

**The Influence of Service Quality, Price, and Trust of
Educational Agents on Customer Satisfaction among
Indonesian Students in Türkiye: A Study of Karabuk
University**

Alwin GIBRAL

orcid.org/0009-0009-5734-4721

Yükses Lisans Öğrencisi/Karabuk Üniversitesi

MBA Student, Business Administration Faculty/Karabuk University

2428247006@karabuk.edu.tr/gibralalwin@gmail.com

Oya ÖNALAN

orcid.org/0000-0002-4169-8789

Yrd. Doc. Dr., İşletme Fakültesi/Karabuk Üniversitesi

Assist. Prof. Dr, Business Administration Faculty/ Karabuk University

oyaonalan@karabuk.edu.tr

Abstract

The purpose of this study is to ascertain how consumer satisfaction offered by educational agents is affected from the factors such as the service quality, cost, and trust. In this study, the total sampling (census) method is used, which involves the use of the entire sample population. The number of participants in this study is 50 Indonesian students studying at Karabük University. The data were analysed using Structural Equation Modelling (SEM) and Partial Least Squares (PLS) methods with SmartPLS 3.0. Using SmartPLS 3.0, it was possible to measure reliability, validity, and hypotheses in this study. The findings of this study reveal that pricing and trust have a significant and positive effect on customer satisfaction supplied by education

agents, however service quality, as measured by the SERVQUAL dimensions, does not have a significant impact on customer satisfaction offered by education agents.

Keywords – Customer Satisfaction, Service Quality, Price, Trust, Education Agents.

Türkiye'deki Endonezyalı Öğrenciler Arasında, Eğitim Araçlarının Hizmet Kalitesi, Fiyatı ve Güveninin Müşteri Memnuniyeti Üzerindeki Etkisi: Karabük Üniversitesi Örneği

Özet

Bu çalışmanın amacı, eğitim araçları tarafından sunulan tüketici memnuniyetinin hizmet kalitesi, maliyet ve güven gibi faktörlerden nasıl etkilendiğini belirlemektir. Bu çalışmada, tam örneklem popülasyonunun kullanıldığı toplam örnekleme (sensus) yöntemi kullanılmaktadır. Bu çalışmanın katılımcı sayısı, Karabük Üniversitesi'nde öğrenim gören 50 Endonezyalı öğrencidir. Veriler, SmartPLS 3.0 ile Yapısal Denklem Modellemesi (SEM) ve Kısmi En Küçük Kareler (PLS) yöntemleri kullanılarak analiz edilmiştir. SmartPLS 3.0 kullanılarak, bu çalışmada güvenilirlik, geçerlilik ve hipotezlerin ölçülmesi mümkün olmuştur. Bu çalışmanın bulguları, fiyatlandırma ve güvenin eğitim acenteleri tarafından sağlanan müşteri memnuniyeti üzerinde önemli ve olumlu bir etkiye sahip olduğunu, ancak SERVQUAL boyutlarıyla ölçülen hizmet kalitesinin eğitim acenteleri tarafından sunulan müşteri memnuniyeti üzerinde önemli bir etkiye sahip olmadığını ortaya koymaktadır.

Anahtar Kelimeler – Müşteri Memnuniyeti, Hizmet Kalitesi, Fiyat, Güven, Eğitim Acenteleri.

Introduction

Determining higher education for students who have just graduated from high school is the most crucial factor for their future. Advances in technology today give them many options for choosing the universities they want to attend, both domestically and abroad. One option that students take to determine their universities is through an education agent, especially to enroll themselves in universities abroad. Education agents assist students who wish to enrol in foreign universities in terms of university registration, accommodation, and official residence permits. The expanding perception of students as consumers has sparked increased academic and professional interest in understanding their experiences (Ashwin et al., 2024; George, 2007; Gupta et al., 2025).

Customer satisfaction is viewed as a difficult concept. It is moulded by past experiences, current market expectations, and how well a company is operating (Johnson et al., 1995). Because it is a crucial indicator of a company's performance, customer satisfaction is crucial for businesses (Susanto et al., 2023). Consumer satisfaction is identified as the most important characteristic that must be prioritized by business actors. Being able to surpass customers' needs and wants more effectively than rivals gives the companies a competitive edge (Minta, 2018). Key components in attaining customer satisfaction include the quality of services rendered, the pricing structures implemented, and the trust established between consumers and

business proprietors. A crucial element in assessing customer happiness is the quality of service (Dandotiya et al., 2020). Ratnawati & Kholis (2019) discovered that trust influences overall customer happiness, enhances the curiosity of prospective customers, and positively affects loyalty. Price perception develops into a consumer evaluation that weighs the advantages of goods and services against the amount of sacrifice (Kusumawati & Dyah, 2020). In this study, customer satisfaction of the Indonesian student education agencies in Türkiye, particularly in Karabük, will be measured using these parameters.

Some students in Indonesia who wish to continue their studies at overseas universities, especially in Türkiye, prefer to use the services of education agents because the services provided make it easier for students when they first arrive in Türkiye in terms of registration, accommodation, and residence permit. Many education agencies in Indonesia provide a range of services to their clients, particularly those who wish to study in Türkiye. In this digital era, many education agencies have advantages that set them apart from others. In terms of services, some agencies have different service classifications, ranging from diamond classification, which provides all services to students who choose it, from apostille processing, student visas, and finding the homes desired by these students, while silver classification does not provide the same services as diamond classification. The prices offered by each education agency also vary, ranging from 20 to 40 million rupiah per student. In terms of trust, there are also some education agencies that are untrusting and neglect their students from the beginning of the process or in the middle of the process, both during

the pick-up process and the processing of official documents, causing many parents to distrust these education agencies. The innovative processes for providing the best quality service and problems that arise today are caused by fierce competition among businesses.

