

The Determinants of Student Trust and Satisfaction in Informal Educational Institution
Kampung Inggris Pare (Pare British Village) – Kediri-Indonesia

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DOI: <https://doi.org/10.56293/IJMSSSR.2022.4637>

IJMSSSR 2023

VOLUME 5

ISSUE 3 MAY – JUNE

ISSN: 2582 - 0265

Abstract: This research aims at determining the effect of service quality, promotion, price, and physical evidence on trust and satisfaction. The multivariate analysis with the descriptive and explanatorily-quantitative method was used for this research. The samples of the study were 206 respondents. Data collection was carried out using a questionnaire instrument and was subsequently analyzed by using Structural Equation Modeling. The results of this research concluded that; customer trust has a significant effect on customer satisfaction. Physical evidence has a significant effect on customer satisfaction and customer trust. Price has a significant effect on customer satisfaction but has no significant effect on customer trust. Promotion has no significant effect on customer satisfaction and a non-significant effect on customer trust. Quality services significantly affect customer service but do not significantly affect customer trust. The strength value of the dependent variable is indicated by the calculation results of multiple correlation values (R²); both the student's trust and satisfaction are significant.

Keywords: service quality, promotion, price, physical evidence, trust, satisfaction

1. Introduction

In the globalization and digitalization era, quality human resources are crucial for creating an organization's competitive advantage. In developing quality human resources, cultural understanding, mutual communication, and mastery of the English language are required to create a competitive advantage. English is a global language many nations use to communicate worldwide (Crystal, 2003).

The urgency of mastering English encourages the growth of informal educational institutions for English courses in various cities in Indonesia. It indicates the increasing need of the community to learn English in informal educational institutions. The increasing demand for the support of formal education, improve professional skills, and career development. By joining informal education, student's potential can be explored and developed by emphasizing knowledge mastery, functional skills, of professional attitude development.

Kampung Inggris (English Village) is the Tulungrejo and Palem villages (*desa*) nickname in Pare Subdistrict, Kediri Regency - Central Java. The two villages are the largest English learning places in Indonesia. The course institute was founded for the first time by Mr. Kalend on June 15, 1977, in Tulungrejo village and named Basic English Course (BEC). It did not only develop English language proficiency but also religious knowledge. In 2021, there were at least 100 course institutes with 5,000 students and 12 best and most favorite institutes, including Mahesa Institute. The number of people interested in studying in the English village continues to increase both from within the country as well as from abroad. The achievement of this interest shows the amount of public trust in studying in Kampung Inggris and the urgency of marketing in informal educational institutions (Nicolescu, 2009).

According to Kotler et al. (2016), customer satisfaction indicates the level of one's feelings after comparing performance or results with expectations. Satisfaction is an important aspect to study because it determines customer loyalty (Yunus et al., 2013; Kim & Lee, 2008). In education, satisfaction is defined as an attitude arising from students' overall college experience assessment (Elliott & Healy, 2001). Satisfaction significantly affects the smooth running of a business or company. The attainment of satisfaction can be a simple or complex process. Therefore, the role of individual employees is significant in influencing customer satisfaction for the better. Consequently, it is necessary to understand the causes of satisfaction. Many factors, including trust, service quality, process, promotion, and physical evidence, determine the level of satisfaction with the performance of a product.

Trust can be defined as a mental act of trying to endure deficiencies through optimistic beliefs in others or positive intentions to have beliefs (Kim et al., 2014). Trust is built before certain parties know each other through interactions or transactions (McKnight et al. in Bachmann & Zaheer, 2006). For educational institutions, trust is an asset that must be developed. Public trust arises if educational institutions have superior quality in the teaching and learning process and can shape students' noble character. The achievements and excellence of graduates with good character are used as the service goals of every educational institution.

In educational institutions, quality services are oriented toward student satisfaction and trust in the knowledge and information provided by every educational institution. Service quality is an attitude overlong term evaluation of performance (Zhou, 2011 in Hasdiansa & Raju, 2018). Service quality can also be viewed in terms of measurements. Service quality is known by comparing the performance obtained with what is expected (Kotler & Keller, 2016). If performance fails to meet expectations, the customer will feel dissatisfied. If the performance is in line with the customer's expectations, he/she is satisfied, and if the performance is beyond expectations, the customer will be pleased.

Promotion is an organizational tool to inform, persuade, stimulate, and remind consumers about their products and brands. The promotion design is formulated in an integrated manner and perceived as a form of mass communication. Practical promotional activities are designed attractively, and the information conveyed is easy for the public to understand. In the education sector, the facts show that academic marketing has become more apparent in recent years, which includes: advertising, sales promotion, promotional events, public relations, direct marketing, interactive marketing, word-of-mouth marketing or buzz marketing, and personal selling (Hanover Research, 2014 in Smedescu et al., 2016). However, television and press advertising rarely occurs in education (Bell & Rowley, 2002).

Price is an indicator of quality, and together with other elements, price influences satisfaction and trust. The service price influences users and tells them the quality they expect and the cost. The student is someone who pays a fee to get knowledge and information provided by every educational institution. He exchanges value (money) for the product's value or benefit. It is substantially about value, not price, metaphorically explaining that what is valuable is priceless (Robert T. Lindgre in Platis & Bahan, 2010). Values are observed in education. Schools form people with great potential and moral capacities.

Physical evidence shows the visible environment that facilitates service performance (Palmer, 2001). Physical evidence such as buildings, infrastructure and furniture is a straightforward guide for students to understand the identity of service procedures (Kotler et al., 2002). Apart from being visible physically along with the infrastructure, this element also shows the quality of the faculty, staff support, alumni reputation and institutional ranking or gradation (Mukherjee & Shivani, 2016).

This study aims to analyze and collect data and information relevant to the marketing mix variables (service quality, promotion, price, physical evidence), trust, and satisfaction.

