

A STUDY ON THE EFFECT OF LOCAL STUDENT
SATISFACTION, INSTITUTIONAL IMAGE AND
STUDENT COMMITMENT TOWARDS STUDENT
LOYALTY IN PRIVATE UNIVERSITIES OF
MALAYSIA

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FACULTY OF ACCOUNTANCY AND
MANAGEMENT DEPARTMENT OF
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DECLARATION

We hereby declare that:

(1) This undergraduate research project is the end result of our own work and that due acknowledgement has been given in the references to ALL sources of information be they printed, electronic, or personal.

(2) No portion of this research project has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.

(3) Equal contribution has been made by each group member in completing the research project.

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DEDICATION

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LIST OF ABBREVIATIONS

HEdPERF	Higher Education Performance
HEIs	Higher Education Institutions
SPSS	Statistical Package for Social Science

PREFACE

Higher education is being recognized as a service industry day by day. The concept of quality has affect all service sectors including higher education service. Within the higher education context, provision of quality services is one of the most important priorities of educational institutes around the world. To be more specific, education is a sound instrument to improve national growth and citizen development. Education industry keeps on changing and becoming more competitive. This study have called for better understanding of the choice of prospective students for selecting the higher education institutions so that primary factors could be identified.

This research aims to examine the effect of service quality dimensions (HEdPERF) on local student satisfaction and the effect of student satisfaction, institutional image, student commitment towards student loyalty in Malaysian private universities. The empirical findings in this study shed light on how student satisfaction, institutional image as well as student commitment influence student loyalty. The insights from these findings could help Malaysian higher education policy makers and managers to improve the quality of service provided, enhance student satisfaction and loyalty and strengthen the image of Malaysian universities.

ABSTRACT

The purpose of this study is to investigate the effect of local student satisfaction, institutional image and student commitment towards student loyalty in private universities in Malaysia. A total number of 250 questionnaires were distributed to local university students in private sector. Those respondents are selected using convenience sampling technique, at five university and university college campuses in Malaysia. Of this, 200 were deemed fit for analysis (81.60 per cent response rate). Statistical Package for the Social Sciences (SPSS) was adopted to analyze the collected data, assess the model and test hypotheses. The findings indicate that all three independent variables have positively and significantly influence student loyalty.

Nevertheless, there are a number of limitations associated with this study. First, the findings of the study are based on data from local students at only five Malaysian private university and university college campuses. Next, this study focuses on a relatively small sample of local private students. Besides, there is limited source of journals and articles database for researchers to access. Apart from this, the study validates the HEdPERF scale in the context of Malaysian private universities with regard to the perceptions of local students which might exclude some factors that may influence their level of satisfaction.

On the other hand, this study highlights a number of implications for the management of Malaysian private universities. It delivers a valuable insight for government or universities especially those in private sector to enhance the service quality of higher education institutions. The findings are able to provide greater attention on the quality of education being offered by educational institutions worldwide, all in the pursuit of academic excellence.

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

In this chapter, an overview of the research project will be presented. The main objective of this research is to study the effect of local student satisfaction, institutional image and student commitment towards student loyalty in private universities of Malaysia. This chapter consists of several sections which include research background, problem statement, research objectives, research questions, hypotheses of the study, significance of the study and chapter layout.

1.1 Research Background

This section explains the overview of this research with the purpose of directing readers to have a better understanding towards the research.

1.1.1 Higher Education

Higher Education Institutions (HEI's) can be described as postsecondary school learning, teaching and training at college of education, universities and polytechnic with the aim of equipping individual people with knowledge, skills, ideas, creative and societal understanding. According to Lander (2001), the earliest universities developed in the 9th century in Italy at Salerno. Besides, the appearance of HEIs such as college of education,

universities and polytechnic evolved towards the end of 12th century as some of the greatest schools rose to Centre of excellence, teaching and research. Ways to effectively manage and deal with change while maintaining value, focus, quality and funding is one of the largest issues to HEIs (Mcfarlane, 2011). Education is one of the most significant industries and playing an important role in national development. In relation to the significance of education, there is a connection between education and economic growth (Husain. et al., 2009). Besides, education sector also provides human resource to society. Government have realized education is a sound instrument to improve national growth and citizen development. Government's mission on education is mostly focus on the transformation of individual person into effective citizens towards country development. Moreover, government also aim to provide educational opportunities equally for the entire citizens at all levels of education, for instance, include both inside and outside the formal system of education. Ministry of education is the main government body responsible in monitoring, regulating and maintaining the education standard in the country.

It is important to study on higher education due to environment in which higher educational institutions operating is facing dramatic changes over the years. According to Fram and Camp (1995), the main reasons to these changes are variation of demographic structure, the new communication and information technologies development, socio-economic changes, the new knowledge society and the debate over the education's role in developing human capital and societies' scientific research. Based on Capelleras and Veciana (2001), these changes associate with a questioning of the performance and functionality of higher educational institutions, a rise in the requirement of different users of these service, as well as an increase of society's expectations toward universities has caused the concern in improving the quality of teaching, research and services that a university provides.

1.1.2 Higher Education in Malaysia

Policy of Malaysia's higher education is aimed at progressing a 'world-class' higher education system that would transform Malaysia's production based-economy into a knowledge-based economy to accomplish 'developed nation' status. With regard to this, the public HEIs are being arranged to raise the output of skillful manpower, especially in science and technology. Besides, the private sector has been enrolled to assist in meeting the burgeoning demand for higher education. Although public HEIs had the capacity but this would be too expensive for the government alone to meet. Malaysia's government loosen the previous strict control over higher education by liberalizing the rules governing the private HEIs' operation and passing the legislation to reinforce the necessary legal framework to support private education.

It is important to conduct a research on higher education in Malaysia due to liberalization and globalization of these services in Malaysia. Malaysia's local and private universities and colleges are facing new challenges in the educational field. Foreign universities, for instance, Curtin University of Technology, Monash University, and Nottingham University, are shifting themselves into global universities by exporting educational programmes and set up new branch campuses in Malaysia. Local universities and colleges must strengthen quality of their graduate and programmes in order to compete with the first-rate university globally.

Due to the efforts contributed by the Ministry of Education in expanding the education industry, Malaysian universities and colleges has achieved substantial growth. In fact, this is the long term objective of the country to make Malaysia a regional hub of excellence in education. The achievement of higher education in Malaysia can be discovered in various areas, for example, raise in population and enrolment of student, increase in

governmental policies to promote education, raise in the number of public and private universities and colleges. Since the establishment of first university in 1961, Malaysia now has 20 public universities, 67 private universities, university colleges and Malaysian campuses of oversea universities, and 33 polytechnics. In fact, in year 2000, Malaysia had only 11 public universities, 5 private universities and university colleges, and 11 polytechnics.

Higher institution is crucial in producing competent human capital that are equipped with skills, knowledge, behavior and attitude to fulfil the requirement of the advance technology era. As mention by John F. Kennedy, 35th President of the United States of America, “Our progress as a nation can be no swifter than our progress in education. The human mind is our fundamental resource.” Malaysia has faith to invest in education, especially higher education as a way to achieve better socio-economic progress and workforce development by constantly setting a big proportion of development budget, around 20%, for education. Government expects that 40% of the population of Malaysia will attend tertiary education. With regards to this, the prerequisite of a superior higher learning institution is to have skillful workforce to offer quality services in both academic and non-academic aspect to the students. Therefore, human capital development in university is critical and always significant.

1.1.3 Private Universities

Private universities are simply universities which sources of fund come from tuition, private donors, and investment, not from taxpayers. There are only a small amount of universities are truly independent of support from government. Besides, universities tend to obtain tax breaks significantly due

to their non-profit status. Private universities are not administered by public officials, therefore, it avoids them to become victims of the politics behind state budgets.

There are some common features of private universities, which are broad academic offerings, faculty focus on research and name recognition.

1.1.3.1 Broad Academic Offerings

With broader academic offerings in private universities, students can always select courses in the specialized fields, for example, business, engineering, fine arts and health or liberal arts and sciences. People can always see a school name a “comprehensive” university because of its offerings of a full spectrum of academic fields.

1.1.3.2 Faculty Focus on Research

At famous private universities, professors or lecturers are usually evaluated for their publishing and research first, before teaching. On the other hand, top priority of majority liberal arts colleges is teaching. Most of the private universities do appreciate teaching over research. However, names of these universities infrequently have the recognition of the research powerhouses. Professors or lecturers in public universities usually have higher teaching loads than the faculty at prestigious private universities.

1.1.3.3 Name Recognition

The most well-known and reputable schools in the world are mostly private universities. As an example, every institutions in the Ivy League are private universities such as Stanford, Johns Hopkins, Georgetown, and Duke.

1.1.4 Private Universities in Malaysia

Malaysia achieved one of the most rapid industrialization rates in the world in the three-decade run-up to the mid-1990s (World Bank's World Development Report, 1995). Malaysia's economic growth formed the foundation for its development of education. The continuous investment over the last 50 years in primary and secondary education formed the groundwork for the expansion of tertiary education.

Universalization of primary education increased the secondary school graduates gradually, this caused pressure on tertiary education. As transforming from production-based to knowledge-based economy needed an increase amount of skilled manpower, Malaysian government turned to the private sector which was more ready to respond as the existing public higher education system was not sufficient staffed and equipped to meet the demand of new skilled manpower. Thus, there is a need to conduct a study based on private educational institutions in Malaysia.

In addition, the depreciated Malaysian Ringgit increased cost for parents to send their children overseas for higher education service. Besides, government also have to restrict scholarships to foreign universities to save

on foreign exchange. The university academic 'twining' programs provided by local private HEIs gave a perfect solution as parents and government could save cost, and students could study in their own country but also gain professional qualifications conferred by universities in North America, Australia and Europe. Lastly, local private HEIs could increase revenue from the rising demand for higher education.