To add to the theoretical conversation in this area, this study aims to illustrate how pricing, trust, and service quality affect consumer happiness. The useful addition is to provide education agents with a perspective on how important it is to prioritize service quality, price, and trust in the administration of a service-oriented business in the educational sector, with a focus on fostering customer satisfaction. There are several previous researchers who conducted studies using the same variables as this study, but research objects related to educational agents have not yet been carried out. This gap provides an opportunity to assess consumer satisfaction regarding service quality, price, and trust in educational agencies in this study so that consumers can choose the right agency and serve as a basis for educational agencies to improve the services they will provide in the future.

1. Literature Review

1.1 Service Quality

Service quality is defined by how a customer evaluates the excellence of a service they receive. Service quality, whether it's obvious or not, affects how well service delivery meets, exceeds, or falls short of what clients expect (Cronin Jr. & Taylor, 1992; Oliver, 1993). Service quality includes all types of infrastructure, facilities, equipment, hospitality provided by service providers, and service

products. Both internal and external customers engage in this practice with the providers. (Ali, 2018; Sumardi & Fernandes, 2018).

In this study SERVQUAL is used to examine the dimensions of service quality. Literature has utilized numerous service quality scales historically (Adi & Njo, 2024; Sanderson, 2015; Yang, 2005). Nevertheless, SERVQUAL is frequently utilized because of its focus on the characteristics of expected service versus experienced service (Parasuraman et al., 1988). The SERVQUAL model has been employed to assess service quality across many sectors, including hospitality, financial services, education, real estate, construction, and maintenance (Amankwah et al., 2022; Ismail et al., 2012; Kumar, 2024; Ramanathan et al., 2018). However, the universal criteria for evaluating service quality in most models continue to be the five general dimensions outlined by the SERVQUAL model (Kumar & Lavy, 2025). Tangible denotes the physical manifestations of any service delivery mechanism (Falcão et al., 2017). Assurance refers to the efficacy and transparency with which the service is provided (Kwan et al., 2019). Empathy denotes the staff's readiness to listen, understand, and attention to consumers (Ahmed et al., 2017; Kumar, 2024). Reliability pertains to the provision of error-free service and adherence to established standards (Adi & Njo, 2024). Responsiveness pertains to the rapidity with which service providers address client inquiries (Kwan et al., 2019). Literature has substantiated the assertion that service quality strongly influences customer satisfaction (Claire Sanderson & Mary Edwards, 2016; Zhang et al., 2021).

This study assessed the relationship between service quality and student satisfaction with non-academic services using data from

324 students from two private institutions in Singapore (Khoo et al., 2017). The study discovered a favourable relationship between perceived service quality and student happiness. However, the investigation solely looked at non-academic services and did not evaluate the special status of public universities. Customer satisfaction rises dramatically when service quality is improved, according to research findings by Amin & Isa (2008), the results show that customer satisfaction and service quality in Malaysian Islamic banking are significantly correlated.

According to Darawong & Sandmaung (2019), student customer satisfaction is positively impacted by a number of service quality parameters. However, the Asian framework of both works excluded African perspectives. Furthermore, their study omitted traditional learning service quality as it focused exclusively on e-learning, hence disregarding traditional learning service quality. This was also supported by Pasharibu et al. (2018), who found that service quality has a strong beneficial influence on consumer satisfaction with online transportation. This finding aligns with the traits of service-oriented businesses, where service quality is a key factor in how happy customers are. Therefore, it is hypothesized that:

H1. The service quality has a positive effect on customer satisfaction at educational agencies.

2.2 Price

Price is a crucial component of consumer purchases, and as such, it greatly affects how customers evaluate services (Herrmann et al., 2007). Prices reflect the values that customers assign to the

advantages of owning or utilizing a product or service. The vendor sets a price that is equivalent to the buyers, or the buyer and seller bargain to determine the worth of the good or service (Husein, 2005). Decision-making in the service context is heavily influenced by perceived pricing (Kaura et al., 2025). Yieh et al. (2007) assert that a customer's favourable sentiments towards the service provider will incrementally increase when they see the given price as equitable; these feelings will then transform into behavioural intention.

Anderson (1996) examines the relationship between these two key ideas and determines whether price acceptability, value, and satisfaction are positively or negatively correlated. According to his research, shifts in price acceptance and customer happiness are positively correlated. Kaura (2013) demonstrates that perceived price enhances customer satisfaction in both public and private sector banks.

Ramadhaniati et al. (2020) discovered that price significantly and positively influences customer satisfaction. This means that as the service becomes more cost-effective, they will enjoy it more and be able to buy more. Additionally, empirical research indicates that customer satisfaction is elevated by the perceived fairness of pricing (Bei & Chiao, 2001). Susanto et al. (2021) recently looked at how the price of rooms at the Crown Prince Hotel affected how happy guests were. The data from this study included 86 respondents from consumers who had stayed at the Crown Prince Hotel. The research indicated that price construct significantly affected and positively influenced customer satisfaction. Therefore, it is hypothesized that:

H2. The price has a positive effect on customer satisfaction at educational agencies.