2. Literature Review

Educational Marketing

The urgency of marketing in educational institutions raises debates about whether educational institutions should be involved in marketing. Some literature rejects the idea of educational marketing as a profit-oriented marketer, and therefore, it may not be applied to educational institutions (Fosu & Poku, 2004). It indicates that the primary goal of educational institutions will be to seek profit rather than providing education as a social service (Al-Fattal, 2010). The integration of the marketing model used by the business world into higher education has been criticized through debates, especially about who the customers of academic institutions are (Boateng, 2015). Some experts believe that students may not be considered consumers (Fosu & Poku, 2014) since they are unsuitable for discussing this issue; calling them student customers is embarrassing (Al-Fattal, 2010). In recent years, however, marketing also has become a significant component in the strategies of many non-profit organizations, such as colleges, charities, churches, hospitals, museums, performing art groups and even police departments (Kotler et al., 1999).

Service Quality

A customer's experience with a product or service is different from the experience of other customers. Someone's understanding of the concept of quality differs from another person, so it is not easy to define. Quality can be categorized from various perspectives, such as judgment, product, user, value or manufacturing perspective considerations (Hamzah, 2016). From the judgment perspective, the quality of a product cannot be defined, but one can recognize it once he sees it. The user perspective is about how the needs of the customer are met. A product/service that does not address these needs is said to be of lower quality.

Tjiptono (2008) states that service quality is the expected level of excellence and control over the level of excellence to meet customer desires. Whereas, Yamit (2011) in Radiman et al. (2018) stated that, in general, the quality of service is reflected in the comparison between customer expectations and service performance. Service quality can also be viewed in terms of measurement. O'Neill & Palmer (2004) categorized measurement as a disconfirmation approach, performance-only measure, and important analysis. The disconfirmation model refers to the difference between expected and perceived quality. The quality gap is expected as Q-E-P, of which Q is quality, E is the expectation, and P is perception.

Service quality has five dimensions (Parasuraman et al., 1988): reliability, responsiveness, assurance, empathy, and tangibles. Gronroos (2011) defines three dimensions of service quality the technical or outcome dimension, the functional or process-related dimension, and the corporate image. While according to Zeithaml et al. (2006) suggest that service quality is determined by three factors, technical quality, functional quality, and corporate image.

Offers of educational service are presented in curricula and services (Kotler & Fox, 1985). Teaching programs and service quality are the core of educational institution services. Students understand educational services differently depending on their expectations, desires and needs. Therefore, the expectations and perceptions of what students experience are determined by several factors, such as the media, parents, and environment (Bruhn & Georgi, 2006). In the education industry, there are some fundamental characteristics (Maringe & Gibbs, 2009): (1) The complexity of the education product; (2) The complex social role of education institutions; (3) The importance of financial performance in the diverse education system; and (4) Competition and competence.

Some research results show that service quality significantly affects trust, as shown in the results of the study (Nindiatma et al., 2018; Hikmawati et al., 2015; Astuty & Pasaribu, 2021; Sama et al., 2017). Service quality also significantly affects student satisfaction (Radiman et al., 2018; Hasdiansa & Raju, 2018; Ghaliyah & Mubarak, 2017; Mubarak, 2017; Mubarak, 2019; Mubarak et al., 2022; Windasari et al., 2021).

Promotions

Promotion is an organizational instrument aiming to inform, persuade, and remind consumers directly and indirectly about their products and brands (Kotler & Keller, 2012). Promotion strategies are designed by combining advertising, personal selling, sales promotion, and publicity into one integrated program to communicate with the buyers and influence their buying decisions (Cravens, 1996). The main promotional activities include: sales promotion, advertising, personal selling, and public relations (Kotler & Keller, 2012).

The term integrated promotion was developed to become integrated marketing communication because promotion connotes a one-way flow of information, while marketing communications emphasize two-way interaction (Tjiptono et al., 2008). Integrated promotions are perceived as mass communication, while integrated marketing communications are more personal than that. Integration shows the integration of purpose, focus, and strategic direction between elements of the promotion mix. Integrated marketing communication is comprehensive, integrated, targeted, coordinated, and productive in achieving targets (Cravens, 1996). Therefore, using the term 'promotion' or 'communication' promotion program is designed to make the purchasing process of a product or service by the customers faster, in more significant quantity and more satisfactory. Besides that, according to Lihu (2022), effective communication could lead to proper decision-making.

Marketing communication requires understanding the target audience, clarity of response needed, drafting messages, selecting tools or media, selecting attributes, and gathering feedback. Regardless of the choice of media and the specifications mentioned, a communicator must determine the achievement of effective communication (Kotler & Fox, 1995).

In private education institutions, common promotional activities are public relations, which include media relations and interviews (Friedman et al., 1996). Their role is integral in public awareness, creating the institution's achievements, therefore, of the institution itself (Symes et al., 1994). The educational fair represents one of the educational institutions most commonly used promotional activities. Educational fair is most often aimed at parents' perception of everything provided within the institution. In this way, educational fairs prevent the spread of rumors about the institution (Oplatka et al., 2004). Parents, thus, are acquainted with the achievements of the educational institution and its characteristics. The fair certainly promotes communication between the school and parents.

The study results showed that promotion significantly affects trust (Kim et al., 2014; Nindiatma et al., 2018; Hikmawati et al., 2015; Astuty & Pasaribu, 2021; Sama et al., 2017). Likewise, the study results showed that promotion significantly affects customer satisfaction (Hatta et al., 2018; Pi & Huang, 2011; Kim et al., 2014). Satisfied customers will recommend to other parties as word of mouth advertising (Richens in Kasmir, 2010).

Price

Price is one of the marketing mix elements that realize organizational goals, educational institution missions, and industrial goals. Price can be viewed as an economic factor and psychology. From an economic point of view, price determines revenue and profit while psychologically determining the value of a product or service. Price is an indicator of quality, and with other elements, price affects the image. The price of the service influences users and tells them not only about the quality they expect but also about its costs.

Price is defined as an expression of value related to satisfaction, product quality, the image formed through promotion, and product availability through distribution networks and services (Raymont Corey in Kartajaya et al., 2004). Price plays an important role in the economy, consumers and corporates. Four measures can characterize price, namely affordability, compatibility with products, compatibility with benefits, and competitiveness (Kotler & Armstrong, 1996).

