. 2019; Zdemir et al. 2016; Dandis et al. 2021; Teeroovengadum et al. 2019).

5. Trend for China's Education and Universities

Recent global prosperity has hurt China's domestic economy. The world has changed. This epidemic might spread. Positive countries interact and trade in many domains to handle global transformations, economic and cultural issues, and international relations. Global competition is intensifying. Talent wars are merely another type of nationalism. Innovative talent competition boosts national innovation and expertise. China has intensified its efforts to train and educate persons with strong ideological and political literacy, as well as the capacity to innovate and start their own enterprises, using top-level design and a solid foundation.

After two devastating financial crises, China's 1978 reform and opening-up program prompted the government to prioritize developing a resilient workforce. China's success depends on reducing crises' apparent and implicit hurdles. Since China has entered a new period

and is trying to be imaginative, its education trend must reflect reality and future progress. Chinese educators should quit wasting time and focus on creating citizens who can watch and influence change. Top creative brains are needed to advance science, technology, education, culture, and the economy in China. Thus, China can increase its global awareness and investment. It may help Chinese students obtain transferable skills and broaden their perspectives, as well as Belt and Road private college students succeed. The 2015 government Implementation Opinions on Deepening the Innovation and Entrepreneurship Education Reform in Private Colleges elevated the reform in higher education. Innovative, ethical, and patriotic minds need government guidance. China's private colleges indoctrinate intellectuals and politicians. Private schools in China have long stressed political and ideological education. Since Comrade Xi Jinping's 18th Party Congress, the Party Central Committee has prioritized doctrinal and political activities at private schools and universities. General Secretary Xi Jinping's teaching technique emphasizes "maintaining a particular channel and building responsibility areas in all other courses" (Qi, 2020). To educate the public, ideological and political education must permeate all levels. CPC Central Committee and State Council launched Education Modernization 2035 in February 2019. China's first mid- and long-term education modernization strategy plan. It details the nation's aims, priorities, and strategies for achieving its vision. It is a comprehensive plan to modernize education in The Times and make the country an education powerhouse. This paper delivers China government orders to boost talent training. Due to the Internet's rapid expansion, schools must develop strategic training programs and pedagogical environments to foster students' creativity and entrepreneurship. In college, using network media, recognizing group growth aspects, guiding the right use of network resources, and leveraging network for education work will be vital.

Chinese universities now offer innovation and entrepreneurial courses and competitions. After decades of advancement, most educational institutions are in a transitional era of consolidation of effective institutional frameworks and integration of programs encouraging creativity, entrepreneurship, and professional competence. Deeper development is coming from attempts to foster creative and entrepreneurial potential and commercial and academic ties (Ankrah, S.; Al-Tabbaa, O., 2015). Yunnan's educational models are Tsinghua, Renmin, Heilongjiang, and Wenzhou Private Colleges. China agrees that the "demographic dividend" must be replaced with the "talent dividend" in the future era. Integrating business and higher education and changing talent training requires a committed effort. These publications propose that colleges should teach more people to satisfy the needs of a contemporary industrial system, which involves the coordinated expansion of the real economy, technical innovation, modern finance, and human resources. Tech schools need stricter criteria.

DISCUSSION

We found several related ideas and studies, including this study's variables, in the aforementioned literature. Most research is quantitative; however, this study uses mixed techniques to collect data and evaluate university sub-factors rather than common characteristics. In order to strengthen the conceptual framework, the researcher sought to summarise the relationship between independent and dependent variables. According to

marketing theory, students care more about the school's reputation than excellent service (Chandra et al., 2019). According to Andreassen (2014), customers develop mental representations based on information obtained through indirect communication or actual experience. Azoury et al. (2014) suggest that university image branding is a precondition for image branding methods in Australian institutions in this highly competitive age. Masserini et al. (2018) found that institution reputation is a major influence on whether students would return to a school and be satisfied with their college experience. Functional and transformational service quality in higher education (Teeroovengadam et al., 2016)

Unlike the functional aspect of service quality, the technological portion is tied to pedagogical reform (Teeroovengadam et al., 2016). Schools aim to change pupils via instruction (Leibowitz and Bozalek, 2015). Higher education quality evaluation experts should have addressed service quality's transformative potential. Surprisingly, this component has been omitted from studies, making HESQUAL measurement instruments and models ineffective and conceptually restricted. The research employs Teeroovengadam et al.'s (2016) HESQUAL scale to split technical and functional service quality into theoretical categories and analyze how each affects brand perception, customer loyalty, and overall satisfaction.