2.3 Trust

Trust develops from the combined effects of customers repeatedly choosing highly involved products and premium services (Chiou & Droge, 2006). Trust is an individual's readiness to depend on others, grounded in faith in their reliability (Pasharibu et al., 2018). According to Garbarino & Lee (2003), trust in service marketing is mostly based on how people feel, especially how sure the customer is that the services will be good and reliable. A major part of trust is how much the client thinks the vendor cares about getting good results for them and has their best interests at heart (Ganesan, 1994).

Ganesan (1994) analysed the correlation between customer happiness and trust. 52 vendors that service those stores and 124 retail buyers test the framework that is being described here. The findings show that both retail buyers' and their vendors' long-term orientations are significantly influenced by trust and dependency. The study undertaken by Susanto et al. (2023) examined the influence of price and trust on consumer satisfaction in online shopping. Data was collected from 80 individuals who had participated in online transactions. The findings of this study indicate a significant impact of trust on consumer satisfaction. Pasharibu et al. (2018) also found that trust greatly improves customer satisfaction. Researchers have identified that the primary determinant of consumer satisfaction is trust (Kim et al., 2008; Ribbink et al., 2004). Therefore, it is hypothesized that:

H3. Trust has a positive effect on customer satisfaction educational agencies.

2. Methodology

A quantitative design is used in this investigation (Creswell, 2002; Saunders, 2009). This study examines the influence of service quality and pricing on trust in educational agents to enhance customer satisfaction among Indonesian students at Karabük University.

2.1 Data Collection and Sampling

Non-probability disregards the principles of probability theory and is not based on random selection (Apostolopoulos & Liargovas, 2016). Total sampling is a technique where all members of the population are used as samples (Sugiyono, 2018). Total sampling is a subset of non-probability sampling in which all elements of a limited population are utilized as research samples (Sekaran & Bougie, 2016). The survey determines the total sampling. Because the questions were targeted and specialized to the entire population sampled in this study. To increase the effectiveness of the study, the respondents must be knowledgeable about the questions (Bird & Hammersley, 1996).

The number of Indonesian students in Karabuk City in 2024 is 150; not every Indonesian student relies on education agents, though. Based on data provided by PPI Karabuk, exactly 50 students rely on the services provided by education agents. PPI is an organization of Indonesian students who are studying abroad. Therefore, not all students meet the criteria for this study. The criteria for this study include students who use education agents to continue their studies in Turkey, particularly in Karabuk. A self-completed questionnaire that is provided via a link to responders on-site is used to recruit fifty students in total. The instrument had a series of questions utilizing a

five-point Likert scale (Apostolopoulos & Liargovas, 2016). This scale enables the measurement of an individual's or group's perspective, attitude, or opinion concerning a social event phenomenon, as defined operationally by the researcher.

2.2 Data Analysis

Once the questionnaire was provided to the participants, the next phase was to analyze the data using the Structural Equation Modelling Partial Least Squares (SEM-PLS) model using SMARTPLS 3.0 software, which was mostly built for SEM-PLS. The SMARTPLS 3.0 program's Structural Equation Modelling (SEM) model can assess validity, reliability, and test study hypotheses. Utilizing structural equation modelling (SEM), we could concurrently estimate several associations, including indirect as well as direct effects, within a single model (Beran & Violato, 2010; Fan et al., 2016; Tarka, 2018) utilizing bootstrapping techniques. This approach facilitated the investigation of the hypotheses. This method enabled us to test the theories. In this study, the sample size was 50 participants. This sample size is relatively small for the application of SEM-PLS, as the sample size was indeed limited due to the criteria used in this study. However, SEM-PLS can be used on small samples and does not require the assumption of normal distribution, and sample sizes can follow the 10-times rule, which allows sample sizes below 50 under certain conditions (Hair et al., 2019).

2.3 Ethical Considerations.

This study will use human subjects in accordance with the ethical standards that will be adhered to. Obtaining informed consent from each participant, maintaining their privacy and confidentiality

during the study process, and anonymizing any data gathered for use only for research are some of these criteria. These steps have been put in place to guarantee that the study is carried out honestly and that everyone's rights are respected. The data from this research will protect the privacy of respondents who are the objects of the research, ensuring that the data is not distributed to any party and the data is

2.4 Research Framework.

The research investigation is depicted in Figure I.

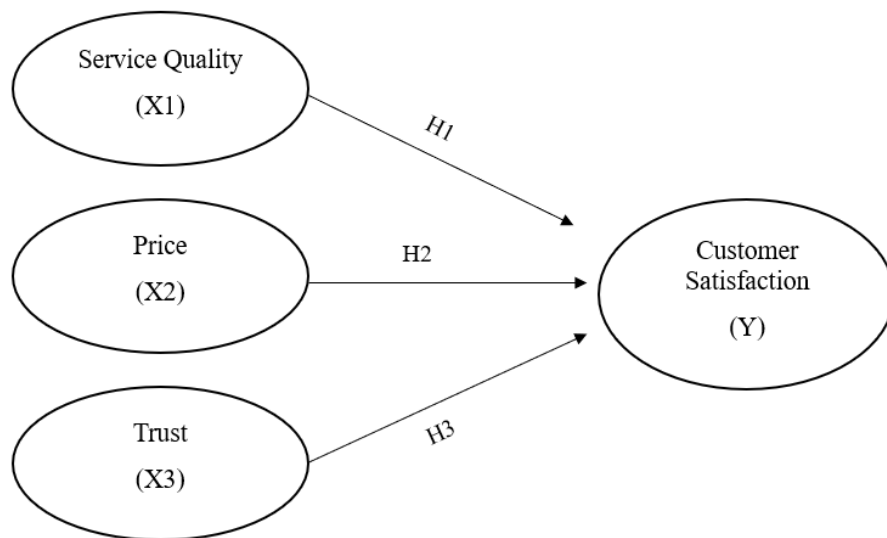


Figure 1. Research Framework

3. Results and Discussion

3.1 Results

The current research centered around a group of 50 Indonesian students enrolled at Karabuk University who received services from educational agents. The respondents, primarily aged between 18 and 35, displayed a notable concentration in the younger age group, with 62 percent being between 18 and 23 years old. In terms of educational