As an element of the marketing mix, pricing requires careful consideration. It is because the price (Tjiptono et al., 2008) contains some strategic dimensions: (1) Price is a statement about the value of a product; (2) Price is what is

evident to buyers; (3) Price is the primary determinant of demand; (4) Price is directly relevant to the company's revenues and profits; (6) Price can be adjusted quickly; (7) Price affects image and positioning strategy; and (8) Price is the number one problem the managers face.

About the price, companies face some central issues, which include: (1) What price must be set; (2) What is the basis for pricing (3) Who should collect payment; (4) Where the payment is made; (5) When payment must be made, before or after delivery; (6) How payments are made; and (7) How to communicate the price to the target market.

Education represents an experience that cannot be evaluated before receiving the results and joining some other educational institutions and it is proven after having a job and starting a professional career. Also, one must remember that price represents only one of the marketing mix components on which the user's choice is influenced. The educational program, quality of service, location, manner of communication and other characteristics will attract potential students. Most students and their families are willing to pay a higher price for quality education. When selecting an educational institution, the location of the institution and/or academic prestige becomes crucial in decision-making rather than the cost of education. Consideration and use of price as a marketing instrument cannot be observed separately but only as part of the overall marketing strategy.

Several study results show that price significantly affects trust (Kim et al., 2014; Hikmawati, 2015; Maulana et al., 2021; Thalib, 2015; Quareshi, 2015). Price also significantly affects satisfaction (Pardiyono, 2020; Radiman et al., 2018; Basyouni, 2019; Surya, 2019; Sama et al., 2017; Alipour et al., 2012).

Physical Evidence

One of the most important decisions that young people and their families make is the decision to choose an educational institution. Today, educational institutions offer their services online, enabling students to preview the institution's physical environment. Physical evidence can differentiate an institution from its competitors (Ashtari & Eydgahi, 2017). It clearly shows the importance of the physical environment in the selection process of educational institutions (Zeithaml et al., 2009).

The physical evidence function is an integrated package influencing the creation of expectations and representing a visual metaphor for intangible services. Physical evidence is an element building an image, sends a message, attracts attention and causing an effect or reaction among users (Ashtari & Eydgahi, 2017). The physical evidence element is believed to be the first impression prospective students have of an institution upon visiting the built environment and the facilities of an educational institution (Basyouni, 2019). The physical evidence can carry out some functions when visiting educational institutions. Physical evidence is connected with consumers' students towards the institution and supports the teaching process, such as visual representation and information technologies that simplify and advance the learning process (Al-Fattal, 2010).

In educational institutions, there are four important decisions regarding the appearance of service facilities (Kotler & Fox, 1995), which include: (1) the Exterior appearance of the facility; (2) the Functional and varying characteristics of the object; (3) Interior appearance of the building; and (4) Material that will best support the desired effect. Ivy (2008) considers video projectors and facilities to present lectures as physical evidence.

Some research results show that physical evidence significantly affects trust (Nindiatma et al., 2018; Hikmawati et al., 2015; Astuty & Pasaribu, 2021; Sama et al., 2017). Research also showed that physical evidence also has a significant effect on student satisfaction (Muthalib et al., 2018; Radiman et al., 2018; Kim et al., 2014; Basyouni, 2019; Brkanlic et al., 2020; Pardiyono, 2020; Nur et al., 2018; Jie & Chaipinchana, 2022; Surya, 2019).

Trust

Trust is a positive expectation that other parties will not take the opportunity to injure other parties (Robbins & Judge, 2009). According to Colquitt et al. (2014), trust is a desire to depend on an authority based on positive

expectations of action and attention from the authority. From the explanation above, trust is a person's positive expectation that other people, groups, or organizational authorities can meet their expectations.

In personal trust, there are three elements (Lane, 2001 in Suriadi, 2014), namely: (1) The degree of interdependence between the giver and recipient of the trust; (2) Providing a way of dealing with uncertainty in exchange relations; and (3) the belief that the unpleasant results of accepting risk are not exploited by other parties in the relationship process. Sako (1997) categorizes belief into three groups: (1) Contractual trust, trust is based on shared moral norms, honesty, and keeping promises; (2) Competence trust, which is based on one another's professional behavior and managerial standards; and (3) Goodwill trust, which is based on commitment and honest behavior.

According to Hurley (2006), there are seven factors related to aspects of the situation and the relationship between the two parties, viz., security, number of similarities, alignment of interest, benevolent concern, capability, predictability and integrity, and level of communication.

In building trust, there are four key dimensions (Robbins & Judge, 2009): (1) Integrity, referring to honesty and truth; (2) Competence, related to technical and personal knowledge and skills possessed by individuals; (3) Consistency, reliability, predictability, and individual judgment in handling situations; and (4) Openness, being honest with other people's messages, and having feelings and thoughts.

In order for trust to gain a position with consumers (Flavin and Guinaliu (2006), it must be built based on three aspects, namely: (1) Competence, the consumer's perception of the competence of other parties to fulfill relationships and satisfy needs; (2) Honesty, the belief that the second party will keep his words and promises sincerely; and (3) Virtue denotes the belief that one is interested in the welfare of others.

Some research results show that trust significantly affects satisfaction (Aditya et al., 2021; Maulana et al., 2021; Talib, 2015; Carvalho & Mota, 2010; Garbarino & Johnson, 1999).

Satisfaction

Customer satisfaction evaluates consistently used emotions (Hunt, 1977), the level of customer feelings after comparing perceived service performance with service expectations (Kotler & Keller, 2012), and reflects the level of customer confidence that ownership or use of a service evokes positive feelings. (Rust & Oliver, 1994), Consequently, it can be an important strategy for companies to create various positive benefits (Park et al., 2004). Customer satisfaction is an important aspect to study because it determines customer loyalty (Yunus et al., 2013; Kim & Lee, 2008).