Higher education in private sector in Malaysia has accomplished a high level of sophistication due to the wide range of institution offering various types of professional degree programs. Many HEIs have built up their image through demonstrating their satisfied, successful graduates, and achieved effective branding of their programs through cooperation with prestige international universities.

1.1.5 Student Satisfaction

The concept of quality has affect all service sectors including higher education service (Athiyaman, A. 2000; Slade, Harker & Harker, 2000). Awareness of many consumers and researchers to service quality or satisfaction offered by the higher educational institutions has increase due to significant increase in the service industry. According to Bolton and Drew (1994), the relationship between service quality and customer satisfaction has also obtained attention in the literature.

Higher education is being recognized as a service industry day by day, it emphasis on fulfilling the demands and expectations of its customers, who are the students. It is the same with any form of business, factors contributed to student satisfaction and perceptions of student on quality will attract and retain students (Astin, 1993). According to Astin (1993), student satisfaction

is directly associate with student retention. The power of these associations and commonness across all measures recommend that effective ways to lower down dropout rate of an institution is to place more attention on student satisfaction. Therefore, service providers start to understand that what retain student are not the products or service alone. Service providers are require to have better and deeper understanding of how students form an impression of quality and it is able to supply useful information to service providers in designing system to deliver service that can improve student satisfaction and also student loyalty. An institution must recognize characteristics that are important to their student consistently so that they are able to be in a competitive advantage position.

A study on student satisfaction is vital, according to study conducted by Zeithaml, Parasuraman, and Berry's (1992), insufficient information about customers caused poor performance among service related businesses. If higher education institutions do not know what student want in terms of service, they would not be able to organize programmes that match student expectations of what consider good services. To overcome this issue, institutions should conduct research before implement the service programmes. If not, higher education organization could not expect to fulfil service expectations to deliveries of service. Understanding customer demand is the most important and should be the first step in delivering satisfaction.

1.1.6 Institutional Image

Nowadays, trend in universities is engaging in both branding programs and marketing. The objective is always to improve the image of the university and hence result a positive effect on the university ranking. To attract the

brightest and best student has resulted greater competition in higher education field. A university is not only being consider as a higher education institution but also a business. Universities spent millions of dollars trying to boost their image and improve their position in rankings. We will focus on the context of university in our study. Hence, the significance of brand image will be concerned on university which is a new field of interest as a study subject.

One of the goals of this study is to determine the relationship between university image and student loyalty. This research should be useful to leaders and planners of education, as well as professors and administration in university, it will assist them to find out student behavior and execute strategies that will effect on burnishing the university's image directly and consequently developing student loyalty. It is important to study on university image as it is new topic that stir up interest.

Image in the non-profit area such as university has been rarely studied as compared to organizational image that has been examined frequently. Treadwell and Harrison conducted one of the few researches studying the university image among stakeholder groups such as students, staff and faculty. The study consisted of items such as commitment to academic achievement, having high-regarded business school, whether the university has national image, and whether graduates are proud of their university.

1.1.7 Student Commitment

According to Meyer and Herscovitch (2001), many research on organization demonstrates potential advantages of high employees' commitment including improved citizenship behaviors and performances as well as

reduced turnover and decreased absenteeism. Besides, study indicated that commitment is also a valuable variable within the higher education context, for instance, in the aspect of students' intentions to graduate (Sanchez, Bauer & Paronto, 2006) and students' retention (Strauss & Volkwein, 2002, 2004). Hence, investigating the concept of commitment within the context of higher education has potential advantages to numerous stakeholders. Student drop-out rates in higher education institutions can badly influence reputation and thus funding and recruitment. Besides, most of the under-performing students are likely to leave school before finishing their degree than good performers (e.g., Kirby & Sharpe, 2001; Le, Casillas, Robbins, & Langley, 2005; Ryland, Riordan, & Brack, 1994). Universities lost resources which are very valuable and scarce in the current times of economic due to students who leave without completing their degrees. Student commitment is meaningful in the context of university, effective steps taken by companies in fostering employees' commitment is possible to transfer into the university setting. We agree with Irving and McNally (2010) who mention that student commitment is worthy of study.

1.1.8 Student Loyalty

Student loyalty and the factors that drive student loyalty should be great concern when deciding the best management strategy. Management of higher education institutions should always allocate higher portion of resources on activities or programmes that may increase the value provided in order to maintain students' retention. According to Dubrovski (2001), enhancing customer loyalty not only increases the profit of the organization but also stimulating development of company. Nowadays, student loyalty has become a very significant strategic concern for higher educational institutions (Hening-Thurau, Lager & Hansen, 2001; Marzo-Navarro, Pedraja Iglesias & Rivera Torres, 2005). Student loyalty and student satisfaction is supposed to be positively related to each other. It will

contribute to excellent performance of an educational institution in long run (Kotler & Fox, 1995; Zeithaml, 2000; Helgesen, 2006).

Loyalty of the student are of paramount importance. This is because a satisfied loyal student will spread good word-of-mouth to promote the universities to their family members, friends and relatives. This kind of promotion playing a vital role in marketing and it also known as viral marketing. Viral marketing refers to passing a company's products, services, or information from one user to another user (Kotler and Keller, 2006). Viral marketing is one of the form of word-of-mouth advertising and it is a very strong source of marketing because it not only able to reach out to people but also convince them about the company's products or services.

1.2 Problem Statement

Nowadays, education industry keeps on changing and becoming more competitive, and it provides countless opportunities for future students. By understand the fact that educational institutions have to develop method to attract and retain existing students and build stronger relationships with them. Hence, student satisfaction is the major source of competitive advantage for educational institutions in order to gain a competitive advantage in the industry. Student satisfaction will bring retention of existing students, new students will also be interested and attracted, as well as the positive word of mouth of the institution will spread when institution succeed satisfy their students (Arambewela & Hall, 2009).

Furthermore, organizations have long understood about the importance of their image in the customers' mind but there is relatively insufficient attention in the education sector. Organizational image can be understood as synonymous with organizational brand. However, the word image is more emphasis on the perception

of outsiders. According to Sung & Yang (2008), as competition of education industry intensifies, higher educational institutions pursue to brand themselves more unique and create ideal image in order to stand out from their competitors. Nevertheless, corporate image by the academic community attaches great importance but attention to the image in service-oriented organizations such as universities is limited (Sung & Yang, 2008, p.358; see also Aghaz, Hashemi & Sharifi, 2015; Kazoleas, Kim & Anne Moffitt, 2001).

By referring to the previous research framework, this research conducted by using student satisfaction, institution image, student commitment to determine the student loyalty. This research is mainly attempted to measure student loyalty in Malaysia's private sector with three independent variables that have never been examined together in previous studies, considered as an unknown result to carry out the relationship.

Firstly, research on student satisfaction, institution image, and student commitment are the important independent variables to measure student loyalty. Different students may have different level of satisfaction in private universities. There are five dimension such as academic aspects, non-academic aspects, access, program issues, and reputation to measure student satisfaction. This research is able figure out the empirical examine on the specific role of student loyalty of local private universities.

Secondly, the previous researchers focused on the improvement service quality of private sector. However, they were overlooking to investigate student loyalty on private sector in order to create values and worth to enjoy study in local private universities.

Lastly, there is lack of research to be done on student loyalty towards local private sector and attract new potential students study in Malaysia's private universities.

Thus, it is important to find out answers that can explain what would be the components of private sector which studied by students that impact on company's profit and lead to student loyalty towards local private universities (Reichheld & Sasser, 1990).

1.3 Research Objectives

This research is categorized into two categories of objectives which are general objective and specific objective.

1.3.1 General Objective

Objective of this research is to study on how local student satisfaction, universities image, and student commitment affect student loyalty in private sector.

1.3.2 Specific Objective

The research objectives are as following:

1. To determine the relationship between non-academic aspects and local student loyalty in private universities of Malaysia.
2. To determine the relationship between academic aspects and local student loyalty in private universities of Malaysia.

3. To determine the relationship between reputation and local student loyalty in private universities of Malaysia.
4. To determine the relationship between program issues and local student loyalty in private universities of Malaysia.
5. To determine the relationship between access and local student loyalty in private universities of Malaysia.
6. To determine the relationship between overall local student satisfaction and student loyalty in private universities of Malaysia.
7. To determine the relationship between university image and student loyalty in private universities of Malaysia.
8. To determine the relationship between local student commitment and student loyalty in private universities of Malaysia.

1.4 Research Questions

In this study, there are eight research questions which have been developed as shown below:

1. Is there any significant relationship between academic aspects and student loyalty in private universities of Malaysia?
2. Is there any significant relationship between non-academic aspects and student loyalty in private universities of Malaysia?

3. Is there any significant relationship between access and student loyalty in private universities of Malaysia?
4. Is there any significant relationship between program issues and student loyalty in private universities of Malaysia?
5. Is there any significant relationship between reputation and student loyalty in private universities of Malaysia?
6. Is there any significant relationship between student satisfaction and student loyalty in private universities of Malaysia?
7. Is there any significant relationship between institution image and student loyalty in private universities of Malaysia?
8. Is there any significant relationship between student commitment and student loyalty in private universities of Malaysia?

1.5 Hypotheses of the Study

H1: There is a significant relationship between student satisfaction and student loyalty.

H1a: There is a significant relationship between academic aspect and student loyalty.

H1b: There is a significant relationship between non-academic aspect and student loyalty.

H1c: There is a significant relationship between program issues and student loyalty.

H1d: There is a significant relationship between reputation and student loyalty.

H1e: There is a significant relationship between access and student loyalty.

H2: There is a significant relationship between student perception of the image of higher education institution and student loyalty.

H3: There is a significant relationship between student commitment and student loyalty.

1.6 Significance of the Study

Over the few year, number of private universities in Malaysia has been continuously growing. Nevertheless, demand for university places has outstripped the availability within the public university system (Sohail, Jegatheesan and Nor Azlin, 2002).