"University brand image as a competitive advantage" was examined by Panda (2019). University image was defined as the quality of the university's history, services, and administration, and this study examined the relationship between these criteria and student satisfaction. In the US and India, student happiness depends on a distinct image. Higher education service quality and loyalty were studied by Gronroos et al. (2019). This study validated the higher education service quality (HESQUAL) measure and tested an updated structural model that predicts student loyalty based on image, perceived value, satisfaction, and service quality. Since the researcher wants to prove a theory concerning university reputation and student satisfaction and loyalty, this study is relevant (Ali and colleagues, 2016).

According to studies, all five factors of service quality in higher education impact student satisfaction, which in turn affects the institution's reputation and student loyalty. Students are identified as a source of focus and fulfillment, and reputation and image are associated with loyalty. Chinese undergraduates' loyalty depends on trust, service quality, and the university's image. This study explores the direct and indirect effects of service quality on student loyalty through the mediation function of student satisfaction to propose a mediation model that links university image and student loyalty. Therefore, the model for this investigation is based on an empirical study (Berry, Parasuraman, and Zeithaml, 1988; Parasuraman, Zeithaml, and Berry, 1994) of service quality, customer satisfaction, and customer loyalty as individuals' impressions of and motivations for purchasing goods and services from for-profit and not-for-profit enterprises. To apply the indicators to further industries, this notion must be broadened (Özkan, et al., 2019; Quoquab et al., 2019; Subrahmanyam, 2017). Brand trust, as described by Lau and Lee in Rizan et al. (2012), happens when people trust a product despite its risks in hopes that it will deliver the projected benefits (Rizan, M., Saidani, B., and Sari, Y., 2012). Hellier et al. (2003) say this degree of happiness shows a successful product since it meets the consumer's aspirations, expectations, and needs. Client loyalty is closely related to customer satisfaction, according to Kotler (2003). Kotler (2003); Karsono (2008); Gecti (F.); and Zengin (H.) (2013). Still, customer loyalty is important in marketing since it describes a customer's

purchasing frequency. A school's performance depends on student satisfaction with its operations and techniques. Panda, Teeroovengadam, Gronroos, and Ali all included these criteria in their conceptual frameworks, but not functional trust, service quality, or university image. Panda et al. (2019) say that a university's image is how the public thinks about it based on their thoughts, feelings, experiences, and facts.

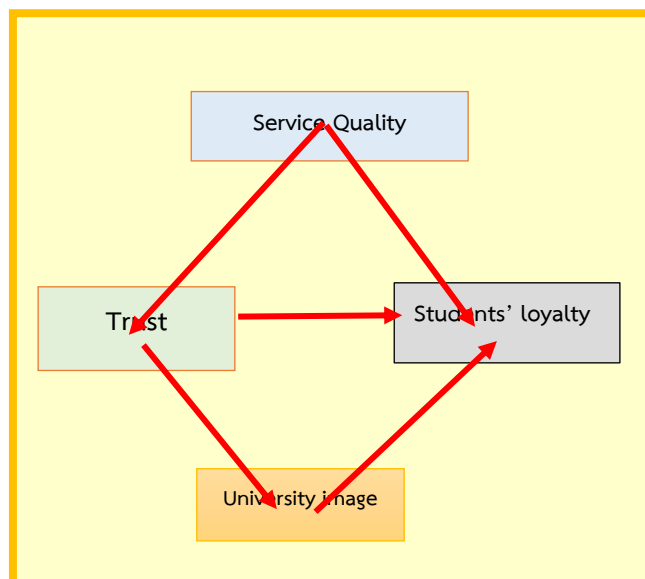
This includes creating results that both the supplier and the customer agreed on in a service transaction (Teeroovengadam et al., 2019).

The notion is that one will keep using one's favorite service no matter how much others protest or how hard the competition tries to convince one to switch (Annamdevula & Bellamkonda, 2016b). Productivity rises with student trust. Situational engagement Increased altruism is a potential customer's assessment of a product's strengths and trustworthiness rather than its apparent alternatives (Gronroos, 2019).