Expectation and disconfirmation are two cognitive processes in customer satisfaction. Customer satisfaction is determined by positive confirmation or disconfirmation, while customer dissatisfaction is determined by negative disconfirmation of expectations (Oliver, 1997). Customer expectations become a reference for assessing the company's service performance. In contrast, positive disconfirmation (performance surpasses expectations) and negative disinformation (performance is below expectations) give results that greatly influence satisfaction and dissatisfaction.

Many studies prove a strong correlation between customer satisfaction, loyalty and retention (Angelova & Zekiri, 2011). In education, student satisfaction is defined as an attitude arising from students' assessment of the overall college experience (Elliott & Healy, 2001). The impact of students' satisfaction is that they will never forget and potentially re-application for further studies and positively tell others about the organization. On the other hand, their dissatisfaction will result in complaints, and they will share their negative experiences with others (Fosu & Poku, 2014). Therefore, the idea of student satisfaction and loyalty is their primary goal.

Customer expectation is dynamic and is shaped by many factors (Tjiptono et al., 2008), including past shopping experiences, opinions of friends and relatives, company and competitor information and promotions. In

measuring the level of satisfaction, five methods can be used (Kotler & Keller, 2012), namely: (1) Customer satisfaction surveys; (2) Complaint and suggestion systems; (3) Attentive frontline personal; (4) Ghost shopping; and (5) Customer defection analysis.

3. Hypothesis

Based on the theory and results of previous studies, as described above, the hypothesis in this study is formulated as follows (Table 1).

Table 1 Hypothesis of research

H ₁	Service quality has a significant effect on trust
H ₂	Service quality has a significant effect on satisfaction
H ₃	Promotion has a significant effect on trust
H ₄	Promotion has a significant effect on satisfaction
H ₅	Price has a significant effect on trust
H ₆	Price has a significant effect on satisfaction
H ₇	Physical evidence has a significant effect on trust
H ₈	Physical evidence has a significant effect on satisfaction
H ₉	Trust has a significant effect on satisfaction

The description of the theory and the results of previous studies that are relevant to this research and formulated in the hypothesis can be simplified in the research model diagram as follows:

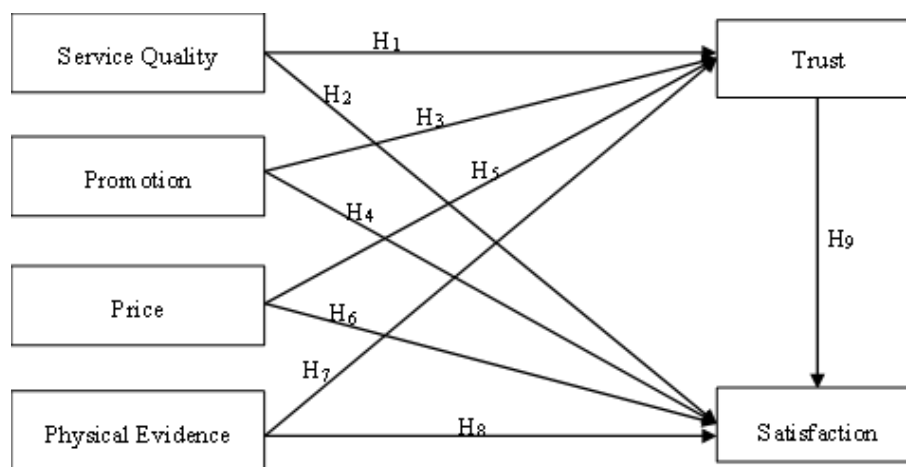


Figure 1. The proposed research model

4. Methodology

The sampling method in this study is non-probability sampling. Sampling was carried out purposively, meaning that the researcher chose and determined the respondents who would be the samples based on specific criteria. The number of samples in this study were 206 respondents. This study was conducted in 2022 on students from the Mahesa Institute, Kampung Inggris (English Village), Pare-Kediri, East Java. The statistical analysis technique used was structural equation modeling (SEM) based on the partial least squares (PLS) method. This SEM-PLS method was used on limited samples and non-strict data assumptions (Hair et al., 2010). Since SEM-PLS does not directly include the significance test, the significance level is determined using bootstrapping assistance. The

profile of the respondents who were used as the object of this research is shown in the table below.

Table 2 Respondent' profile

Demographic Variables	Frequency	Percentage
Sex		
- Male	78	38
- Female	128	62
Marital status		
- Married	15	7.18
- Unmarried	191	98.72
Age		
- 15 – 25	170	82.50
- 26 – 35	34	16.50
- 36 – 45	2	1.00
- ≥ 46	-	-
Education		
- Senior High School	75	36.41
- Academy (D3)	6	2.91
- S1 Program	122	59.22
- Postgraduate	3	1.48
Occupation		
- Student/College Student	164	79.61
- Private Employee	25	12.14
- Civil Servant	2	1.00
- Entrepreneur	2	1.00
- Unemployed	2	1.00
- Others	11	5.34

5. Results

Model Evaluation on SEM-PLS

SEM-PLS is a statistical method consisting of structural and measurement models. Therefore, the evaluation of the SEM-PLS model also consists of two stages, viz. (1) Evaluation of the estimation of the measurement model; and (2) Evaluation of the structural model. The evaluation order of this model should be considered because the resulting model of SEM-PLS should be ascertained to measure what is previously assumed to be able to measure a latent variable before finally concluding the correlation between the latent variables (Trujillo, 2009).

Things to be noted in using SEM-PLS is that the absence of a statistical criterion, which can assess the overall quality of a model, will make researchers unable to conduct the statistical analysis of inference for the feasibility test of the model. As an alternative, a non-parametric test using a re-sampling method such as jackknifing or bootstrapping is used to estimate the goodness of the model results.

Measurement Model (Outer Model)

The outer model describes the specification of the relationship between latent variables and their indicators. In other words, the outer model defines how each indicator relates to its latent variable. To examine the indicators of each construct measure should be measured or not, it is necessary to test the indicator reliability, construct reliability, convergent validity and discriminant validity.