Hence, this research was held to investigate the loyalty of local university students. The outcome of the study will show the influence of student satisfaction, institutional image and student commitment towards their loyalty. The research findings will deliver a valuable insight for government or universities especially those in private sector so that they can enhance the service quality of higher education institutions.

It is no doubt that managing higher education institutions is difficult due to reduced funding from the government as well as fierce competitions between the higher education institutions affects the capability to attract the best students. In order to response to the challenges, this study have called for better understanding of the choice of prospective students for selecting the higher education institutions so that primary factors that affect students' choice of higher education institutions could be identified and hence fulfill students' satisfaction. These understanding will in return help the universities to identify the factors that contribute to student loyalty, and thus they are able to perform appropriate action on improvement of the universities. Furthermore, the results of the study is a helpful tool for top management and educational authorities to embellish their decision-making process and planning in relevant issues.

1.7 Chapter Layout

The content of this research project consist of five chapters. Each chapter was described as following:

1.7.1 Chapter One: Research Overview

Chapter one consists of briefing the overview of the whole research project. Hereby, it discusses the research questions to be answered, hypotheses to be tested and significance of the study will also to be explained in this chapter.

1.7.2 Chapter Two: Literature Review

Chapter two consists of the review of information from previous researches in the relevant journals articles that related to this study. Aim of this chapter is to build a theoretical understanding for the research by reviewing the relevant journals and providing conceptual framework in further investigation and testing the hypotheses.

1.7.3 Chapter Three: Research Methodology

This chapter consists of the description of methodology which explained the way of research was carried out by explaining its research design, sampling design, data collection methods, research instrument, scale of measurement, data processing and methods of data analysis.

1.7.4 Chapter Four: Data Analysis

This chapter discusses about pattern of the results and analysis of the results which are relevant to the research questions and hypotheses. All results are examined, factor analysis processed and interpreted through analysis that includes descriptive analysis, scale measurement and inferential analysis.

1.7.5 Chapter Five: Discussion, Conclusion and Implication

This chapter explains about the summary of statistical analyses, discussion on the major findings to confirm the research objectives and hypotheses, limitation of the study and provide recommendations for future research.

1.8 Conclusion

In conclusion, this chapter reviewed a brief introduction about educational industry and background of private universities in Malaysia. Additionally, this chapter also discussed the importance of study, overview background of research and problem statement. Besides that, research objectives, research questions and hypotheses are also determined in the research. Later, chapter two will clearly illustrate and review about previous relevant research that are done by other researchers.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

In this chapter, literature review of research will be done. Independent variables of the research are institutional image, student commitment, and student satisfaction that includes five dimensions, namely non-academic aspects, academic aspects, access, reputation and program issues. The dependent variable is student loyalty. The literature review aims to understand each of the variable in terms of terms, definitions, characteristics and relationships in the research topic. A conceptual framework will be proposed based on the relevant theoretical models that relate to the research topic. The hypotheses development will be established which determine the relationship between independent variables and dependent variable in last section of this chapter.

2.1 Review of the Literature

2.1.1 Student Loyalty

Student loyalty refers to a commitment held deeply by a student to patronize a preferred higher education service in spite of any situational influence in the future (Ndubisi et al., 2012). According to other students, student loyalty can be defined as a procedure of making a student's feel committed to HEIs service, students will really stay on and continues to patronize for such

service whenever the benefits are known to the students. (Dado et al., 2011). In the aspect of service quality dimensions, student's satisfaction are often considered as an important determinant of student's loyalty.

Today, the most important goal for success of any service institutional is student loyalty and retention (Heskett et al., 2008). Loyalty of students is only possible when a student satisfied, study loyalty is significant for institutions to build and sustain a strong relationship. Client's loyalty toward a business and the strength of their attitudes make its difficult and high cost for its rival to draw its clients. In order to gain competitive advantage, universities are giving more attention to student's loyalty (Helgesen and Nettet, 2007).

According to Ibrahim (2013) stated that advantages of higher education resulted from student loyalty cannot end at the school when the students are formal attendees. The success of a higher education also looks at the former students' loyalty after graduating from school such as they may continue to support their academic institution morally and financially. Firstly, promote the institution by word-of-mouth to other students, or through other form of cooperation such as visit lecturers regularly or offering placement for students. Secondly, financial help such as through provide financial assistance to a research projects or donation. Student's loyalty is able to increase the achievement of HEIs, the development of institution and even its reputation. The advantages of student loyalty have improved by student satisfaction level. It will then develop positive attitude such as student positive evaluation.

Previous researches have shown that student loyalty is a strategic competitive advantage used by higher education. This is because seeking new students is undoubtedly more cost intensive than retaining existing students (Mendez et al., 2009). Marketing research carried out before has

confirmed that service quality, student's satisfaction and image of institution have led to student's loyalty (Fogarty et al., 2000; Walker, 2009; Helgesen, 2006). A loyal student are minimally affected by appeal of alternative offerings in their future patronize intentions (Oliver, 1980).

Nowadays, universities are giving more attentions to student's loyalty to acquire competitive advantage, like other businesses in the service sector. This is the reason why factors influencing student's satisfaction and student loyalty should be analyze and research in the study. With such situation, universities can enhance its value and achieve student's loyalty (Neset and Helgesen, 2009).

2.1.2 Service Quality

Service quality can be viewed as an essential dimension for a company to be competitive in the market (Ali et al., 2012). Delivery of superior service quality is a strategy to be prerequisite for success in businesses (Rudie and Wansley 1985). Thus this issue has been frequently discussed and published in the marketing researches due to its great impact on customers and companies (Lewis, 1990; Ali and Zhou, 2013). According to Juran (1988), quality means "fitness for use", defines that a product meets customer needs will lead to customer satisfaction, and quality also conveys all the business activities to ensure that the product eventually meets customer satisfaction. On the other hand, Crosby (1979) defined another conceptualization of service quality pertaining to it as conformance to both product and customer's requirements whereas Zeithaml (1988) identified service quality as superiority or outstanding in service delivery. However, Fornell (1992) stated that customer's satisfaction appears only if the service quality meets the expectation and the customer perception will be strongly influence.

Unlike tangible service or product, service is abstract and philosophical construct by cause of its unique features: intangibility, heterogeneity, and inseparability of production and consumption (Parasuraman, Zeithaml, and Berry 1985).

There are several measurement tools have been developed to record and describe service quality dimensions. Based on Ali et al. (2012), one of the most commonly used method is SERVQUAL which measures the influence of service quality attributed to the integrated perception of consumer-company relationship. Parasuraman (1988) indicated that the gap analysis model connects the concept of service quality to the notions of thoughts and expectations This model has five generic dimensions of service quality, namely (1) Tangibles (Physical facilities, equipment, and manpower); (2) Reliability (Ability to accomplish the guaranteed service precisely); (3) Responsiveness (Willingness and quality of reacting quickly in assisting client and providing prompt service); (4) Assurance (Employees' knowledge, courtesy and ability to motivate confidence); (5) Empathy (Caring, individualized consideration the firm offers to customers). Nevertheless, this conceptualization was criticized by Cronin and Taylor (1992) and Teas (1994) in terms of its materiality, generalizability and applicability in practice.

2.1.3 Service Quality in Higher Education Sector

Service quality in higher education sector is an established fact that positive recognition of service quality have a great positive effect on student satisfaction (Alves and Raposo, 2010). According to Cheng and Tam (1997, p. 23), quality of higher education relied on various stakeholders who exposed to the services provided by higher education institutions. Students,

who are the main stakeholders of higher education institution, experience in engaging with various services offered during their study constitute service quality (Jancey and Burns, 2013).

In regard to Crawford and Shutler (1999), service quality is one of the key elements for a higher education institute to remain competitive and attain success in the industry. Yet, service quality can be poor in higher education due to poor delivery services (poor teaching system), weak students (poor input), low performance standards and measurement, less motivated staff (poor internal evaluation), and neglect of students' skills. In respond to the problems, higher education institutes' management and staff should be committed to continuous quality improvement in their quality services (academic and administration). The work of community members is important for customer satisfaction. Navarro et al. (2005) revealed that students measure the quality of organization on the basis of tangibility (manpower), reliability and responsiveness (ways of teaching) and management of the institution and all these factors have a strong influence on the students' satisfaction.

A few studies have been conducted to explore and study service quality models in the context of higher education. An early study was conducted by LeBlanc and Nguyen (1997) who viewed the dimensions of service quality (contact personnel and physical environment) are recognized as essential element that determine the achievement of service delivery process from the point of view of services management. In another study, Tahar (2008) determined quality based on five dimensions: (1) Ability to create career opportunities; (2) Issues of the program; (3) Cost/Time; (4) Physical aspects; and (5) Location.

Abdullah (2005) developed Higher Education Performance (HEdPERF), a scale to evaluate perceived service quality in Malaysian higher education

sector using five dimensions, namely academic aspects, non-academic aspects, access, reputation as well as program issues. The outcome of the study specified that the dimension “access” is the most critical determinant of service quality in higher education, which reinforce the suggestion made by Firdaus (2004). In other words, students perceived Access to be more important than other dimensions in determining the quality of service they received.

However, this study only examined particular utilities of each instrument within a single industry, in only one national setting. Moreover, these scales have not been compared experimentally, making any recommendation made from this research a dilemma even though the current findings propose that the modified HEdPERF scale is well-adapted to higher education service settings.

Hence, Abdullah (2006b) continued further study of the scales and shaped the development of Higher Education Performance, the enhanced measuring tool of service quality that delivers the substantial dimensions of service quality within the higher education sector. This instrument covered eight dimensions: dependability, effectiveness, competencies, capability, assurance, efficiency, unusual situation management and semester-syllabus. All of these studies recommend that the dimensions of higher education service quality vary widely (Angell et al., 2008; Sultan and Wong, 2013).

