

# Effect of Guarantee Perceived Quality Personnel of Trust, Trust and Loyalty to Institutions Students (Study on Private Higher Education In Banjarmasin)

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## Abstract

This study aims to examine and analyze the effect of perceived quality assurance of students' trust on personnel, students' trust on the institution, and students' loyalty, trust in the students' personnel trust on the institution, and students' loyalty, and trust in the institutions of the students' loyalty at PTS in Banjarmasin, South Kalimantan. The population in this study is the students at the private university undergraduate level (S1), Administration and Management course which has been in the VII semester. The sample of this study is 207 respondents. Sampling technique is based on the level of students residing in each of the private universities, with a Proportionate Stratified Random Sampling technique. The analysis used to test the hypothesis in this study is structural equation model (Structural Equation Modeling) with software SPSS / AMOS 22. The results showed that the quality assurance perceived positive and significant effect of trust on personnel, trust on the institutions, and students' loyalty, trust on personnel perceived the positive and significant impact on the trust over the institution, and students' loyalty, and trust on the institutions perceived the positive and significant impact on the PTS students' loyalty in Banjarmasin, South Kalimantan.

**Keywords:** Perceived Quality Assurance, Personal Trust, Institution Trust, Students' Loyalty

## Introduction

Nowadays, many colleges that have sprung up with its own characteristics and each of them seek to provide higher education with a variety of advantages. This is certainly going to increase the increasingly fierce competition among universities. The development of Private Higher Education (PTS) in Banjarmasin, South Kalimantan from year to year has increased significantly, this growth cannot be separated with improving economic conditions, and the number of high school graduates who wish to continue their education to a higher level, so the opportunity to build or establish PTS open for those who have a concern for education.

Paying attention to the development of PTS which is increasing every year is certainly going to happen levels of increasingly fierce competition among the existing colleges, and it will provide a range of impacts, especially in terms of new admissions. The level of competition is felt by one of the private universities that have Administration and Management course, which where its development of some PTS show a decreasing trend.

Therefore, in order to face the competition and still survive one of efforts is required the PTS to be more extra in improving student loyalty. To gain the loyalty of students needs to be examined the factors that may affect, among others related to quality assurance provided to students, and seeks to increase students' trust, because these elements are some form of relationship marketing which give effect to the creation of students' loyalty.

One effort to build a relationship with customers is by increasing the trust. In this study the students' trusts are classified into two, there are: student trust on personnel, and the student trust on institution, the second classification of variables this trust is linked to each other closely, which refers to the study of Korcia Gurvez, (2003). Trust on the organization is a faith of customers towards reliable partner in meeting the obligations of reciprocal relationships, whereas trust on one's personnel is trust relies on others in which we have trust in him.

Logically grouping is done on higher education institutions, as the educational institutions, particularly higher education that the role of human resources, both lecturers and supporting staff (administrative) have the vital functions in the learning process, and also because education institution is one of the business services which has high contact system, so the interactive between lecturers, administrative staff and students must always be in one place inseparable. If students already believe it will have an impact on the personal trusts of students in higher education institutions themselves.

Study Garbarino and Johnson (1999) showed the trust is a basic element in building a commitment to a quality relationship. Without the trust relationship that is built does not have a meaningful purpose. According to Aurus kevicience et al. (2010) that client loyalty can be influenced by the customer's trust as well as the research from Moorman et al. 1992.

Student loyalty can also be built by providing excellent service, due to improvements in the quality of

service at an institution that will have an impact on student loyalty. Building the quality should start from the needs or desires of customers and end on customer perception (Fandy Tjiptono, 2003:67). According to Gale (1994) that: consumer perceptions of value for the quality offered relatively higher than the competitors will affect the level of consumer loyalty, the higher the value perceived by the customer, the greater the likelihood of a relationship (transaction).

The relationship between the qualities of service and the trust that is by providing quality of various aspects will give the trust to the customers. Doney and Canon, (1997) explained that the initial creation of relationships with partners based on trust. Similarly, the results of the study Kenedy et al (2001) that service quality have a positive and significant effect on customer trust on the personnel. However, from the results of Chen et al (2003 in CH Lloyd, 2004) showed that service quality does not have a significant relationship to the trust.