The first step is to analyze with indicator reliability and construct reliability (Peter, 1981). The reliability indicator was examined by using the construct loading value. Based on the processing results (Figure 2 and Table 3) using the recommended limit value of 0.7 for the existing latent variables and after three data processing, the physical

evidence variable indicators PE4, PE5, PE6 and PE7 will be dropped from the calculation because it has a loading factor value of less than 0.7. Price variable indicators PRI3 and PRI4 are also dropped; the latent variable indicators SQ1 and SQ10 are dropped. In the third processing, the dropped indicators increase with PE12 and SQ4.

After the reliability indicator, the next will examine construct reliability. Construct reliability was examined using three measures: Cronbach's alpha (CA), composite reliability (CR) and coefficient reliability rho-A. The threshold for good CR/CA/rho-A is above 0.6 but below 0.95, and the recommended value is between 0.8 – 0.9.

Based on Table 4, all construct values for CR, CA and rho-A were above the threshold value of 0.6 and below 0.95, so it could be concluded that construct reliability was adequate. The next test could be carried out with the results obtained, namely convergent validity.

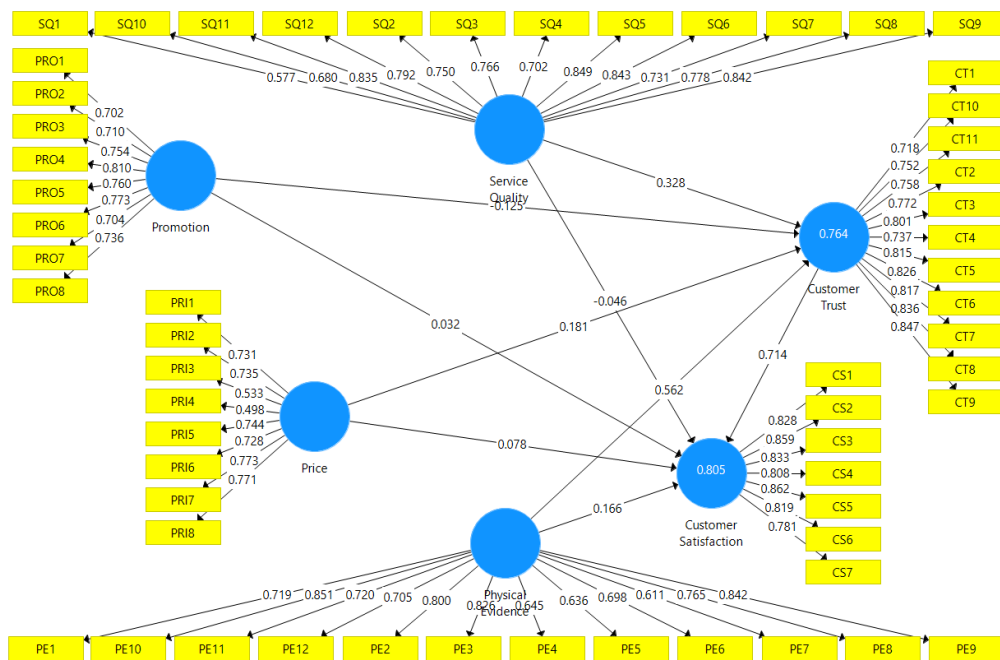


Figure 2. PLS item algorithm and latent variables

Table 3 Loading factor value of all items

	Loading		Loading		Loading		Loading
CS1	0.828	CT7	0.817	PRI1	0.731	PRO8	0.736
CS2	0.859	CT8	0.836	PRI2	0.735	SQ1	0.577
CS3	0.833	CT9	0.847	PRI3	0.533	SQ10	0.680
CS4	0.808	PE1	0.719	PRI4	0.498	SQ11	0.835
CS5	0.862	PE10	0.851	PRI5	0.744	SQ12	0.792
CS6	0.819	PE11	0.720	PRI6	0.728	SQ2	0.750
CS7	0.781	PE12	0.705	PRI7	0.773	SQ3	0.766
CT1	0.718	PE2	0.800	PRI8	0.771	SQ4	0.702
CT10	0.752	PE3	0.826	PRO1	0.702	SQ5	0.849

CT11	0.758	PE4	0.645	PRO2	0.710	SQ6	0.843
CT2	0.772	PE5	0.636	PRO3	0.754	SQ7	0.731
CT3	0.801	PE6	0,698	PRO4	0.810	SQ8	0.778
CT4	0.737	PE7	0.611	PRO5	0.760	SQ9	0.842
CT5	0.815	PE8	0.765	PRO6	0.773		
CT6	0.826	PE9	0.842	PRO7	0.704		

Table 4 Internal consistency reliability value (construct reliability)

	Cronbach's Alpha	rho_A	Composite Reliability
Customer_Satisfaction	0,923	0,925	0,938
Customer_Trust	0,939	0,940	0,948
Physical_Evidence	0,918	0,920	0,935
Price	0,856	0,868	0,892
Promotion	0,885	0,887	0,908
Service_Quality	0,935	0,938	0,946

The following evaluations were convergent and discriminant validity. Convergent validity measures the extent to which an operation is similar to other operations that theoretically should be similar. Using the average variance extracted (AVE) size where a good AVE is above 0.5 (Bagozzi & Yi, 1991). Based on Table 5, all the AVE values of the constructs were above the threshold value of 0.5, so it can be concluded that convergent validity has been fulfilled. Based on the results obtained, it could be concluded that there was no convergent validity problem in the model being tested. Therefore, the next test was carried out, viz., the discriminant validity test.

Table 5 AVE value

	Average Variance Extracted (AVE)
Customer_Satisfaction	0.685
Customer_Trust	0.625
Physical_Evidence	0.674
Price	0.579
Promotion	0.554
Service_Quality	0.661

Next from the outer model evaluation is the discriminant validity test of the construct items. This test was examined using the criteria from Fornell-Larcker and the Heterotrait-Monotrait Ratio (HTMT) (Hair et al., 2021). The Fornell-Larcker criterion states that discriminant validity can be tested by comparing the square root value of AVE with the correlation value between constructs. For HTMT, a good criterion is if HTMT has a value less than 0.9.