pursuits, a significant majority were seeking bachelor's degrees, comprising 49 percent of the sample. The educational agent most frequently employed by these respondents was Mumtaza Edukasi, utilized by 22 percent of the surveyed individuals.

Before analysing the research hypotheses, we initially examined the validity and reliability of the study's measurement tools. Validity defines the degree to which an instrument accurately assesses its intended construct (Kerlinger, 1966). Whereas reliability pertains to the consistency of measurement outcomes upon repeated administration of the same assessment (Kerlinger, 1966).

Table 1. Result of Validity Test

Variable		Reflective Indicators	Outer Loadings	Result
Price (PRC)		PRC 1	0.766	Valid
		PRC 2	0.854	Valid
		PRC 3	0.657	Invalid
		PRC 4	0.375	Invalid
		PRC 5	0.515	Invalid
		PRC 6	0.770	Valid
Trust (TRS)		TRS 1	0.311	Invalid
		TRS 2	0.540	Invalid
		TRS 3	0.443	Invalid
		TRS 4	0.856	Valid
		TRS 5	0.823	Valid
Service Quality	Tangible (TG)	TG 1	0.393	Invalid
		TG 2	0.740	Valid
	Reliability (RB)	RB 1	0.389	Invalid
		RB 2	0.344	Invalid
	Responsiveness (RS)	RS 1	0.806	Valid
		RS 2	0.717	Valid
	Assurance (AC)	AC 1	0.783	Valid
		AC 2	0.742	Valid
	Empathy (EY)	EY 1	0.8.00	Valid
		EY 2	0.475	Invalid
Customer Satisfaction (CS)		CS 1	0.687	Invalid
		CS 2	0.796	Valid
		CS 3	0.830	Valid
		CS 4	0.912	Valid
		CS 5	0.800	Valid
		CS 6	0.844	Valid

Table 2. Results of Reliability Test

No.	Variable	Cronbach's Alpha	Results
1.	Price	0.741	Reliable
2.	Trust	0.675	Reliable
3.	Service Quality	0.829	Reliable
4.	Customer Satisfaction	0.897	Reliable

This study's validity test results indicate that the pricing indicators X1.3, X1.4, and X1.5; the trust indicators X2.1, X2.2, and X2.3; and the service quality indicators X3.1, X3.3, X3.4, and X3.10 have correlation values below 0.70, as shown in Table 1. In this context, "R" is the Pearson correlation coefficient, reflecting the strength of correlation between each item and the overall construct; the R-table specifies the minimum value necessary for an item to be deemed legitimate. Indicators having R-values below the R-table value of 0.279 for 50 respondents at the 0.05 significance level were deemed invalid and omitted from subsequent analysis. The reliability test indicates that all variables possess Cronbach's Alpha values exceeding 0.600, signifying that the measuring devices are consistently reliable, as shown in Table 2.

Hypothesis Testing

This study employed multiple linear regression analysis to examine the hypothesis of the influence of pricing, trust, and service quality on customer satisfaction. Hypothesis testing in multiple linear regression involves evaluating if the regression coefficient parameters (β) significantly deviate from zero, indicating that the independent variables exert a statistical influence on the dependent variables (Gujarati & Porter, 2009). Table 3 shows that the coefficient of determination (adjusted R-square) is 0.587, thus indicating that the

variables of price (X1), trust (X2), and service quality (X3) only have a 58.7 percent influence on service quality (Y). whereas other factors outside the purview of this study had an impact on the remaining 41.3%.

Table 3. Statistics Hypothesis Testing

Description	Adjusted R Square	Coefficient Value β	Sig. (<0.05)	Results
Coefficient of Determination Predictors: Price, Trust, ServQual Dependent: Customer Satisfaction	0.587			Predictors have a 58.7% impact on dependents.
Hypothesis 1: Price towards Customer Satisfaction		0.458	0.000	Significant
Hypothesis 2: Trust towards Customer Satisfaction		0.300	0.047	Significant
Hypothesis 3: Service Quality towards Customer Satisfaction		0.180	0.143	Insignificant

The results of each hypothesis test for each independent variable in relation to the dependent variable are shown in the table above. To determine how much each independent component contributes to the variation in the dependent variable, the T-test is used. Table 3 illustrates that two criteria, pricing and trust, have a substantial positive effect on consumer satisfaction. The significant values for both are 0.000 and 0.047, which are both below $\alpha = 0.05$. The service quality variable was shown to have no significant impact on

customer satisfaction, as indicated by a significance value of 0.143, exceeding $\alpha = 0.05$.