### **Objectives of the Study**

Based on the background has been stated, the objectives of this study are:

1. To test and analyze the influence of perceived quality assurance of student trust on personnel, student trust on the institution and student loyalty at private universities in Banjarmasin, South Kalimantan.
2. To test and analyze the influence of personal trust on the institution of the student trust on institution and student loyalty at private universities in Banjarmasin.
3. To examine and analyze the influence of trust on the institution to the student loyalty in private universities in Banjarmasin, South Kalimantan.

### **Literature Review and Hypotheses**

#### **The Relationship between Quality Assurance and Trust**

In this study, trust grouped into two, there are: student trust on personnel and student trust on institution, it refers to the study of (Wong and Sohal 2002; Robert and Wang, 2004; Othman et al., 2006) that the customer trust in the company developed into two variables, customer trust on the salesperson and customer trust on the company. Perceived quality assurance and customer trust that arises as a result of the customer's needs and desires have been fulfilled by the service company. Moorman et al (1992) stated that when the customer has to feel the quality of services provided, the customer will be much easier to believe in the company.

From the description above it can be hypothesized in the study:

- H.1. Quality assurance perceived positive and significant impact on student trust on personnel.
- H.2. Quality assurance perceived positive and significant impact on the student trust on institutions.

#### **The Relationship between Perceived Quality Assurance and Loyalty**

According to Gale (1994) that: consumer perceptions of value for the quality offered relatively higher than the competitors will affect the level of consumer loyalty, the higher the value perceived by the customer, the greater the likelihood of a relationship (transaction).

In their study, Brown & Mazzarol (2009) stated that the service quality *Humanwere and Hardwere* of several indicators used to have a positive influence on student loyalty. Similarly, the study of Helgesen and Nettet (2007) stated that the service quality through Student satisfaction has a positive influence on student loyalty.

From the description above, it can be hypothesized in this study that:

- H3. The quality assurance perceived positive and significant impact on student loyalty.

#### **The Relationship between Trust on Personnel and Trust on Institution**

The study conducted by Locabuci and Ostrom in Wong and Sohal (2002) says that "customer trust in the salesperson has significant effect on customer trust in the store". Customer trust in a strong salesperson raises customer trust in the company. In a study (Wong and Sohal 2002; Robert and Wang, 2004; Othman et al., 2006), both of these findings concluded that customer trust on the salesperson has significant effect on customer trust on the company.

From the description above, it can be hypothesized:

- H4. Student trust on personnel has positive and significant impact on the student trust on institution.

#### **The Relationship between the Trust and Loyalty**

Based on Reicheld's research (2001) stated that, in order to gain customer loyalty, one thing to do must first is to gain the trust of the customers. Trust is the ability to make judgments by processing the information on the perceived experience. Desbarats (1983) stated that the behavior and customer trust practices affect the loyalty of the service provider directly. Customer loyalty shows the variety behaviors that marked the motivation to maintain a relationship with the firm, including allocating more money to service provision, involving the

positive promotion and repeat purchase (Zeithaml and Bitner., 2003). Consumers' trust on the service provider will increase the value of the relationship with the service provider. Morgan and Hunt (1994) add that higher trust will be an effect on decreasing the possibility to transfer to another provider.

From the description above then it can be hypothesized:

H5. Student trust on personnel gives positive and significant impact on the student loyalty

H6. Student trust on the institution gives positive and significant impact on the student loyalty.

## DATA AND RESEARCH METHODOLOGY

### Research Type / Design

This study is a survey research with quantitative approach; the research is to explain causal relationship and test hypotheses. The main reason to use explanatory is due to the type of research that aims to explain the relationship or the effect between the independent variables (exogenous) and dependent variable (endogenous) in a way to test the hypotheses.

### Population, Sample Size and Sample Retrieval Technique

The population in this study is the student at the private university undergraduate level (S1) which has been in the VII semester at PTS in Banjarmasin, South Kalimantan. The total population is based on data obtained from sources there were 5957 people. To determine a representative sample size using the opinion of Hair, et al (1995) in Ferdinand, (2006) that while the ideal number and a representative sample is obtained through a calculation that the amount research indicator is multiplied by 5 to 10. Thus, the sample for this study was 207 respondents with sample withdrawal techniques that are based on the level of students in each of the private universities, with a *Proportionate Stratified Random Sampling* technique.

### Data Analysis Techniques

Quantitative analysis techniques used Structural Equation Modeling (SEM) of a statistical software package AMOS 22 to test the hypotheses. Analysis and interpretation of data for research aimed to answer the research questions in order to reveal certain social phenomena.