In the research study, HEdPERF has been adapted to assess the service quality of Malaysian private universities, taking into account it as an appropriate measurement instrument that is able to discover all the determinants of service quality within the higher education sector (Abdullah, 2006b). Furthermore, by considering the dimensionalities, the research proposed HEdPERF as a comprehensive scale as it includes a wide range of service attributes in the context of private universities.

2.1.4 Student Satisfaction

Customer satisfaction revolving around ideas such as quality of service or experience, expectations, consequent evaluation of service and perceived value (Ali and Amin, 2014). For example, satisfaction refers to feeling of a person who has experienced an outcome or performance that fulfils his or her expectation. (Arif and Ilyas, 2013; Kotler and Clarke, 1987).

Student's satisfaction in higher education service industry has been defined in several ways, for example, it has been defined as a short term attitude of a customer that results from the student's evaluation of the educational experience (Alpert, 1996). According to Elliott and Shin (2002) stated that student's satisfaction is the subjective result of the various experiences and consequences at the HEIs. Previous studies have revealed that student satisfaction is a crucial predictor of student loyalty. Student's satisfaction would increase revenue and reduce costs of HEIs (Grossman et al., 2009).

Student satisfaction and relationship would continue through students undertaking education continuously (Alak 2006; Helgesen and Nerret, 2007). Besides, previous studies have shown that student satisfaction determines student willingness to recommend a HEIs (Alak, 2006; Athiyaman, 1997; Gummesson, 2005). Student loyalty would contribute a lot of advantages follow by the high level of satisfaction, for instance, retain existing students to continue patronized, attract new students, donation from alumni (Helgesen and Nettet, 2007). Previous literature proposes that customers focus on satisfactions evaluations heavily in making decision to patronize HEIs providers (Kwek et al., 2010).

2.1.5 Institutional Image

According to Dobni & Zinkhan (1990); Martineau (1958), they defined image as perception of reality but not a reality. Corporate image is perception of the organization by stakeholders (Markwick & Fill, 1997), it is beliefs, attitudes and impressions of the company by stakeholders (Barich & Kotler, 1991). According to Barich & Kotler (1991); Dowling (1986) stated images will guide consumers' behaviour and decisions, although images are not always based on facts and reality. While companies cannot give their advantage to the target audience, they may fail in the market (Nandan, 2005).

In exploring literature, it can be found out that image is no consistent and simple definition. According to Abratt (1989), defining an image is unclear and use different terminology increase confusion. For instance, some authors can exchange terms that use corporate image and corporate identity, as well as terms of image and reputation (Abratt, 1989). Reputation can be a prerequisite and the result of images because when people make image perceptions will be affected by the reputation (Wilkins & Huisman, 2013).

In the field of universities, such as Arpan, Raney & Zivnuska, (2003) studied the current image among university students and non-students. The study has shown that different stakeholders use different standards as determinants of overall image. There are many research focused on studying current student perceptions of university image (Sung & Yang, 2008; Palacio, Meneses & Pérez Pérez, 2002; Alwi & Kitchen, 2014; Alves & Raposo, 2010; Arpan et al., 2003) and few studies have looked at images among the public (Arpan et al., 2003; Kazoleas et al., 2001). According to Wilkins & Huisman (2013), different stakeholder groups may hold multiple images to

the same organization. Thus, university image should be studied separately between current university students and potential applicants since it cannot directly assumed that the potential applicants and current students use the same determinants in assessing the image of university. Therefore, organizations need to identify the strengths and weaknesses of image in each different group of people and modify the image to all of these groups (Dowling, 1986; Sung & Yang, 2008).

There are two dimensions that shape the image such as functional attributes and emotional attributes (Martineau, 1858). Similarly, image as a group of consumers associated with the brand and divided into hard properties that represent functional attributes and emotional attributes (Biel, 1993). In addition, Aaker (1996); Agarwal & Malhotra (2005) emphasized that images are formed by both cognitive and emotional dimensions, which should be considered in assessing images.

According to Agarwal & Malhotra (2005); Aaker (1996), image cognitive dimension refers to functional and tangible attributes and beliefs. On the other hand, affective dimensions represent emotional and psychological characteristics, thus showing a less intense and abstract image. Although it is easier to study the perception of company's product quality (cognitive attributes), but the consumer's sense toward the company is not easy to expose. However, it is important to study both dimensions at the same time because both are considered to contribute to the overall image and have an impact on consumer behaviour and brand selection (Da Silva & Alwi, 2006; Agarwal & Malhotra, 2005; Alwi & Kitchen 2014). The cognitive and affective dimensions are contributed to the image of university and it will contribute to satisfaction. Besides that, cognitive and affective attributes have different effects on satisfaction (Palacio et al., 2002). In addition, university brand image and student satisfaction contributed from cognitive and affective attributes (Alwi and Kitchen, 2014).

2.1.6 Student Commitment

According to Dwyer, Schurr (1987), in the relational marketing arena, the construct of commitment has received as mediator between consumer satisfaction and consumer behaviour. This statement was further supported by Gundlach, Achhrol, and Mentzer (1995), Morgan and Hunt (1994). Pritchard, Havitz and Howard (1999), they mention that, commitment is the most important variable to construct loyalty. Which mean, when forming loyalty, commitment play as a huge “mediating effect” role. Than the loyalty is only accomplished with client commitment.

The top priority to any educational institution is to enhancing students’ emotional commitment. According to Garbarino and Johnson (1999), emotional commitment to an affiliation is best described as the foundation of a worthy relationship. Fullerton (2003) says that emotional commitment is considered to play an important factor within the loyalty concept, which agree the statement of Pritchard, Havitz and Howard (1999). In further explain, loyalty will be formed when emotional commitment has an arbitrating or mediating effect from customer (Pritchard, Havitz and Howard, 1999). Du Plessis (2010) also claimed that emotional commitment is the outcome of good relational interactions with customer and is affected by customer’s perception of the effort made by the seller. Therefore, student or customer’s commitment play an important role in forming loyalty. In this research will be test the commitment and loyalty is inter-related.

2.2 Conceptual Framework

Based on the review of previous research, the following new model was created.

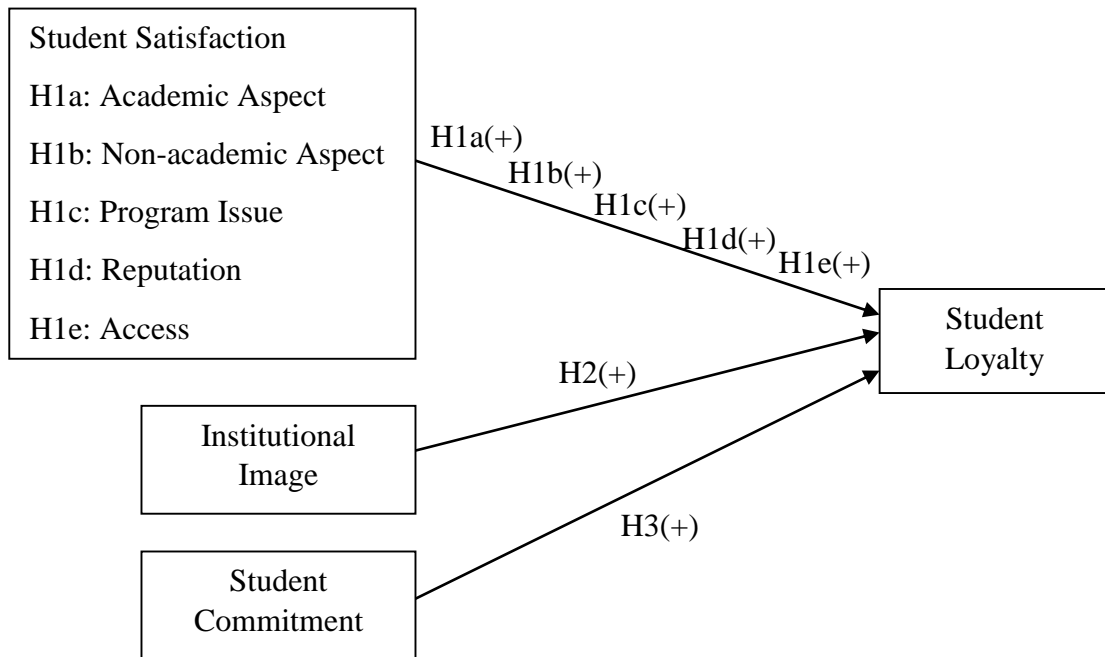


Figure 2.1 Proposed Conceptual Framework

According to Figure 2.1 depicted that the dependent variable are effected by three independent variables. It clearly illustrate the relationship among the independent variables and dependent variable. In this research, the independent variables are student satisfaction, institutional image and also student commitment, while the dependent variable are student loyalty. In this proposed research model, there are hypotheses being formulated in hypotheses development and the relationships between each variables will be testing in the next chapter.

2.3 Development of Hypotheses

Based on the past research, several hypotheses were formed for the research purpose. The hypotheses were proposed to show the relationship between the each variables. The hypotheses shown as following:

2.3.1 Student Satisfaction and Student Loyalty

Satisfaction can be defined in various ways (Hausknecht, 1990; Giese & Cote, 2000; Wiers-Jenssen, Stensaker & Groggaard, 2002). One of the definition are satisfaction with respect to students who proposed by Elliot et al. (2001) shows that student satisfaction should be a short-term attitude which results from the perspective of their experience with the education service received. According to Seymour (1993) indicate that creating happy feeling on their customers such as students, parents, alumni, or company and government employers should be a primary goal of higher education. Therefore, focusing on enhancing customer satisfaction at higher education institution is important in developing customer value. Most of studies show that customer satisfaction and corporate image are the prominent determinant of customer loyalty (Alves and Raposo, 2010; Douglas *et al.*, 2008; Ryu *et al.*, 2012; Helgesen and Nettet, 2011; Alves and Raposo, 2010; Arpan *et al.*, 2003; Hu *et al.*, 2009). Bolton (1998) explored the relationships between customer retention, intention and also customer satisfaction. This study shows that changing of customer satisfaction can have impact on financial implications due to lifetime revenues from customers depend on the duration of his or her relationship with institution and also the dollar amount spent across billing cycles. Therefore, it is very important to retain student satisfaction in order to retain them, particularly for profit-making institutions. Rowley (2003) said that a poor retention rates would have

adverse funding outcome for institutions. It also can be said that the losing the satisfaction of student may decrease on the number of courses or drop out of college completely. Hence, student satisfaction determines the intention of stay or quit from the institutions (Kara & De Shields, 2004). In other word, student satisfaction play an important role on student loyalty (Thomas, 2011).