Important data identified five criteria that characterize loyal students: 1) promote this institution; 2) recommend it; 3) encourage friends and family to attend this university; 4) consider this institution a top choice for an overseas education provider that offers a degree in the topic of interest; and 5) enroll in more courses at this university in the coming years (Le et al., 2019; zdemir, 2016; Dandis, 2021; Teeroovengadam et Marcellia Susan; Jacint Winart, 2021). Descriptive research evaluated private bank services. Bank performance and variables are studied. Hypothesis testing reveals banking performance depends on dependability, responsiveness, assurance, and tangibles. The study suggests private banks can boost performance by maintaining or increasing service quality.

The conceptual framework of the study is depicted in Figure 3.; it draws heavily from research model 1 and assumes relationships between trust, service quality, university reputation, and student loyalty.

Figure 3 Relationship between trust, service quality, university reputation, and student loyalty.



There have been a number of studies conducted in the field of business on subjects such as customer loyalty and student happiness. Very few people have actually made an effort to investigate this link when they were in school. The components from the pictures that have been presented so far can be utilized to build a conceptual framework for study that illustrates the connection between those components. It can also be applied to university growth, both in marketing and in order to establish an image based on the connection of trust in service in order to increase loyalty.

REFERENCES

- Abdullah, F. (2006). The development of HEdPERF: A new measuring instrument of service quality for the higher education sector. *International Journal of Consumer Studies*, 30(6), 569-581.
- Afridi, S. A., & Khan, A. (2016). Measurement of service quality gap in the selected private universities/institutes of Peshawar using the servqual model. 06(01), 61–69.
- Akroush, M. N., Jraisat, L. E., Kurdieh, D. J., AL-Faouri, R. N., & Qatu, L. T. (2016). Tourism service quality and destination loyalty—the mediating role of destination image from international tourists’ perspectives. *Tourism Review*.
- Ali, F., Zhou, Y., Hussain, K., Nair, P. K., & Ragavan, N. A. (2016). Does higher education service quality effect student satisfaction, image and loyalty?: A study of international students in Malaysian public universities. *Quality Assurance in Education*, 24(1), 70–94. <https://doi.org/10.1108/QAE-02-2014-0008>
- Al-Tabbaa, O., & Ankrah, S. (2016). Social capital to facilitate ‘engineered’ university–industry collaboration for technology transfer: A dynamic perspective. *Technological Forecasting and Social Change*, 104, 1-15.
- Alves, H., & Raposo, M. (2009). The measurement of the construct satisfaction in higher education. *The service industries journal*, 29(2), 203-218.
- Alves, H., & Raposo, M. (2010). The influence of university image on student behaviour. March 2015. <https://doi.org/10.1108/09513541011013060>
- Andreassen, T. W. (2014). *Customer Loyalty and Complex Services : (Issue March 1998)*. <https://doi.org/10.1108/09564239810199923>
- Annamdevula, S., & Bellamkonda, R. S. (2016a). Effect of student perceived service quality on student satisfaction, loyalty and motivation in Indian universities: Development of HiEduQual. *Journal of Modelling in Management*, 11(2), 488 – 517. <https://doi.org/10.1108/JM2-01-2014-0010>
- Annamdevula, S., & Bellamkonda, R. S. (2016b). The effects of service quality on student loyalty: the mediating role of student satisfaction. *Journal of Modelling in Management*, 11(2), 446–462. <https://doi.org/10.1108/JM2-04-2014-0031>
- Appuhamilage, K. S. M., & Torii, H. (2019). The impact of loyalty on the student satisfaction in higher education: A structural equation modeling analysis. *Higher Education Evaluation and Development*.
- Arima, S. I., Rahmi, F. and Sari, S. M. (2018) ‘Pengaruh kualitas pelayanan terhadap loyalitas pelanggan jasa penerbangan lion air kota padang’, *Perbanas*, 4(2), pp. 82–91.