## RESULTS

### The Measurement Model

#### Goodness of Fit

Some important measure to evaluate the goodness of fit criteria along with value limit (cut-off value) is as follows:

TABLE 1  
 EVALUATION CRITERIA FOR GOODNESS OF FIT

Goodness of the Fit	Cut of value	Estimation	Information
Chi-Square ( $\chi^2$ )	Expected Small	1288,408	-
Significant Probability	$\geq 0.05$	0.00	Less fit
RMSEA	$\leq 0.08$	0.051	Fit
GFI	$\geq 0.90$	0.790	Marginal
AGFI	$\geq 0.90$	0.764	Marginal
CMIN/DF	$\leq 2.0$	1.528	Fit
CFI	$\geq 0.95$	0.923	Fit
TLI	$\geq 0.90$	0.917	Fit

Based on the Table above shows that 8 (eight) the criteria used to assess it is suitable or not a model varied but in this case still can be said that the model can be accepted, which means there is the compliance between the model and the data.

### The Effect of Inter Variable

Testing the direct effect between the latent variables is used to determine whether a latent variable affects another latent variable directly. The magnitude of the effect is known from the value of the coefficient, the value and significance of the critical ratio is used to test whether the effect is significant or not. The effect is significant if the cortical value ratio is  $> 1.96$  and the significance is  $< 0.05$ .

TABLE 2  
 DIRECT EFFECT BETWEEN INTER VARIABLE

Latent Variable			Coefficient Value	Critical Ratio Value (CR)	Significance	Information
PMD	----->	LM	0.130	2.263	0.024	Influential
PMD	----->	KP	0.220	2.734	0.006	Influential
PMD	----->	KI	0.177	3.764	0.000	Influential
KI	----->	LM	0.412	3.484	0.000	Influential
KP	----->	KI	0.242	3.84	0.000	Influential
KP	----->	LM	0.314	4.981	0.000	Influential

Sources: Appendix 4 (reprocessed)

### Hypothesis 1 (H1)

The coefficient of variables influences the perceived quality assurance (PMD) on the personal trust (KP) of 0.220, CR value is 2.734, and a significance value is 0.006. Because the value of CR is  $2734 > 1.96$  and the significance is  $0.006 < 0.05$  then hypothesis 1 (H1) is accepted. This means that the perceived quality assurance (PMD) significantly influence student trust on personal (KP) on the PTS in Banjarmasin South Kalimantan.

This result is appropriate with previous research conducted by Ruben Chumpitaz, Nicholas G. Paparoidamis, (2005), which revealed that the quality of service is an important variable to build trust on the personnel. Employee interactions with customers can be realized by knowing what others feel, the ability to feel how others feel, feel what others feel, respond to what other people feel. With customer interaction quality, the service and organization will create relationship satisfaction with customer in order to gain the customers' trust.

### Hypothesis 2 (H2)

The coefficient of variables influences the perceived quality assurance (PMD) to the institution trust (KI) for 0.177; the value of CR is 3.764 and the significance of the 0000. Because the value of CR  $3764 > 1.96$  and significance  $0.000 < 0.05$  then the hypothesis 2 (H2) is accepted. This means that the perceived quality assurance (PMD) significantly influence student trust on the institution (KI) on PTS in Banjarmasin, South Kalimantan.

This study supports the results of the research conducted by Carver & Scheier (1990) revealed that when the value received by the customer in accordance with what they hope it will help the establishment of customer trust to the company. In other words, customer trust will increase if the perceived value is based on what the customers have received and experienced based on their high sacrifice/customer perceived value (Berry and Yadav, 1996; Ravald and Grönroos, 1996). Result of the research conducted by Changsu Kim, Weihong Zhao, and Kyung Hoon Yang (2008), in which they revealed that customer perceived value affect customer trust on the company.

### Hypothesis 3 (H3)

The coefficient of variables influences the perceived quality assurance (PMD) to student loyalty (LM) is 0.130, the value of CR is 2.263 and the significance of 0.024. Because the value of CR  $2263 > 1.96$  and significance  $0.024 < 0.05$  then hypothesis 3 (H3) is accepted. This means that the perceived quality assurance (PMD) significantly influence student loyalty (LM) on the PTS in Banjarmasin, South Kalimantan.