Hence, the hypothesis was formulated as below:

H1: There is a significant relationship between student satisfaction and student loyalty.

Besides, most of empirical studies in higher education institutions had shown that service quality will impact to student's satisfaction (Long et al., 2014; Talmacean et al., 2013; Lee & Ryu, 2013; Odeh, 2012; Alnaser & Al-Alak, 2012; Bergamo et al., 2012; Nettet & Helgesen, 2009). In a study conducted by Abdullah (2006), observed that there are five determinants to measure service quality in higher education institutions. The model that Abdullah conducted are Higher Education Performance (HEdPERF). This model were the revised version of Service Quality Performance Scale (SERVQUAL) which conducted by Parasuraman et al. (1988). The major difference between HEdPERF and SERVPERF were the generic of application to higher education institutions. The five determinants that mention in HEdPERF are academic aspects, non-academic aspects, access, reputation and program issues. According to Kara and De Shields (2004), determinants of student satisfaction should also include service quality dimensions. Brochado (2009) had pinpoint that HEdPERF had higher correlation with student satisfaction and future behavioural intention compared with other models. Hence, this study hypothesizes that the five dimension of HEdPERF have the significant influenced to student satisfaction and thus resulted student loyalty.

- H1a:** There is a significant relationship between academic aspect and student loyalty.
- H1b:** There is a significant relationship between non-academic aspect and student loyalty.
- H1c:** There is a significant relationship between program issues and student loyalty.
- H1d:** There is a significant relationship between reputation and student loyalty.
- H1e:** There is a significant relationship between access and student loyalty.

2.3.2 Institutional Image and Student Loyalty

According to Chun (2005) and Brown et al., (2006), images, identity, reputation, etc. can be stated and linked together in many ways. In the view of Chun (2005), he mentioned that corporate image are referring to external stakeholders' perceptions, corporate identity refer to internal stakeholders' perceptions while corporate reputation should include the views of internal and external stakeholders. Therefore, corporate reputation should decode as the overall perception of a company.

Corporate reputation should refer to what the company stands for, what it linked with and what people expect during buying the products or using the company's services (Fombrun and Shanley, 1990; MacMillan et al., 2005). Corporate reputation also can define as "the overall estimation in which a company is held by its constituents' (Fombrun, 1996: 37). According to Schuler (2004), corporate reputation is formed in all instances when the company is in interaction with its stakeholders and reflects the history of its past actions (Yoon et al., 1993).

According to Selame and Selame (1988), corporate identity should explain as how the company view the world and how the company views itself. In view of Olins (1999), corporate identity should be in tangible manifestation of the personality of a company. While according to Chun (2005), corporate images can be defined as the summary of various groups of external stakeholder's impressions and perceptions of a company.

Image building is important to attract and retain students, and also the main drivers to form student loyalty (Sevier, 1994; Bush et al., 1998; Standifird, 2005). Difference people may form difference image regarding variety of entities such as products, brands, organizations, institutions (Fombrun, 1996; Lemmink et al., 2003), and also countries (Passow et al., 2005). This mean that, students may also form images on their university. Therefore, loyalty is positive affected by favourably perceived images (Selnes, 1993; Rindovea and Fombrun, 1999; Johnson et al., 2001; MacMillan et al., 2005).

Hence, the hypothesis is formulated as below:

H2: There is a significant relationship between student perception of the image of higher education institution and student loyalty.

2.3.3 Student Commitment and Student Loyalty

Most of the scholars suggest that commitment and loyalty do not have any difference (Hennig et al., 2004) but this idea was rejected by majority of researchers rejected. Researchers suggested that both of them are related but different in commitment is an antecedent to loyalty (Shabbir et al., 2007; Kelly, 2000; Morgan and Hunt, 1994). According to Berry et al. (1991) commitment is an important part of successful relationship, which will lead

to loyalty. However, there are a lot of researchers like to link the relationship with marketing or business sector.

Bettencourt (1997) believe commitment has a strong positive effect on loyalty. This study was further support by Ulaga et al. (2006). The research showed a significant and positive relationship between commitment and customer loyalty. According to Rauyruen et al. (2007), commitment has been pinpoint as one of the key factors that affecting customer loyalty and played as a main role in Business-To-Business (B2B) environment. This mean that commitment has been play as a mediating role as leads to customer loyalty in relationship marketing (Henniget al., 2004, Morgan and Hunt, 1994). Cater (2010) also mention that commitment able to create through positive intentions to maintain and strengthen a business relationship with customer.

This same to higher educational context, student commitment has a positive impact on student loyalty (Bowden, 2011; Moore et al, 2012; Mendez et al, 2009; Hennig-Thurau et al, 2001).

Hence, the hypothesis is formulated as below:

H3: There is a significant relationship between student commitment and student loyalty.

2.4 Conclusion

This chapter has provided an overview of three independent variables include student satisfaction, institutional image, and student commitment, meanwhile dependent variable is student loyalty. Besides that, there are five dimension such as academic aspects, non-academic aspects, access, program issues and reputation are formed to measure student satisfaction of this research. Conceptual framework had been developed for the purpose to examine the relationship between each independent variable and dependent variable. Next chapter will discuss the methodology that had been utilising research method in this study.

CHAPTER 3: RESEARCH METHODOLOGY

3.0 Introduction

Research methodology refers to the process used to gather statistics, information, and facts for the objective of conducting a research. Chapter 3 will describe the research project's procedures. This chapter includes research design, primary and secondary data collection methods, sampling design, research instrument, construct measurement, method of processing and analyzing data and also conclusion of this chapter.

3.1 Research Design

Research design refers to a structure or plan used to attain and analyze all the required information (Zikmund, Babin, Carr, & Griffin, 2010). The purpose of design research is to provide precise information to relevant parties in order to solve problem. In this research, quantitative research as well as deductive approach are used.

3.1.1 Quantitative Research

In this research, quantitative research will be used to determine the factors that contribute to student loyalty in Malaysia's private universities.

According to Burn & Grove (2005), quantitative research is a formal, objective, systematic process in which numerical data are used to obtain information about the world. The quantitative data collected from questionnaires survey are designed in raw form and will be analyzed using computer programs to be converted into useful information. The research will be conducted by drawing sample from the student in Malaysia's private universities. Questionnaires will be distributed to randomly selected student.

3.1.2 Descriptive Research

Descriptive research is considered accurate and conclusive in nature because of its quantitative nature. Descriptive research is usually design in structured and preplanned style, therefore, information collected can be statistically deduced on a population.

The purpose of using descriptive research is to better determine a group of people' opinion, behavior, or attitude on a certain subject. There are predetermined classifications that respondent must select from. Questions in descriptive research will not provide unique insights on the study as explanatory research would. On the contrary, it group the responses into predefined selection and provide statistically inferable data. This enable researcher to measure significance of the outcomes on the population that are studying. Besides, it also tell the changes of opinions, behaviors and attitudes over time.

3.1.3 Deductive Approach

Deductive approach will be used in this research. According to Wilson (2010), a deductive approach is concerned with developing a hypothesis (or hypotheses) based on existing theory, and then planning a research strategy to test the hypothesis. Moreover, according to Pelissier (2008), deductive approach can be known as “reasoning from the general to the particular”. Firstly, the review on relevant journals will be done by to get better understanding. After literature review, three hypotheses are formed. Then, a proposed theoretical framework was developed to show the relationship between the three independent variables and one dependent variable. Lastly, survey questionnaires will be distributed and data collected will be analyzed.

3.2 Data Collection Methods

Data collection is very cautious for any research study. This is because all the data collected must be able to answer research questions, test hypotheses and evaluate results. Data can be classified into two main categories which are primary and secondary data. The primary data can be generated from the surveys, recorded observation or transcripts of interviews. On the other hand, secondary data is defined as the historical data that have been gathered for some objectives. Secondary data can be acquired from journal, articles that are published or unpublished as well as electronic library database. To conduct this research, both primary data and secondary data were collected.

3.2.1 Primary Data

Based on Sekaran & Bougie (2012), primary data refers to info which previously unknown and have been obtained for the first time by the researchers for a specific research project. Primary data are those information which first hand obtained by the researchers on the variable of interest for a particular purpose of study. Tools that are used to collect the relevant data are survey, interview and observation.

In this research project, survey will be conducted by distributing the questionnaires randomly to the student of private universities in Malaysia. The questionnaire is designed to test the impact of independent variables (student satisfaction, university image and student commitment) on the dependent variable (student loyalty).

3.2.2 Secondary Data

According to Wiid & Diggines 2010, secondary data is defined as data that assembled by researchers from previous study and probably for other objective. Process in obtaining secondary data is less time consuming and easier as compared to primary data. However, some of the information might be not up-to-date and mismatch with the current research because of the volatile environment. In this research, secondary data is collected through the reading of articles, journals, internets, reports and textbook. The journals are obtained from free online database such as E-journal from UTAR and Google Scholars.

3.3 Sampling Design

Bret Hanlon and Bret Larget (2011) defined population as all the individuals or units of interest, while sample refer to a subset of the individuals in a population. A technique is used to choose sample from the population which is sampling technique or design (Saunders, Lewis & Thornhill, 2009). Process of sampling technique consist of five steps. It will explain the target population, determining sampling frame and sampling location, deciding suitable sampling element, selecting suitable sampling technique and determining of sampling size, which will be further explain below:

3.3.1 Target Population

Target population is a group of populations who participate and will be investigated to obtain related information for the research project (Saunders et al., (2009). The target population for this research project are those students who currently study in private university, which mean that those respondents are above age of 17 and currently study in private university. This is because the populations have better knowledge on how student satisfactions, image and commitment affect student loyalty in private university.