- Azoury N., Daou L., Khoury (2014). C.E. University image and its relationship to student satisfaction-case of the Middle Eastern private business schools. *Int. Rev. Strat. Manag.* 2014;2(1):1–8.
- Berry, L. L., Parasuraman, A., & Zeithaml, V. A. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12–40.
- Caceres, C. R., & Paparoidamis, N. G. (2007). Service Quality, Relationship Satisfaction, Trust, Commitment and Business-to-Business Loyalty. *European*
- Chandra, T., Hafni, L., Chandra, S., Purwati, A. A., & Chandra, J. (2019). The influence of service quality , university image on student satisfaction and student loyalty. 26(5), 1533–1549. <https://doi.org/10.1108/BIJ-07-2018-0212>
- Chen, Y. T. (2016). Applying the DEMATEL approach to identify the focus of library service quality: a case study of a Taiwanese academic library. *The Electronic Library*.
- Chen, J. L. (2016). The relationship among service quality, relationship quality, and customer loyalty for chain restaurant industry. *International Journal of Marketing Studies*, 8(3), 33-42.
- Coleman, J. S. (1990). *Foundations of social theory*. Cambridge: Harvard University Press.
- Dandis, A. O., Wright, L. T., Wallace-Williams, D. M., Mukattash, I., Al Haj Eid, M., & Cai, H. (2021). Enhancing consumers' self-reported loyalty intentions in Islamic Banks: The relationship between service quality and the mediating role of customer satisfaction. *Cogent Business & Management*, 8(1), 1892256.
- George N. Tzogopoulos. (2022). *US Foreign Policy in the European Media: Framing the Rise and Fall of Neoconservatism (IB TAURIS) and The Greek Crisis in the Media: Stereotyping in the International Press (Ashgate)*, a regular columnist in *Global Times*, china.org.cn and the founder of chinaandgreece.com.
- Gecti, F., & Zengin, H. (2013). The relationship between brand trust, brand affect, attitudinal loyalty and behavioral loyalty: A field study towards sports shoe consumers in Turkey. *International Journal of Marketing Studies*, 5(2), 111.
- Gronroos, C., & Seebaluck, A. K. (2019). Higher education service quality , student satisfaction and loyalty Validating the HESQUAL scale and testing an improved structural model. 27(4), 427–445. <https://doi.org/10.1108/QAE-01-2019-0003>
- Gruber, T., Fuß, S., Voss, R., & Gläser-Zikuda, M. (2010). Examining student satisfaction with higher education services: Using a new measurement tool. *International journal of public sector management*.
- Hellier, P. K., Geursen, G. M., Carr, R. A., & Rickard, J. A. (2003). Customer repurchase intention: A general structural equation model. *European journal of marketing*.
- Heo, C. Y., & Lee, S. (2016). Examination of student loyalty in tourism and hospitality programs: A comparison between the United States and Hong Kong. *Journal of Hospitality, Leisure, Sport & Tourism Education*, 18, 69-80.
- Heyneman, S. P. (2004). Education and corruption. *International Journal of Educational Development*, 24(6), 637-648.
- Joudeh, J. M., & Dandis, A. (2018). Service quality, customer satisfaction and loyalty in an internet service providers. *International Journal of Business and Management*, 13(8), 108-120.