The result of this study supports the research conducted by Boulding et al. (1993), it is believed that the service quality has positive effect on the loyalty and positive WOM. The quality of service related to customer loyalty and positive WOM communication. Service quality has a positive effect on customer loyalty. It strengthens empirical theory that customer loyalty is positively influenced by the quality of service as proposed by Zeithaml, et al (1996).

### Hypothesis 4 (H4)

The influence coefficient the trust on personnel (KP) to the the trust on institution (KI) is 0.242; the value of CR is 3.84 and significance of 0.000. Because the value of CR  $3764 > 1.96$  and significance  $0.000 < 0.05$  then hypothesis 4 (H4) is accepted. This means that student trust on personnel (KP) significantly influence to the student trusts on institution (KI) on PTS in Banjarmasin, South Kalimantan.

The result of this study supports the results of research conducted by Cempakasari and Yoestini (2003). The results of their research revealed that customer trust in the salesperson affect customer trust on the company. In a study (Wong and Sohal 2002; Robert and Wang, 2004; Othman et al., 2006) concluded that customer trust in the salesperson significantly affect on customer trust on the company.

### **Hypothesis 5 (H5)**

The influence coefficient student trust on personnel (KP) to the student loyalty(LM) is 0.324, the value of CR is 4.981, and significance of 0.000. Because the value of CR 4981 > 1.96 and significance 0.000 < 0.05 then hypothesis 5 (H5) is accepted. This means that student trust on personnel (KP) significantly influence to the student loyalty (LM) on PTS in Banjarmasin, Kalimantan Selatan.

The result of this study is supported by research of Chumpitaz Ruben Caceres and Nicholas G. Paparoidamis (2005), they found that customer trust influence on customer loyalty. Customers who already have a loyalty to the company tend to perform recurring transactions and look for what it needs to the company. Companies need to keep the loyalty due to maintaining customer loyalty; it means an attempt to maintain the viability of the company.

### **Hypothesis 6 (H6)**

The influence coefficient student trust on institution (KI) to the student loyalty (LM) is 0.412; the value of CR is 3.484, and significance of 0.000. Because the value of CR 3484 > 1.96 and significance 0.000 < 0.05 then hypothesis 6 (H6) is accepted. This means that the student trust on institution (KI) significantly influence to the student loyalty (LM) on PTS in Banjarmasin, South Kalimantan.

The result of this study supports the study conducted by Ramsey and Sohi (1997), they suggest that trust is an important element that affects the quality of a relationship. Consumers' trust on the service provider will increase the value of the relationship with the service provider. Morgan and Hunt (1994) also add that higher trust will be an effect on decreasing the possibility to transfer to another provider. Trust is regarded as a central factor to create customer loyalty (Chaudhuri & Holbrook 2001).

### **LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH**

This research has limitations that may affect the results of the research. Limitations of this study can be used as a reference by the next researcher to obtain better results.

1. This research was only conducted at one private university under the guidance Kopertis XI region of Kalimantan (Borneo), which is private university in Banjarmasin. It therefore does not reflect the relationship marketing done by PTS, especially in South Kalimantan and generally in Kalimantan (Borneo).
2. Research was only using 6 (six) points of quality assurance, the department of curriculum, human resources, student, learning process, infrastructure and academic atmosphere; there would not reflect the full quality assurance on other grains.
3. Research was only conducted in Banjarmasin by taking samples of students majoring in administration and management; this has not been reflected the quality assurance perceived by other students in the scope Kopertis Wlayah XI Kalimantan (Borneo).
4. Further studies are expected to use other relationship marketing variables, such as customer satisfaction, commitment and communication, so that other relationship marketing variables can be determined.
5. Further research is expected to expand the study population, not only in the administration and management majors, but also in other majors or programs of study.

### **Conclusion**

Based on the analysis and discussion of the results of previous explanation can be taken from the evidence that the conclusion of eight hypotheses can be drawn up generally whereby the perceived quality assurance, trust on personnel, trust on institution which is part of the relationship marketing influences on student loyalty.

### **Research Contribution**

1. The contribution of research to the development of science demonstrated through eight lines were tested and showed that relationship marketing is comprised of perceived quality assurance, student trust on personnel and student trust on institution is a significant predictor to build student loyalty.
2. The contribution of this research is that there is a tendency differences relate to the interaction of students of personnel trust and institution trust in building student PTS loyalty in Banjarmasin.

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