3.3.2 Sampling Frame and Sampling Location

According to Zikmund & Babin (2010), sampling frame is “a list of elements from which a sample has been drawn”. Due to limited resources, there is no sampling frame carry out in this study.

The data are collected from top 10 private universities in Malaysia which are, Taylor University, UCSI University, UTAR, INTI University, and Monash University. Besides that, researchers will choose sample that are near to the sampling location to collect data. The total of 250 questionnaire are sending out equally to each private university, which mean 50 respondents each private university. There is only 204 was collected but only 200 useable.

3.3.3 Sampling Elements

This research only allow students who are 17 years old and above, and currently study in private university to answer the questionnaire. This is because this group of people have direct relationship on the research topic.

3.3.4 Sampling Technique

Sampling technique or sampling design is a method that used to choose sample from population (Saunders, Lewis & Thornhill, 2009). Zikmund (2010) mentions that sampling techniques can be divide into two major groups which are probability sampling and non-probability sampling. Non-probability sampling technique includes convenience sampling, judgment sampling, quota sampling and snowball sampling (Zikmund, 2010).

In this research, convenience sampling was applied as a type of non-probability sampling. Convenience sampling allow researcher to get related data in the cheapest and time saving way (Zikmund and Babin, 2010). Researcher will select sampling from the population based on respondent accessibility or convenience.

3.3.5 Sampling Size

Sampling size of this research was originally set to 250 respondents. A total of 250 set questionnaire was randomly sent out to local students in private universities, however only 204 set of questionnaire has been collected back. There is four set of questionnaires not applicable. Therefore, the sampling size for this research is only 200 respondents in total. The response rate of the questionnaire survey is 81.60%.

3.4 Research Instrument

3.4.1 Questionnaires Survey

Questionnaire is one of the important research method that will be utilize in the research study. This is because questionnaire is one of the most widely used data collection techniques in the survey strategy as each of the respondent is asked to answer the same group of questions. According to Saunders, Lewis & Thornhill, (2012), questionnaire is an efficient way to collect responses or data from a large number of sample before quantitative analysis. The questionnaire in the research study were designed and developed by referring to journals or articles that is appropriate and available for the study. The questionnaire is needs to be checked and modified under the direction of the supervisor before distribute to the target respondents. In the research study, the questionnaires are delivered and distributed through social media to the respondents and collected once the respondent had done.

3.4.2 Questionnaire Design

The questionnaire was designed and presented in a simple and unbiased manner by the researchers whereby respondents can easily understand the questions and provide answers based on their own views (Zikmund, Babin, Carr & Griffin, 2010). Moreover, this method requires less interviewer skills and easier for respondents to answer. In addition, the questionnaire was used simple English to ensure that respondents can fully understand each of the questions. Basically, the questionnaire was divided into two sections in the research study which are Section A and Section B.

Section A is designed to seek general information about the demographic data of the respondents included gender, age, ethnicity, source of funding, level of study and study mode. Respondents are required to choose from a given multiple choice answers.

Section B is a measurement of the three independent variables which are student satisfaction, institutional image, and student commitment and one dependent variable, which is student loyalty. There are 5 dimensions to measure student satisfaction namely academic aspects, non-academic aspects, access, program issues and reputation. All the measurement items validated in previous studies were adopted for this research. For instance, academic aspects and non-academic aspects were adopted from Abdullah (2006a) and Huang (2009) which consist of nine and ten items respectively. Access, program issues and reputation were assessed using four items for each variable and adapted from Abdullah (2006a), and Brochado (2009). Student satisfaction consist of five items was adopted from Abdullah (2006a), and Westbrook & Oliver (1991). Institutional image was measured with six items adapted from Narteh (2013), and Sung and Yang (2008). Student commitment was measured using three items adopted from Henning-Thurau, Langer, and Hansen (2001). Student loyalty was assessed using three items adapted from Helgesen and Nettet (2011). In this section, all the items are measured in five-point Likert scale, in which it is ranging from 1 to 5 where 1= Strongly Disagree and 5= Strongly Agree.

3.4.3 Pilot Test

Pilot test is a small size research project that uses sampling but does not apply the exact criteria (Zikmund, 2003). Pilot test also known as pre-testing. According to Cooper & Schindler (2003), the reason for conducting pilot test is to detect the weakness of design and instrument and to provide proxy data for selection of a probability sample.

There are 30 sets of sample questionnaires were conducted as pilot test to ensure there is no problem and error before distributing to the following 250 respondents. The target respondents of the pilot test are friends, schoolmate and family.

According to Zikmund & Babin (2010), coefficient alpha is a measure to assess the reliability of the test. It also used to analyse the pilot test result. For example, the result of coefficient alpha is less than 0.60 indicated as poor reliability of the test. Coefficient alpha in between 0.60 to 0.70 is considered as acceptable and coefficient alpha above 0.70 is good reliability of the test.

After all the data was gathered from respondent, Statistical Package for Social Science (SPSS) version 23.0 software was used to carry out the reliability test. Internal reliability and the result of the pilot test were assessed by applied Cronbach's Alpha as shown in Table 3.1.

Variable	Total Number of Questions	Cronbach's Alpha	Outcome
Academic aspects	9	0.926	Excellent
Non-academic aspects	10	0.966	Excellent
Program issues	4	0.858	Good
Reputation	4	0.897	Good
Access	4	0.923	Excellent
Student satisfaction	5	0.957	Excellent
Image	6	0.882	Good
Commitment	3	0.897	Good
Student loyalty	3	0.961	Excellent

Table 3.1: Result of Pilot Test

A modification and amendment is necessary on the questionnaires after acquire the feedback from respondent, for instance, there are some grammar in the sentences were made confusing and spelling of words were wrong need to do amendment before the 250 sets of final questionnaires were distributed to the respondents.

3.5 Construct Measurement

3.5.1 Scale of Measurement

There are many types of measurement to measure the level of consistency and accuracy of each item. There are four types of measurement scale being used in the research study which included nominal scale, ordinal scale, interval scale and ratio scale. The questionnaires were designed to solve the hypothesis of the research study.

3.5.1.1 Nominal Scale

Nominal scale was adopted in questionnaire of the research study. It is used for the purpose of identification or classification (Zikmund & Babin, 2010). Nominal scale is a qualitative scale which the item only can be measured by classifying different items. For example, the personal information associated with the respondent such as gender, ethnicity, source of funding, level of study and study modal were developed by using nominal scale.

3.5.1.2 Ordinal Scale

According to Zikmund & Babin (2010), ordinal scale is a ranking scale. It allows items to be organized based on how many concepts they have. Ordinal scale is a quantitative scale which shows the item can be measured and grade. Ordinal scale also adopted in questionnaire of the research study, for instance, the question developed by using ordinal scale is age level.

3.5.1.3 Interval Scale

Interval scale is a scale that contains features of nominal and ordinal scale. It is able to obtain the amount of difference information from the observation referring to the interval scale (Zikmund, Babin, Carr & Mitch, 2013). Furthermore, Likert scale is under interval scale. 5-Likert Scale is adopted in the questionnaire of the study. It allow respondents to express how much they agree or disagree with a particular statement. It range from “strongly disagree =1” to “strongly agree = 5” (Saul, 2008). The whole Section B of questionnaire used this scale of measurement.

3.5.2 Origins of Construct

Construct / Variables	Adopted from Sources
Academic aspects and non-academic aspects	<ul style="list-style-type: none"> • Abdullah (2006a) • Huang (2009)
Program issues, reputation, and access	<ul style="list-style-type: none"> • Abdullah (2006a) • Brochado (2009)
Student satisfaction	<ul style="list-style-type: none"> • Abdullah (2006a) • Westbrook and Oliver (1991)
Image	<ul style="list-style-type: none"> • Narteh (2013) • Sung and Yang (2008)
Commitment	<ul style="list-style-type: none"> • Henning-Thurau, Langer, and Hansen (2001)
Student loyalty	<ul style="list-style-type: none"> • Helgesen and Nettet (2011)

Table 3.2: Origins of Construct

3.6 Data Processing

Before starting of data analysing, some preliminary steps need to be done to ensure those data collected are complete, accurate and appropriate to use. Data processing is the process of collecting and manipulating on a given set of data in order to extract the information in an useful and proper form such as tables, diagrams, charts and more. Data preparation processes included in this research are checking, coding, editing and transcribing.

3.6.1 Data Checking

First step in data preparation is questionnaire checking that examines the questionnaires for completeness and validity. It is also able to identify and minimize errors or problems in meeting the sampling requirement. A corrective action shall be done before the next stage. Hence, minor adjustments were made following the pre-test including spacing, grammar and spelling.

3.6.2 Data Coding

Data coding is the operation of assigning a code, normally a number, to the responses and then entering them into a database (Uma, 2013). Anyhow, electronic survey design system is being used in this research. Such survey computerize data collection process as well as data coding. It facilitates the coding of response immediately into the computer without the need of keying in data manually.

3.6.3 Data Editing

Data editing attends to discover and rectify inconsistent, illogical and illegal data and omission in the data collected from the respondents (Uma, 2013). Nevertheless, it seems to be most of the respondents understood and answered the questionnaires accordingly as the responses received are all acceptable. Thus, only small changes has been made such as source of funding.

3.6.4 Data Transcribing

All valid responses obtained were coded into SPSS Version 23.0. It will then be analyzed through reading by SPSS Version 23.0 software.