3.2 Discussion

• Relationship Between Price and Customer Satisfaction

The first hypothesis, which addressed the connection between pricing and consumer happiness, produced significant favorable findings. The price variable's significant value is 0.000, which is less than 0.05, according to Table 3's results. Thus, the first hypothesis says that pricing and consumer happiness are positively connected.

This study is corroborated by the findings of Ronasih & Hardani Widhiastuti (2021), which indicate that pricing perception positively and significantly influences consumer satisfaction with umrah travel agents among umrah pilgrims in Indonesia. These results align with the studies conducted by Chen et al. (2018) and Matzler et al. (2006). Customers are delighted with the pricing that Islamic banks offer because they think they are competitive with those of other banks. This belief makes them behave well. Martín-Consuegra et al. (2007) back up this study even more. It reveals that customers are more likely to be happy with the service they get if they think the charges are fair. The results support the claim that views of pricing justice are linked to customer satisfaction, since the estimated parameters between the two constructs are both positive and significant. Previous research aligns with this study, which examines companies in the service sector, specifically highlighting the significant impact of price on customer satisfaction. Price is one of the key factors in attracting consumers to choose the services offered and serves as a differentiator from competitors.

- **Relationship Between Trust and Customer Satisfaction**

In line with the analysis completed by the researcher, the second hypothesis addressing the connection between trust and customer satisfaction shows considerable beneficial outcomes. Table 3's results demonstrate that the trust variable's significant value is 0.047, which is less than 0.05.

Thus, the second hypothesis asserts that consumer satisfaction and trust have a positive relationship. The results of this study are corroborated by other preceding investigations. Kundu (2025) suggests there is a strong link between customer contentment and trust, and that trust acts as a partial mediator in the link between service quality and satisfaction. To attract new customers and keep the ones they already have, banks need to understand these five things. Dehghanpouri's (2025) study shows that trust affects how happy customers are. This study demonstrates that trust exerts a substantially bigger influence on customer satisfaction than privacy and service excellence. Research by Venkatakrishnan & Alagiriswamy (2025) indicates that trust positively influences and is essential for customer satisfaction. Consequently, trust is an essential component in cultivating consumer satisfaction (McKnight & Chervany, 2001). The findings of previous studies are consistent with this study; consumers become loyal because businesses can build trust by providing products and services that meet their expectations.

- **Relationship Between Service Quality and Customer Satisfaction**

The researcher's examination indicated that the third hypothesis concerning the correlation between service quality and customer satisfaction yielded insignificant results and exerted no influence. Table 3 shows that the service quality variable has a significant value of 0.143, which is higher than the threshold of 0.05. The third hypothesis posits that service quality does not influence customer satisfaction.

Numerous prior research studies indicate that service quality does not significantly impact customer satisfaction. A study by Asheq (2025) indicates that the dimension of service quality, specifically reliability, does not significantly impact customer satisfaction. This results from substandard quality in the banking management system and insufficient access to financial services for clients. The research undertaken by Diwayanti (2025) shows that service quality does not always have a big effect on how happy customers are. Bolton & Drew (1991) elucidated the absence of a link between satisfaction and service quality, highlighting the increasing ambiguity in distinguishing satisfaction from quality in service delivery. Zeithaml et al. (1990) characterize quality as the meeting or exceeding of consumer expectations. Thus, the study by Rosen & Surprenant (2025) demonstrates that service quality does not consistently have a substantial effect on satisfaction. A study on the relationship between service quality and customer satisfaction and loyalty shows that service quality should be looked at from many angles. It also shows

that meeting needs has a big effect on satisfaction and loyalty, while system accessibility does not.

4. Conclusion and Recommendation

4.1 Conclusion

This study's conclusions are derived from examining price, trust, and service quality, with customer satisfaction as the independent variable. Initially, price and trust exert a substantial and favourable influence on customer satisfaction; therefore, educational institutions must uphold these variables, as they are critical determinants of customer satisfaction. The service quality variable does not significantly impact customer satisfaction. This study determined that service quality should be assessed from multiple perspectives, particularly regarding the services offered by educational institutions. An assessment is required, particularly regarding the "SERVQUAL" dimension of service quality. This study has several deficiencies. The sample gathered in this study remains comparatively limited due to resource constraints. Consequently, additional enhancements are requisite in subsequent research.

4.2 Recommendation

The researcher can offer the following suggestions considering the previously mentioned conclusions:

- For Education Agents

This study recommends that trust and price be upheld by all stakeholders involved in educational agencies. The prices presented align with consumer expectations, hence affecting purchasing interest and customer satisfaction. Trust is a crucial determinant of consumer pleasure. Educational agents can operate with integrity, dependability,

and meet their duties as anticipated. A significant degree of trust will result in client happiness and loyalty.

Nonetheless, service quality does not substantially influence customer satisfaction. This study advocates that service providers enhance service quality by focusing on the dimensions of service quality, sometimes referred to as "SERVQUAL." First, Tangibles: Education agents must provide an educational website that is accessible and informative and has a consultation forum for students who want to study abroad. Second is reliability. Education agents should provide realistic cost estimates and not exaggerate the information provided. Third is responsiveness. Education agents must always be responsive and maintain excellent communication from the beginning to the end of the process, such as: live chat box. The fourth is Assurance. Education agents must possess official certification, accreditation, and deliver all services as promised beforehand. Fifth is empathy, where education agents accompany students until they are truly ready to depart and are willing to listen to students' complaints patiently and wisely.