The results of calculating the Fornell-Larcker criteria are presented in Table 5. From the table, it can be seen that there is a square root value of AVE (main diagonal) which is less than the correlation of each construct, so it can be said that there is a problem regarding discriminant validity.

Table 5 Fornell-Larcker criterion

	Customer Satisfaction	Customer Trust	Physical Evidence	Price	Promotion	Service Quality
Customer Satisfaction	0.827					
Customer Trust	0.888	0.790				
Physical Evidence	0.784	0.821	0.821			
Price	0.662	0.655	0.650	0.761		
Promotion	0.487	0.493	0.468	0.561	0.744	
Service Quality	0.606	0.693	0.638	0.446	0.640	0.813

Table 6 shows that there are HTMT values that are higher than 0.9, namely the latent variables CS and CT. This result is in accordance with the results of the Fornell-Lorcker criteria stating that discriminant validity has not been met.

Table 6 Heterotrait-Monotrait Ratio (HTMT) value

	Customer Satisfaction	Customer Trust	Physical Evidence	Price	Promotion	Service Quality
Customer Satisfaction						
Customer Trust	0,951					
Physical Evidence	0.850	0.884				
Price	0.728	0.714	0.724			
Promotion	0.536	0,536	0.516	0.652		
Service Quality	0.649	0.736	0.685	0.490	0.705	

To overcome this, a cross loading examination is carried out between the CS and CT variables, and the difference between the loading values where the indicator having the slightest difference to be dropped from processing is observed. From further processing, the indicators dropped were CT10 and CT11. In subsequent processing, several indicators were still dropped, either because the loading factor was less than 0.7 or because of discriminant validity issues, namely PRO1, PRO2, CT1, CT7, CT4, and SQ7.

Figure 3 and Tables 7 to 10 of the final processing results indicate that the measurement or outer model is sufficient.

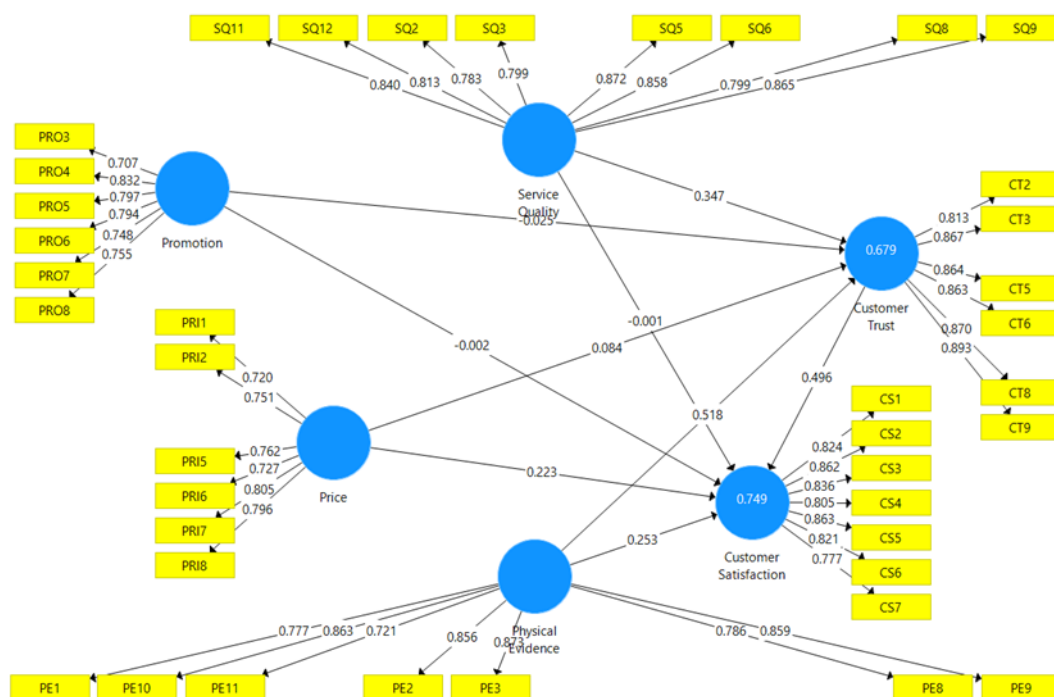


Figure 3. PLS item algorithm and latent variables (final step)

Table 7 Indicator reliability

	Loading		Loading		Loading		Loading
CS1	0.824	CT6	0.863	PRI1	0.720	PRO7	0.748
CS2	0.862	CT8	0.870	PRI2	0.751	PRO8	0.755
CS3	0.836	CT9	0.893	PRI5	0.762	SQ11	0.840
CS4	0.805	PE1	0.777	PRI6	0.727	SQ12	0.813
CS5	0.863	PE10	0.863	PRI7	0.805	SQ2	0.783
CS6	0.821	PE11	0.721	PRI8	0.796	SQ3	0.799
CS7	0.777	PE2	0.856	PRO3	0.707	SQ5	0.872
CT2	0.813	PE3	0.873	PRO4	0.832	SQ6	0.858
CT3	0.867	PE8	0.786	PRO5	0.797	SQ8	0.799
CT5	0.864	PE9	0.859	PRO6	0.794	SQ9	0.865

All loading more than 0.7

Table 8 Construct reliability

	Cronbach's Alpha	rho_A	Composite Reliability
Customer_Satisfaction	0,923	0,926	0,938
Customer_Trust	0,931	0,932	0,946

Physical_Evidence	0,918	0,922	0,935
Price	0,856	0,868	0,892
Promotion	0,865	0,867	0,899
Service_Quality	0,935	0,938	0,946

All values are above 0.6 and less than 0.95.