3.7 Data Analysis

Data analysis, also known as analysis of data or data analytics, is a process of converting and modeling data to identify the meaningful information, recommend conclusions and support decision-making. In this research, statistic package for social science (SPSS) Version 23.0 is adopted to analyse the collected data by transforming the original format data into meaningful data analysis. Several statistical tests and analyses were carried out using SPSS, consisting descriptive analysis, reliability tests, correlation and multiple regression analysis.

3.7.1 Descriptive Analysis

Descriptive analysis is applied to describe the basic characteristic (Zikmund, Babin, Carr & Mitch, 2013). For instance, mean, median, mode, variance, range and standard deviation are widely applied descriptive statistic especially when analysing frequency table or percentage. Descriptive analysis will summarize data and describe the data in an easier reading mode.

3.7.2 Scale Measurement

Scale measurement is used to test the reliability and validity of the questionnaires. Nominal scale, ordinal scale, interval scale and ratio scale were applied to measure the degrees of data. Cronbach's alpha method is applied to measure internal consistency or reliability of multiple-item scale.

Alpha Coefficient Range	Strength of Association
< 0.6	Poor
0.6-<0.7	Moderate
0.7-<0.8	Good
0.8-<0.9	Very Good
0.9	Excellent

Table 3.3 Rules of Thumb about Cronbach's Alpha Coefficient Size

Source: Hair, J. F. Jr., Babin, B., Money, A. H., & Samouel, P. (2003). Essential of business research method. New Jersey: John Wiley & Sons.

3.7.3 Inferential Analysis

3.7.3.1 Multiple Regression Analysis

A dependent variable is predicted by multiple independent variables, as multiple linear regression (Zikmund, 2013). Multiple linear regression is an extension of simple linear regression. The simple regression equation can be expanded to represent multiple linear regression analysis shown below:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_nX_n + e_i$$

b_0 = Constant

b = Beta

X = Independent and Mediator variables

Y = Dependent variable

3.7.3.2 Pearson Correlation Coefficient Analysis

Pearson correlation analysis is conducted to identify the strength of relationship of one variable associate with another variable. Value of the coefficient is ranged from -1 (perfect negative relationship) to +1 (perfect positive relationship). There is a positive relationships between the two variables if higher scores on independent variable are associated with higher scores on dependent variable. On the other hand, there is a negative relationships between the two variables if higher scores on independent variable are associated with lower scores on dependent variable.

3.8 Conclusion

In conclusion, this chapter illustrates research design, data collection methods, sampling designs, research instrument, construct measurement, data processing and methods of data analysis adopted. This chapter will provide a linkage to the following chapter, as they are interrelated. Chapter 4 will discuss about result of statistical analysis and interpretation of results of hypotheses testing.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

A total 204 sets of questionnaires were collected from 250 sets of questionnaires distributed. The response rate is 81.60%. There were 200 sets of sample data is valid and analysed by using SPSS version 23.0. This chapter will explain the result analysed which consists of descriptive data analysis, scale measurement and inferential analysis.

4.1 Descriptive Analysis

The demographic characteristics of the target respondents will be explained in this section.

4.1.1 Respondent Demographic Profile

In Section A, the respondents were disclosed their personal information such as gender, age, ethnicity, source of funding, level of study and study mode which may cause to the different level of student loyalty towards Malaysia's private universities.

4.1.1.1 Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	135	67.5	67.5	67.5
Male	65	32.5	32.5	100.0
Total	200	100.0	100.0	

Table 4.1: Gender

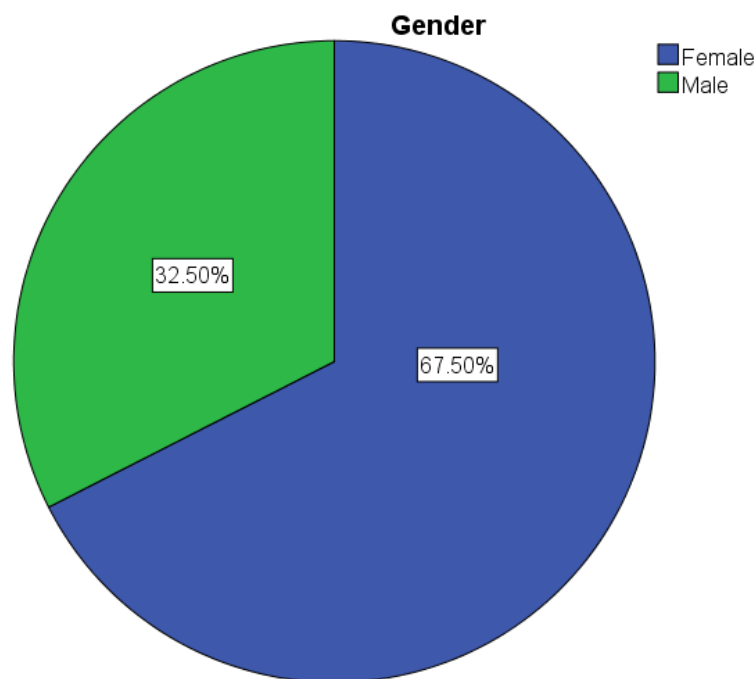


Figure 4.1: Gender

Figure 4.1 shows the frequency and percentage of respondents based on gender. Out of 200 respondents, 135 of respondents are female which is 67.5%, while the remaining respondents are male which is 32.5%.

4.1.1.2 Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 17 – 20	11	5.5	5.5	5.5
21 – 24	175	87.5	87.5	93.0
25 – 29	14	7.0	7.0	100.0
Total	200	100.0	100.0	

Table 4.2: Age

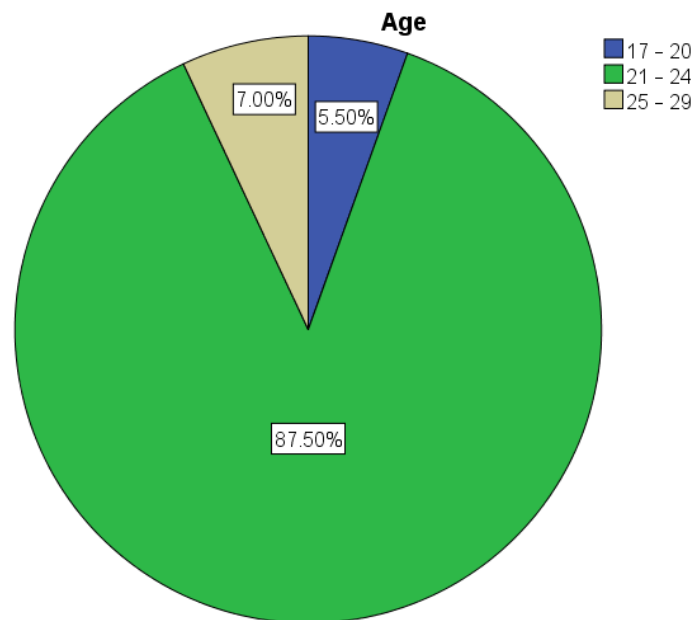


Figure 4.2: Age

Figure 4.2 depicts the age group range from 17 years old to 29 years old. It was divided and categorized into 3 group which are 17 to 20 years old, 21 to 24 years old, and 25 to 29 years old. The age between 21 to 24 years old have the highest percentage which is 87.5%, followed by 7% for the age group between 25 to 29 years old. The age group of 17 to 20 years old have the lowest percentage which only contain 5.5%.

4.1.1.3 Ethnicity/ Race

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Chinese	158	79.0	79.0	79.0
Indian	17	8.5	8.5	87.5
Malay	25	12.5	12.5	100.0
Total	200	100.0	100.0	

Table 4.3: Ethnicity/ Race

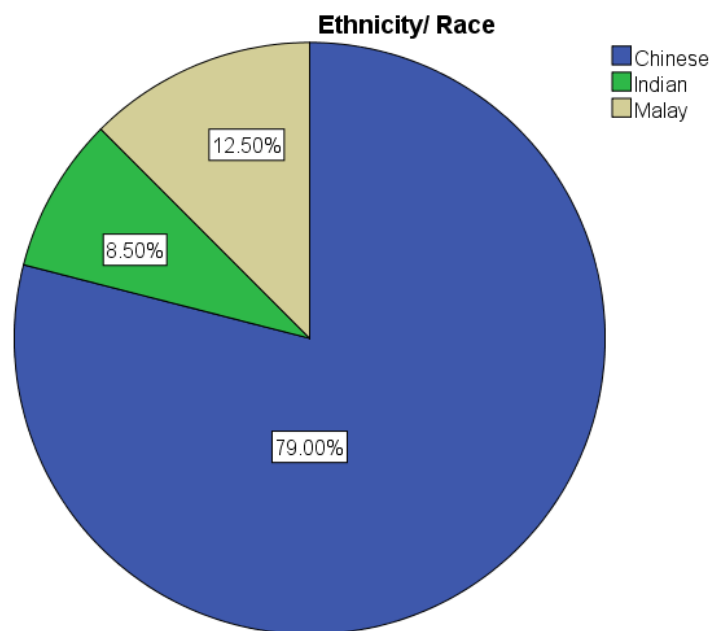


Figure 4.3: Ethnicity/ Race

Figure 4.3 describes the ethnicity or race of respondents. Chinese respondents have the highest percentage which is 79%, which is 158 out of 200 respondents, followed by 12.5% of Malay of respondents. Indian respondents have the lowest numbers which only contain 8.5%.