- For future researchers

This study is intended to serve as a reference and a basis for further exploration of the topic by incorporating additional variables in future research. The subsequent recommendation for future research is to incorporate consumer loyalty into educational agents, as it is essential to ascertain whether customers will persist in utilizing the services provided by the same company following the establishment of customer satisfaction, thereby allowing loyalty

variables to emerge as new constructs mediated by other factors. Thus, it can serve as both a complement and a benchmark for researchers.

References

Adi, R., & Njo, A. (2024). Tenant satisfaction and property reputation of trade centers in Surabaya, Indonesia. *Journal of Facilities Management*, 23(2), 289–310. <https://doi.org/10.1108/JFM-02-2023-0023>

Ahmed, S., Tarique, K. M., & Arif, I. (2017). Service quality, patient satisfaction, and loyalty in the Bangladesh healthcare sector. *International Journal of Health Care Quality Assurance*, 30(5), 477–488. <https://doi.org/10.1108/IJHCQA-01-2017-0004>

Ali, Q. (2018). Service Quality from Customer Perception: Evidence from Carter Model on Bank Islam Brunei Darussalam (BIBD). *13(2)*, 138–148. <https://doi.org/10.5539/ijbm.v13n2p138>

Amankwah, O., Choong, W.-W., & Boakye-Agyeman, N. A. (2022). Patients satisfaction of core health-care business: the mediating effect of the quality of health-care infrastructure and equipment. *Journal of Facilities Management*, 22(3), 365–381. <https://doi.org/10.1108/JFM-12-2021-0154>

Amin, M., & Isa, Z. (2008). An examination of the relationship between service quality perception and customer satisfaction: A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(3), 191–209. <https://doi.org/10.1108/17538390810901131>

Anderson, E. W. (1996). Customer satisfaction and price tolerance. *Marketing Letters*, 7(3), 265–274. <https://doi.org/10.1007/BF00435742>

Apostolopoulos, N., & Liargovas, P. (2016). Regional parameters and solar energy enterprises: Purposive sampling and group AHP approach. *International Journal of Energy Sector Management*, 10(1), 19–37. <https://doi.org/10.1108/IJESM-11-2014-0009>

Asheq, A. Al. (2025). Determinants of service quality and its effect on customer satisfaction and loyalty : an empirical study of private banking sector. 33(6), 1163–1182. <https://doi.org/10.1108/TQM-05-2020-0119>

Ashwin, P., Goldschneider, B., Agrawal, A., & Smit, R. (2024). Beyond the dichotomy of students-as-consumers and personal transformation: what students want from their degrees and their engagement with knowledge. *Studies in Higher Education*, 49(8), 1439–1450. <https://doi.org/10.1080/03075079.2023.2267589>

Bei, L.-T., & Chiao, Y.-V. (2001). an Integrated Model For The Effects Of Perceived Product, Perceived Service Quality and Perceived Price Fairness on Consumer Satisfaction and Loyalty. In *Journal Of Satisfaction*, 14, 125-140.

Beran, T. N., & Violato, C. (2010). Structural equation modeling in medical research: a primer. *BMC Research Notes*, 3(1), 267. <https://doi.org/10.1186/1756-0500-3-267>

Bird, M., & Hammersley, M. (1996). Educational research in action. In *Open University*.

Bolton, Ruth N, & Drew, James H. (1991). A Longitudinal Analysis of the Impact of Service Changes on Customer Attitudes. *Journal of Marketing*, 55(1), 1–9. <https://doi.org/10.1177/002224299105500101>

Chen, H. (Allan), Bolton, L. E., Ng, S., Lee, D., & Wang, D.

(2018). Culture, Relationship Norms, and Dual Entitlement. *Journal of Consumer Research*, 45(1), 1–20. <https://doi.org/10.1093/jcr/ucx118>

Chiou, Jyh-Shen, & Droge, Cornelia. (2006). Service Quality, Trust, Specific Asset Investment, and Expertise: Direct and Indirect Effects in a Satisfaction-Loyalty Framework. *Journal of the Academy of Marketing Science*, 34(4), 613–627. <https://doi.org/10.1177/0092070306286934>

Claire Sanderson, D., & Mary Edwards, V. (2016). Determinants of satisfaction amongst tenants of UK offices. *Journal of Corporate Real Estate*, 18(2), 102–131. <https://doi.org/10.1108/JCRE-09-2015-0022>

Creswell, J. W. (2002). Educational research: Planning, conducting, and evaluating quantitative.

Cronin Jr., J. Joseph, & Taylor, Steven A. (1992). Measuring Service Quality: A Reexamination and Extension. *Journal of Marketing*, 56(3), 55–68. <https://doi.org/10.1177/002224299205600304>

Dandotiya, R., Aggarwal, P., & Gopal, R. (2020). Impact of food and beverage quality on passenger satisfaction in Indian railways. *International Journal of Customer Relationship Marketing and Management*, 11(2), 37–52. <https://doi.org/10.4018/IJCRMM.2020040103>

Darawong, C., & Sandmaung, M. (2019). Service quality enhancing student satisfaction in international programs of higher education institutions: a local student perspective. *Journal of Marketing for Higher Education*, 29(2), 268–283. <https://doi.org/10.1080/08841241.2019.1647483>

Dehghanpouri, H. (2025). The impact of trust , privacy and quality of service on the success of E-CRM: the mediating role of customer satisfaction. *11*, 1831–1847. <https://doi.org/10.1108/JBIM-07->