Table 9 Convergent validity

	Average Variance Extracted (AVE)
Customer_Satisfaction	0,685
Customer_Trust	0,743
Physical_Evidence	0,674
Price	0,579
Promotion	0,598
Service_Quality	0,688

All AVE values ≥ 0.5

Table 10 Fornell-Larcker criterion

	Customer Satisfaction	Customer Trust	Physical Evidence	Price	Promotion	Service Quality
Customer Satisfaction	0.827					
Customer Trust	0.816	0.862				
Physical Evidence	0.783	0.779	0.821			
Price	0.661	0.555	0.649	0.761		
Promotion	0.475	0.475	0.468	0.556	0.773	
Service Quality	0.598	0.694	0.631	0.428	0.609	0.829

The square root value of AVE (main diagonal) is greater than the correlation of each construct, so it can be said that there is no problem regarding discriminant validity.

Table 11 Heterotrait-Monotrait Ratio (HTMT)

	Customer Satisfaction	Customer Trust	Physical Evidence	Price	Promotion	Service Quality
Customer Satisfaction						
Customer Trust	0.875					
Physical Evidence	0.850	0.840				

Price	0.728	0.603	0.724			
Promotion	0.530	0.527	0.520	0.659		
Service Quality	0.637	0.740	0.674	0.469	0.675	

Since the HTMT value is <0.9, there is no discriminant validity problem.

Structural Model Evaluation (Inner Model)

After obtaining confidence that there were no problems with the measurement model, the next step was to evaluate the structural model. One of the structural model evaluations was to look at the strength of the independent variables of all models, namely by looking at the squared value of the multiple correlations (R²) of the existing dependent variables.

Table 12 Dependent variable R² value

	R Square	R Square Adjusted
Customer_Satisfaction	0.749	0.743
Customer_Trust	0.679	0.673

The correlation value is relatively high, above 0.67 (Chin, 1998). From Table 12, it can be seen that the R² value for the consumer satisfaction variable is 0.749. This value indicates that variations in customer satisfaction can be explained by the construct variables service quality, promotion, price, physical evidence, and customer trust of 74.9%. In comparison, the remaining 25.1% is influenced by other variables not present in this research model. Meanwhile, the customer trust variable has an R² value of 0.679. This value indicates that the variation in consumer trust can be explained by the construct variables service quality, promotion, price, and physical evidence of 67.9%. In comparison, the remaining 32.1% is influenced by other variables not included in this research model.

The following evaluation uses f-square. Cohen (1988) stated that the effect of the exogenous latent variable f² is small if the value is 0.02, moderate if the value is 0.15, and high if the value is 0.35. While the effect size value is less than 0.02, it means there is no effect.

Table 13 f-Square value

	Customer_Satisfaction	Customer_Trust
Customer_Satisfaction		
Customer_Trust	0.315	
Physical_Evidence	0.080	0.352
Price	0.095	0.011
Promotion	0.000	0.001
Service_Quality	0.000	0.174

According to Ghazali (2008), the evaluation of the inner model could also be carried out by checking the predictive relevance value (Q²). Q² measured how good the observation value generated by the model was and also measured the estimated parameters. Q² value higher than zero indicated that the model had a predictive relevance value, while a Q² value lower than zero indicated that the model had less predictive relevance. Q² value obtained from the calculation was as follows.

Table 14 Q2 value

	SSO	SSE	Q ² (=1-SSE/SSO)
Customer_Satisfaction	1442.000	716.168	0.503
Customer_Trust	1236.000	619.580	0.499
Physical_Evidence	1442.000	1442.000	
Price	1236,000	1236.000	
Promotion	1236,000	1236.000	
Service_Quality	1648.000	1648.000	

From Table 14 above, values of Q^2 0.503 and 0.499 were obtained, which were higher than zero, so it can be said that the model obtained has predictive relevance. From the test shown in R^2 (Tabel 12), F-square (Tabel 13), Q^2 it can be seen that the model formed was robust so that hypothesis testing could be carried out.

Hypothesis Testing

In this research, as many as 9 hypotheses were tested as presented in the hypothesis formulation. The following Table 15 shows the results of the correlation among the constructs of the intended hypothesis. In deciding whether the hypothesis is statistically significant or not, the t-statistic value was compared with the t-value from t-table. If the t-statistic value is higher than the t-table value, the hypothesis is statistically significant, and vice versa. P-value is also can be used. If the p-value is lower than the 0.05 significance level, then the hypothesis is statistically significant, and vice versa. Table 15 presents the decision results from the hypothesis test.

Table 15 Path Coefficients (Mean, StDev, T-Values)

	Coefficient	Standard Deviation	T-Statistics	p-value	Result
Customer_Trust -> Customer_Satisfaction	0.496	0.066	7,528	0.000	Significant
Physical_Evidence -> Customer_Satisfaction	0.253	0.073	3.471	0.001	Significant
Physical_Evidence -> Customer_Trust	0.518	0.088	5.870	0.000	Significant
Price -> Customer_Satisfaction	0.223	0.062	3.614	0,000	Significant
Price -> Customer_Trust	0.084	0.071	1.185	0.237	Not significant
Promotion -> Customer_Satisfaction	-0.002	0.051	0.049	0.961	Not significant
Promotion -> Customer_Trust	-0.025	0.060	0.417	0.677	Not significant
Service_Quality ->	-0.001	0.064	0.013	0.990	Not

Customer_Satisfaction					significant
Service_Quality -> Customer_Trust	0.347	0.086	4.059	0.000	Significant

6. Discussion

The results of the hypothesis test show that customer trust has a significant effect on customer satisfaction. Consequently, it is in line with the hypothesis proposed in this study. It indicates that customers are confident that organizational authorities can meet their expectations. Trust is a function of character and competence (Covey, 2006). Character includes integrity, morals, and intent toward people. At the same time, competence includes abilities, skills, results, and achievement records. Both character and competence are equally important in building trust. Character is constant, so it is important to believe in any situation. On the other hand, competence is situational, depending on the circumstances.