- Kanakana, M. G. (2014). Assessing service quality in higher education using the SERVQUAL tool. In *International Conference on Industrial Engineering and Operations Management* (Vol. 1, No. 969, pp. 68-74).
- Kang, J., Alejandro, T. B., & Groza, M. D. (2015). Customer–company identification and the effectiveness of loyalty programs. *Journal of Business Research*, 68(2), 464-471.
- Karsono, B., & Wahid, J. (2008). Imaginary axis as a basic morphology in the city of Yogyakarta-Indonesia. In *2nd International Conference on Build Environment in Developing Countries*, Penang, Malaysia.
- Khadka, K., & Maharjan, S. (2017). Customer satisfaction and customer loyalty: Case trivsel städtjänster (trivsel siivouspalvelut).
- Khoo, S., Ha, H., & McGregor, S. L. (2017). Service quality and student/customer satisfaction in the private tertiary education sector in Singapore. *International Journal of Educational Management*.
- Kotler, P. (2003). *Marketing insights from A to Z: 80 concepts every manager needs to know*. John Wiley & Sons.
- Lafuente-Ruiz-de-Sabando, A., Zorrilla, P., & Forcada, J. (2018). A review of higher education image and reputation literature: Knowledge gaps and a research agenda. *European research on management and business economics*, 24(1), 8-16.
- Lai, C. S., & Nguyen, M. C. (2017). Factors affecting service quality, customer satisfaction and loyalty of mobile phone service providers in Vietnam. *International Journal of Organizational Innovation (Online)*, 10(2), 75-85.
- Landrum, G. A., Hoffmann, R., Evers, J., & Boysen, H. (1998). The TiNiSi family of compounds: structure and bonding. *Inorganic Chemistry*, 37(22), 5754-5763.
- Latif, K. F., Bunce, L., & Ahmad, M. S. (2021). How can universities improve student loyalty? The roles of university social responsibility, service quality, and “customer” satisfaction and trust. *International Journal of Educational Management*, 35(4), 815–829. <https://doi.org/10.1108/IJEM-11-2020-0524>
- Lau, G.T., Lee, S.H. (2012). Consumers' Trust in a Brand and the Link to Brand Loyalty. *Journal of Market-Focused Management*, (4), 341–370.
- Le, T. T. (2022). Corporate social responsibility and SMEs' performance: mediating role of corporate image, corporate reputation and customer loyalty. *International Journal of Emerging Markets*.
- Leibowitz, B., & Bozalek, V. (2015). Foundation provision-a social justice perspective. *South African Journal of Higher Education*, 29(1), 8-25.
- Lin, L.-Y., & Lu, C.-Y. (2010). The influence of corporate image, relationship marketing, and trust on purchase intention: The moderating effects of word of mouth. *Tourism Review*, 65(3), 16-34.
- Luhmann, H. J., Reiprich, R. A., Hanganu, I., & Kilb, W. (2000). Cellular physiology of the neonatal rat cerebral cortex: intrinsic membrane properties, sodium and calcium currents. *Journal of neuroscience research*, 62(4), 574-584.
- Izogo, E. E. (2017) ‘Customer loyalty in telecom service sector: the role of service quality and customer commitment’, *The TQM Journal*, 29(1), pp. 19–36.

- Mansori, S., Vaz, A. F., & Ismail, Z. (2014). Service quality, satisfaction and student loyalty in Malaysian private education. *Asian Social Science*, 10(7).
- MASSERINI, D. (2018). *Foundation los clubes. A proposal for the extension of the Cuadra San Cristobal.*
- Marcellia Susan, Jacinta Winarto, Ika Gunawan (2021), Development of Service Quality Model as Determinants toward Banking Performance Vol. 39 No. 4 (2021): Special Issue: Managing Economic Growth in Post COVID Era: Obstacles and Prospects
- Meher, V., Baral, R., & Bankira, S. (2021). An Analysis of Emotional Intelligence and Academic Performance of Four-Year Integrated B. Ed. Trainees. *Shanlax International Journal of Education*, 9(2), 108-116.
- Mellens, M., Dekimpe, M., & Steenkamp, J. B. E. M. (1996). A review of brand-loyalty measures in marketing. *Tijdschrift voor economie en management*, (4), 507-533.
- Merchant, A., & Rose, G. M. (2013). Effects of advertising-evoked vicarious Nobar, H. B. K., & Rostanzadeh, R. (2018). The impact of customer satisfaction, customer experience and customer loyalty on brand power: empirical evidence from hotel industry. *Journal of Business Economics and Management*, 19(2), 417-430.
- OECD. (2021). The Organization for Economic Cooperation and Development (OECD).
- O'Neill, M., & Palmer, A. (2004). Cognitive dissonance and the stability of service quality perceptions. *Journal of Services Marketing*.
- Organisation for Economic Co-operation and Development Staff. (2002). *Education at a glance: OECD indicators 2002.* Paris: OECD.
- Özkan, P. et al. (2019) 'The effect of service quality and customer satisfaction on customer loyalty: The mediation of perceived value of services, corporate image, and corporate reputation', *International Journal of Bank Marketing*.
- Özdemir, V., & Kolker, E. (2016). Precision nutrition 4.0: A big data and ethics foresight analysis—Convergence of agrigenomics, nutrigenomics, nutriproteomics, and nutrimetabolomics. *Omics: a journal of integrative biology*, 20(2), 69-75.
- Panda, S., Pandey, S. C., Bennett, A., & Tian, X. (2019). University brand image as competitive advantage: a two-country study. *International Journal of Educational Management*, 33(2), 234–251. <https://doi.org/10.1108/IJEM-12-2017-0374>
- Paxton, P. (2002). Social capital and democracy: An interdependent relationship. *American sociological review*, 254-277.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1994). Reassessment of expectations as a comparison standard in measuring service quality: implications for further research. *Journal of marketing*, 58(1), 111-124.
- Phonthanukitithaworn, C., Naruetharadhol, P., Gebsoambut, N., Chanavirut, R., Onsa-ard, W., Joomwanta, P., ... & Ketkaew, C. (2020). An investigation of the relationship among medical center's image, service quality, and patient loyalty. *SAGE Open*, 10(4), 2158244020982304.
- Purdue, D. (2001). Neighbourhood governance: Leadership, trust and social capital. *Urban Studies*, 38(12), 2211-2224.