2019-0325

Diwayanti, N. V. (2025). Assessing the role of service quality , customer experience and perceived value as mediator on customer loyalty : evidence in Indonesian pharmacies. *International Journal of Pharmaceutical and Healthcare Marketing*, 20(1), 45–63. <https://doi.org/10.1108/IJPHM-01-2025-0002>

Falcão, L. M. A. de A., Jerônimo, T. de B., Melo, F. J. C. de, Joas Aquino, T. de, & Medeiros, D. D. de. (2017). Using the model to assess mall service quality and customer satisfaction. *Brazilian Journal of Operations Production*, 14(1), 82–88. <https://doi.org/10.14488/BJOPM.2017.v14.n1.a9>

Fan, Y., Chen, J., Shirkey, G., John, R., Wu, S. R., Park, H., & Shao, C. (2016). Applications of structural equation modeling (SEM) in ecological studies: an updated review. *Ecological Processes*, 5(1), 19. <https://doi.org/10.1186/s13717-016-0063-3>

Ganesan, Shankar. (1994). Determinants of Long-Term Orientation in Buyer-Seller Relationships. *Journal of Marketing*, 58(2), 1–19. <https://doi.org/10.1177/002224299405800201>

Garbarino, E., & Lee, O. F. (2003). Dynamic Pricing in Internet Retail: Effects on Consumer. 20(6), 495–513. <https://doi.org/10.1002/mar.10084>

George, D. (2007). Market overreach: The student as customer. *The Journal of Socio-Economics*, 36(6), 965–977. <https://doi.org/https://doi.org/10.1016/j.socec.2007.01.025>

Gupta, A., Brooks, R., & Abrahams, J. (2025). Higher education students as consumers: a cross-country comparative analysis of students' views. *Compare*, 55(2), 174–191.

<https://doi.org/10.1080/03057925.2023.2234283>

Gurajati, D. N., & Porter, D. C. (2009). *Basic Econometrics*. McGraw-hill.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2019). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. (2nd ed.). Emerald Publishing.

Herrmann, A., Xia, L., Monroe, K. B., & Huber, F. (2007). The influence of price fairness on customer satisfaction: an empirical test in the context of automobile purchases. *Journal of Product & Brand Management*, 16(1), 49–58. <https://doi.org/10.1108/10610420710731151>

Husein, U. (2005). *Marketing research and consumer behavior*. In *PT Gramedia Pustaka Utama*.

Ismail, S., Othman, M. H., & Amat, S. C. (2012). Measuring refurbishment contractors' service quality and client satisfaction: a case study at public institutions of higher education. *Pertanika Journal of Social Science and Humanities*,. *Pertanika Journal of Social Science and Humanities*, 20(1), 107–120.

Johnson, M. D., Anderson, E. W., & Fornell, C. (1995). Rational and Adaptive Performance Expectations in a Customer Satisfaction Framework. *Journal of Consumer Research*, 21(4), 695–707. <https://doi.org/10.1086/209428>

Kaura, V. (2013). Antecedents of customer satisfaction: a study of Indian public and private sector banks. *International Journal of Bank Marketing*, 31(3), 167–186. <https://doi.org/10.1108/02652321311315285>

Kaura, V., Prasad, C. S. D., & Sharma, S. (2025). Service quality , service convenience , price and fairness , customer loyalty , and the mediating role of customer satisfaction. 33(4), 404–422.

<https://doi.org/10.1108/IJBM-04-2014-0048>

Kerlinger, F. N. (1966). Foundations of behavioral research. *In Foundations of behavioral research*. Holt, Rinehart and Winston.

Khoo, S., Ha, H., & McGregor, S. L. T. (2017). Service quality and student/customer satisfaction in the private tertiary education sector in Singapore. *International Journal of Educational Management*, 31(4), 430–444. <https://doi.org/10.1108/IJEM-09-2015-0121>

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44(2), 544–564. <https://doi.org/https://doi.org/10.1016/j.dss.2007.07.001>

Kumar, A. (2024). Does facility-maintenance service quality drive tenants' willingness to pay higher rent? Evidence from Indian residential real estate infrastructure. *Facilities*, 42(9–10), 789–810. <https://doi.org/10.1108/F-08-2023-0069>

Kumar, A., & Lavy, S. (2025). Impact of facility management service quality on occupants' satisfaction and property reputation: evidence from Indian commercial properties using SERVQUAL model. *Property Management*, 1–24. <https://doi.org/10.1108/PM-04-2025-0034>

Kundu, S. (2025). Impact of trust on the relationship of e-service quality and customer satisfaction. 10(1), 21–46. <https://doi.org/10.1108/EMJB-10-2013-0053>

Kusumawati, Dyah, and S. S. (2020). The influence of price perception and trust on online purchasing interest during the Covid-19 pandemic among millennials in Central Java. *Journal of Accounting and Business* 6.01, 2(01), 1–9.