Physical evidence has a significant effect on customer satisfaction and customer trust. It is in line with the hypothesis proposed in this study. This significance may result from important decisions made by young people and their families in choosing educational institutions with a good physical environment. Demonstrates the importance of the physical environment in the selection process of educational institutions (Zeithaml et al., 2009) and can differentiate an educational institution from its competitors (Ashtari & Eydgahi, 2017). Thus, good physical evidence is a decisive element in building an image, sending a message, attracting attention and causing an effect or reaction among users.

The price variable has a significant effect on customer satisfaction but does not have a significant effect on customer trust. For the first, the effect is in line with the proposed hypothesis, while for the second, the effect is not in line with the hypothesis proposed in this study. Price as an expression of value is related to customer satisfaction and trust, characterized by affordability, compatibility with products, benefits, and competitiveness. One effective solution in pricing services that can create user satisfaction and trust is value strategies (Tjiptono, 2008). The main principle of this strategy is to directly link the price paid by customers with the value they receive from consuming the company's services. These strategies include three main interrelated types: (1) Satisfaction-based pricing, intangible factors often cause customer perceptions of the risks of purchasing services, for example, financial, social, psychological, security and other risks. The main objective of this pricing is to reduce these risks; (2) Relationship pricing. This pricing strategy aims to attract, retain, and associate customer relationships. The benefit for the company is that retaining customers is much cheaper than acquiring new customers. Customers must establish long-term relationships with competent and trusted supervisors, especially for high-risk, rarely purchased, high-value, and very important customer services; and (3) Efficiency pricing. The main aspect of this strategy is understanding cost efficiency so that, consequently, prices borne by customers become cheaper. Therefore, a low-cost structure must be difficult for competitors to imitate, at least in the short term.

The promotion variable hypothesis test results have no significant effect on customer satisfaction or trust. That is, the results of this test are not in line with the hypothesis proposed for the two dependent variables. Therefore, to overcome this gap, finding more effective promotion solutions is necessary. Accordingly, to achieve significant success in the education market, educational institutions need to find a more suitable method of service promotion. Having a good curriculum and competitive prices are very important criteria. In innovating institutional service users in the future, it is necessary to inform all services and those interested in services which include: goals, activities, and offers from institutions. Communication with users takes place in many different forms. Regarding having a communication program or not, educational institutions need to send messages directly to the public about their existence in full. Concerning the communication approach priority with the public, institutions must determine what information is needed in the internal environment (Gajic, 2012 in Bekanlic, 2018).

The results of the first test align with the proposed hypothesis, while the results of the second test do not align with the hypothesis proposed in this study. Through hypothesis testing, it is confirmed that service quality has a

significant effect on customer trust but does not have a significant effect on customer satisfaction. Trust is the positive expectation of students in the form of confidence in themselves that the services received can meet their expectations. On the other hand, satisfaction is a feeling in students' hearts after receiving services provided by educational institutions. Educational services have a strong sense of close contact between service providers and users. Therefore, the location of service facilities becomes very important. The location of the educational institution's location means housing for current and future students, as well as the overall condition of the building at the location of the service delivery (Gajic, 2010 in Bekanlic, 2018). Because education services cannot be stored, education institutions should consider making their services more convenient and practical for their target market regarding location and timing. Increased convenience and quality can include implementing distance learning and/or using new technologies (Kotler & Fox, 1995).

5. Conclusions and Recommendations

Conclusions

Following the purpose of this study, namely to examine the effect of service quality, promotion, price, and physical evidence on trust and satisfaction, as well as the effect of trust on satisfaction, the results of this study can be formulated into several conclusions follows.

1. Simultaneously service quality, promotion, price, and physical evidence significantly affect customer satisfaction and trust by 74.9 percent and 69.9 percent, respectively. The more integrated the four independent variables formulated in the policies of educational institutions, the stronger the satisfaction and trust of students for the services provided by these institutions.
2. Physical evidence has a significant effect on customer satisfaction or customer trust. The more complete the facilities the institution provides according to the demands of the education services market, the more satisfied students will be and the stronger the trust.
3. Price has a significant effect on customer satisfaction, but the effect is not significant on customer trust. Therefore, determining affordable prices, suitability with service quality, suitability of benefits, and having competitiveness are the solutions to build the significance of the effect of price on the two dependent variables.
4. Promotion has no significant effect on customer satisfaction or customer trust. In such cases, effective and significant promotional solutions need to be sought, and more suitable methods of communicating program objectives, activities and offerings need to be reformulated. Likewise, conveying messages directly about the existence of institutions is one solution.
5. Service quality has a significant effect on customer trust but not a significant effect on customer satisfaction. The more the ability of educational institutions to demonstrate their existence to external parties increases, the more trust and satisfaction of students will increase.

Recommendations

1. The results of this research found that customer trust has a significant effect on customer satisfaction. It is recommended to improve competence in the management of educational institutions under market demands, build honest and quality communications, and improve standard indicators of the value of educational services.
2. Physical evidence has a significant effect on customer satisfaction or customer trust. It is recommended that managers of educational institutions improve the exterior appearance of facilities, functions and characteristics of various objects, and appearance of building interiors, and provide video projector facilities for presenting lecture materials.
3. Price has a significant effect on customer satisfaction, but the effect is not significant on customer trust. In determining the price, it is advised to consider affordability, compatibility with products and benefits, competitiveness, and the elements that make up the price of educational services.
4. Promotion has no significant effect on customer satisfaction or customer trust. In this case, it is recommended to improve responsive personal selling, attractive appearance of employees, employees

mastering knowledge about the services offered, promotional events, word-of-mouth marketing, the establishment of communication with parents of students, and ad content tailored to the target audience.

5. Service quality has a significant effect on customer trust but not a significant effect on customer satisfaction. It is recommended that it is necessary to set minimum service standards in accordance with consumer demands, conduct training for staff and teachers, consider service time efficiency, improve employees' friendliness and courtesy in serving, and improve technical quality, functional quality and institutional image quality.

Acknowledgements

The authors would like to thank all parties who supported this research. Hopefully, this research will be helpful for knowledge and a better future.

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