- Quoquab, F., Mohamed Sodom, N. Z. and Mohammad, J. (2019) 'Driving customer loyalty in the Malaysian fast food industry: The role of halal logo, trust and perceived reputation', *Journal of Islamic Marketing*.
- Rehman, A., Tong, Q., Jafari, S. M., Assadpour, E., Shehzad, Q., Aadil, R. M., ... & Ashraf, W. (2020). Carotenoid-loaded nanocarriers: A comprehensive review. *Advances in colloid and interface science*, 275, 102048.
- Rizan, M., Saidani, B., & Sari, Y. (2012). Pengaruh brand image dan brand trust terhadap brand loyalty teh botol sosro survei konsumen teh botol sosro di food court itc cempaka mas, jakarta timur. *JRMSI-Jurnal Riset Manajemen Sains Indonesia*, 3(1), 1-17.
- .Samaha, Stephen A., Joshua T. Beck, and Robert W. Palmatier (2014), "The Role of Culture in International Relationship Marketing," *Journal of Marketing*, 78 (September), 78–98.
- Senthilkumar, N., & Arulraj, A. (2011). SQM-HEI–determination of service quality measurement of higher education in India. *Journal of Modelling in Management*.
- Scrivens, K., & Smith, C. (2013). Four interpretations of social capital: An agenda for measurement.
- Shurair, A. S., & Pokharel, S. (2019). Stakeholder's perception of service quality: a case in Qatar. *Quality Assurance in Education*.
- Singh, J., Ehrenberg, A., & Goodhardt, G. (2008). Measuring customer loyalty to product variants. *International Journal of Market Research*, 50(4), 513-532.
- Snijders, I., Wijnia, L., Kuiper, R. M., Rikers, R. M., & Loyens, S. M. (2022). Relationship quality in higher education and the interplay with student engagement and loyalty. *British Journal of Educational Psychology*, 92(2), e12455.
- Standifird, S.S. (2005) "Reputation among peer academic institutions: an investigation of the USNews and World Report's rankings." *Corporate Reputation Review*. Vol. 8 No. 3, pp. 233-44.
- Subrahmanyam, A. (2017) 'Relationship between service quality, satisfaction, motivation and loyalty: A multi-dimensional perspective', *Quality Assurance in Education*, 25(2), pp. 171–188.
- Tahir, S. (2010). *Employment satisfaction at higher education institutions of lahore Pakistan*. Lahore: Pakistan: GC University Lahore.
- Teeroovengadum, V., Nunkoo, R., Gronroos, C., Kamalanabhan, T. J., & Seebaluck, A. K. (2019). Higher education service quality, student satisfaction and loyalty: Validating the HESQUAL scale and testing an improved structural model. *Quality assurance in education*.
- Teeroovengadum, V. (2019). Measuring service quality in higher education Article information : September. <https://doi.org/10.1108/QAE-06-2014-0028>
- Todea, S., Davidescu, A. A., Pop, N. A., & Stamule, T. (2022). Determinants of Student Loyalty in Higher Education: A Structural Equation Approach for the Bucharest University of Economic Studies, Romania. *International Journal of Environmental Research and Public Health*, 19(9), 5527.
- Weerasinghe, I. M. S., & Fernando, R. L. S. (2018). Critical factors affecting students' satisfaction with higher education in Sri Lanka. *Quality Assurance in Education*, 26(1), 115–130. <https://doi.org/10.1108/QAE-04-2017-0014>

- Wilson, N., Baker, M. G., & Jennings, L. C. (2008). The cliepidemiology of pandemic influenza and next steps for pandemic influenza research in New Zealand. *The New Zealand Medical Journal (Online)*, 121(1284).
- Yakovleva, M., Reilly, R. R., & Werko, R. (2010). Why do we trust? Moving beyond the individual to dyadic perceptions. *Journal of Applied Psychology*, 95(1), 79.