Kwan, M., Lam, T., & Kong, A. (2019). Investigating customer 's perspective of service quality management. *MOJ Current Research and Review*, 2(2), 53–56. <https://doi.org/10.15406/mojcrr.2019.02.00056>

Martín-Consuegra, D., Molina, A., & Esteban, Á. (2007). An integrated model of price, satisfaction and loyalty: an empirical analysis in the service sector. *Journal of Product & Brand Management*, 16(7), 459–468. <https://doi.org/10.1108/10610420710834913>

Matzler, K., Würtele, A., & Renzl, B. (2006). Dimensions of price satisfaction: a study in the retail banking industry. *International Journal of Bank Marketing*, 24(4), 216–231. <https://doi.org/10.1108/02652320610671324>

McKnight, D. H., & Chervany, N. L. (2001). What Trust Means in E-Commerce Customer Relationships: An Interdisciplinary Conceptual Typology. *International Journal of Electronic Commerce*, 6(2), 35–59. <https://doi.org/10.1080/10864415.2001.11044235>

Minta, Y. (2018). Link between Satisfaction and Customer Loyalty in the Insurance Industry: Moderating Effect of Trust and Commitment. *Journal of Marketing Management*, 6(2), 25–33. <https://doi.org/10.15640/jmm.v6n2a3>

Oliver, R. L. (1993). Cognitive, Affective, and Attribute Bases of the Satisfaction Response. *Journal of Consumer Research*, 20(3), 418–430. <https://doi.org/10.1086/209358>

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: a multiple item scale for measuring consumer perceptions of service quality,. *Journal of Retailing*, 64(1), 14–40.

Pasharibu, Y., Lidia, E., Febrianto, S., Kristen, U., Wacana, S.,

Kristen, U., & Wacana, S. (2018). Price , service quality and trust on online transportation towards customer satisfaction. *Journal of Economics and Business*, 21(2), 240–264.

Ramadhaniati, S., Susanti, E., Wiwaha, A., & Tyas, I. W. (2020). Effect of sevice quality and price on customer satisfaction. *International Journal of Digital Entrepreneurship and Business*, 1(1), 1–10.

Ramanathan, U., Win, S., & Wien, A. (2018). A SERVQUAL approach to identifying the influences of service quality on leasing market segment in the German financial sector. *Benchmarking: An International Journal*, 25(6), 1935–1955. <https://doi.org/10.1108/BIJ-12-2016-0194>

Ratnawati, A., & Kholis, N. (2019). Measuring the service quality of BPJS health in Indonesia: a sharia perspective. *Journal of Islamic Marketing*, 11(4), 1019–1042. <https://doi.org/10.1108/JIMA-07-2018-0121>

Ribbink, D., van Riel, A. C. R., Liljander, V., & Streukens, S. (2004). Comfort your online customer: quality, trust and loyalty on the internet. *Managing Service Quality*, 14(6), 446–456. <https://doi.org/10.1108/09604520410569784>

Ronasih, M. Y., & Hardani Widhiastuti. (2021). Service quality, emotional factors and price perception on consumer loyalty through consumer satisfaction. *Philanthropy: Journal of Psychology*, 5.1, 109–130.

Rosen, D. E., & Surprenant, C. (1998). Evaluating relationships : are satisfaction and quality enough?. *International Journal of Service Industry Management*, 9(2), 103–125.

Sanderson, D. C. (2015). Determinants of satisfaction amongst occupiers of commercial property. *Urban and Environmental Planning*

and Research Center, ITU.

Saunders, M. (2009). *Research methods for business students. Person Education Limited.*

Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill building approach. John Wiley & Sons.*

Sugiyono. (2018). *Quantitative, qualitative, and R&D research methods. Alfabeta.*

Sumardi, & Fernandes, A. A. R. (2018). The mediating effect of service quality and organizational commitment on the effect of management process alignment on higher education performance in Makassar, Indonesia. *Journal of Organizational Change Management, 31(2)*, 410–425. <https://doi.org/10.1108/JOCM-11-2016-0247>

Susanto, H., Prasetyo, D., Purnomo, E. C., & Riyadi, A. (2023). The influence of price and trust on consumer satisfaction in shopping online shop (Tokopedia) in sampit. *12(01)*, 1052–1061.

Susanto, T. W. P., Sudapet, I. N., Subagyo, H. D., & Suyono, J. (2021). The Effect of Service Quality and Price on Customer Satisfaction and Repurchase Intention (Case Study at Crown Prince Hotel Surabaya). *Quantitative Economics and Management Studies, 2(5)*, 288–297. <https://doi.org/10.35877/454ri.qems325>

Tarka, P. (2018). An overview of structural equation modeling: its beginnings, historical development, usefulness and controversies in the social sciences. *Quality & Quantity, 52(1)*, 313–354. <https://doi.org/10.1007/s11135-017-0469-8>

Venkatakrishnan, J., & Alagiriswamy, R. (2025). Web design and trust as moderators in the relationship between e-service quality, customer satisfaction and customer loyalty. *35(8)*, 2455–2484.

<https://doi.org/10.1108/TQM-10-2022-0298>

Yang, C.-C. (2005). The refined Kano's model and its application. *Total Quality Management & Business Excellence*, 16(10), 1127–1137. <https://doi.org/10.1080/14783360500235850>

Yieh, K., Chiao, Y. C., & Chiu, Y. K. (2007). Understanding the antecedents to customer loyalty by applying structural equation modeling. *Total Quality Management and Business Excellence*, 18(3), 267–284. <https://doi.org/10.1080/14783360601152400>

Zeithaml, V. A., Parasuraman, A., & Berry, L. L. (1990). Delivering quality service: Balancing customer perceptions and expectations. *Simon and Schuster*.

Zhang, R., Jun, M., & Palacios, S. (2021). M-shopping service quality dimensions and their effects on customer trust and loyalty: an empirical study. *International Journal of Quality & Reliability Management*, 40(1), 169–191. <https://doi.org/10.1108/IJQRM-11-2020-0374>