4.1.1.4 Source of Funding

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Government	50	25.0	25.0	25.0
Organization	47	23.5	23.5	48.5
Self/ Parent	103	51.5	51.5	100.0
Total	200	100.0	100.0	

Table 4.4: Source of Funding

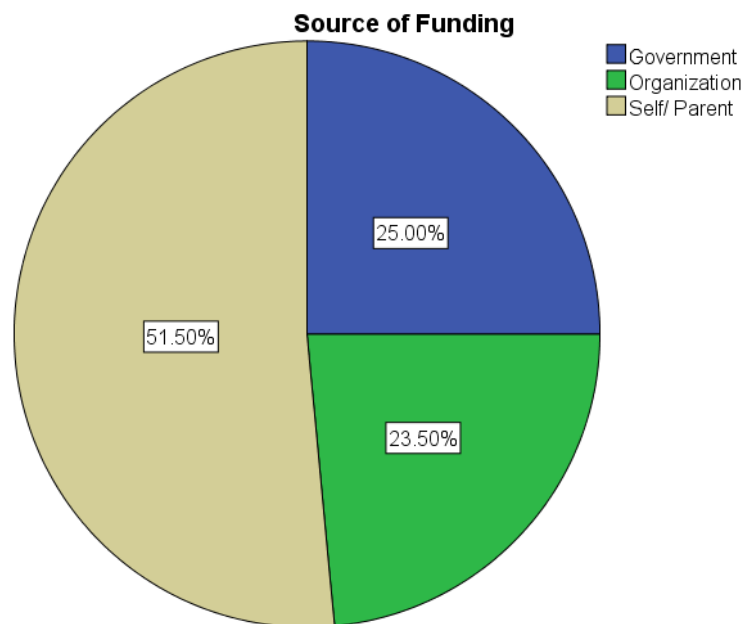


Figure 4.4: Source of Funding

Figure 4.4 shows the source of funding of respondents. There is 51.5% of source of funding of the respondents are from themselves or parents. A total of 50 respondents, which is 25% obtain their funds from government. The remaining 23.5% obtain their funds from organization, which is 47 out of 200 respondents.

4.1.1.5 Level of Study

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Advanced diploma	9	4.5	4.5	4.5
Bachelor Degree	173	86.5	86.5	91.0
Diploma	18	9.0	9.0	100.0
Total	200	100.0	100.0	

Table 4.5: Level of Study

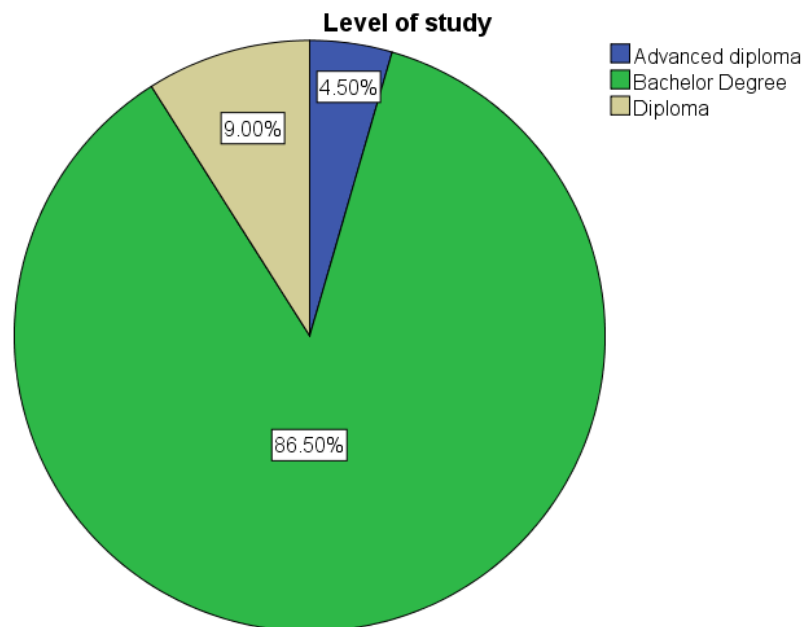


Figure 4.5: Level of Study

From the figure above, Bachelor's Degree have the largest amount of respondents which amounting to 173 respondents (86.5%). Advanced diploma students have the lowest number of level of study which is 4.5%, total of 9 respondents. Diploma students only contain 9% with a number of 18 respondents. However, there is no respondent that holds PhD and Master.

4.1.1.6 Study Mode

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Full time	183	91.5	91.5	91.5
Part time	17	8.5	8.5	100.0
Total	200	100.0	100.0	

Table 4.6: Study Mode

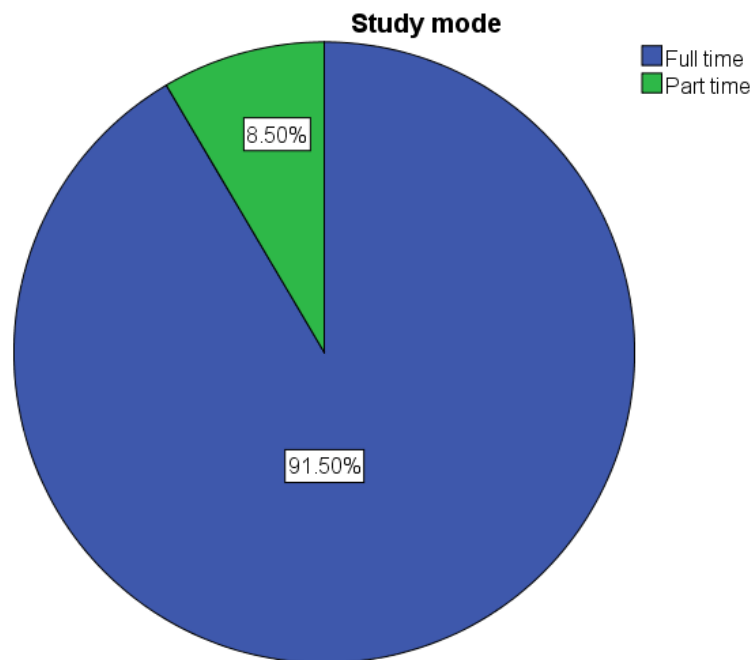


Figure 4.6: Study Mode

As mention in figure 4.6, study mode of the majority respondents are full time students which is 91.5% with the number of 183 out of 200. The remaining respondents are part time students which is 8.5% with frequency of 17 respondents.

4.1.2 Central Tendencies Measurement of Construct

4.1.2.1 Descriptive Statistics (Mean)

	N	Minimum	Maximum	Mean	Std. Deviation
Academic Aspects	200	1.44	5.00	3.8172	0.5326
Non-academic Aspects	200	1.00	5.00	3.5000	0.8015
Access	200	1.00	5.00	3.5637	0.7071
Program Issues	200	2.00	5.00	3.6925	0.6143
Reputation	200	1.00	5.00	3.9188	0.5570
Student Satisfaction	200	1.00	5.00	3.8950	0.6632
Institutional Image	200	1.00	5.00	3.8100	0.6137
Student Commitment	200	1.00	5.00	3.8483	0.7142
Student Loyalty	200	1.00	5.00	3.7900	0.8502

Table 4.7: Mean

Table 4.7 shows that reputation has the highest mean which is 3.9188. But, non-academic has the lowest mean which is 3.500. However, the average mean for all variables are more than 2.500, this means all the independent variable are important to the dependent variable.

In other word, majority of student agreed that reputation gave the most impact on student loyalty. While academic aspects, access, program issues, student satisfaction, image and commitment have the impact on student loyalty but lesser than reputation with the mean of 3.8172, 3.5637, 3.6925, 3.895, 3.8100, 3.8483 and 3.7900 respectively.

4.2 Scale Measurement

In this section of chapter four, researcher will be shown the result of reliability analysis. The objective of reliability analysis is to determine the possibility for adequate testing of hypotheses.

4.2.1 Reliability Analysis

No.	Variable	Total Number of Questions	Cronbach's Alpha
1	Academic aspects	9	0.800
2	Non-academic aspects	10	0.925
3	Access	4	0.763
4	Program issues	4	0.625
5	Reputation	4	0.642
6	Student satisfaction	5	0.808
7	Institutional Image	6	0.749
8	Student Commitment	3	0.662
9	Student loyalty	3	0.822

Table 4.8: Summary of Reliability Test

Table 4.8 has shown summary of reliability test for each variable. According to the empirical rule of Cronbach's Alpha Coefficient, it is usually used to calculate Cronbach's alpha, which is an index of reliability associated with the variation accounted for the true score of primary structure in order to estimate the reliability of the test. For instance, result of coefficient alpha is more than 0.70 indicated good reliability of the result. Besides that, the result of coefficient alpha is in between 0.60 to 0.70 are considered as acceptable

and less than 0.60 is indicated poor reliability of the test (Zikmund & Babin, 2010).

According to Table 4.20, the Cronbach's alpha coefficient of academic aspects is 0.800 and 9 items were used to measure it. In addition, non-academic aspects has shown the Cronbach's alpha coefficient which is 0.925 and total of 10 items were used to measure it. Moreover, the Cronbach's alpha coefficient for access is 0.763 and total of 4 items were used to measure it. Furthermore, Cronbach's alpha coefficient of program issues is 0.625 and total number of item were used to measure was 4 items. Next, reputation has shown 0.642 of Cronbach's alpha coefficient and total 4 items were used to measure it. The figures indicate that academic aspects, non-academic aspects, access have good reliability but program issues and reputation have acceptable reliability in determining student satisfaction and student loyalty.

Besides that, it has shown the Cronbach's alpha coefficient for student satisfaction is 0.808 and total number of item used to measure was 5 items. In addition, the Cronbach's alpha coefficient of image is 0.749 and 6 items were used to measure it. Commitment has shown the Cronbach's alpha coefficient which is 0.622 and total 3 items were used to measure it. The figures of student satisfaction and image indicates that have strong reliability however commitment shows that has acceptable reliability in determining student loyalty. Lastly, the total number of item to measure student loyalty was 3 items and the Cronbach's alpha coefficient is 0.822. Overall, the table indicated that all variables were reliable and internally consistent results of measurement for the constructs.

4.3 Inferential Analyses

Inferential analysis is applied in order to provide the summary about the characteristics of the population based on the collected sample data (Burns and Bush, 2000). Researchers will use reliability analysis, Pearson correlation analysis, and multiple regression analysis in order to investigate all of the independent variables and its relationships with dependent variables.

4.3.1 Pearson Correlation Analysis

H1a: There is a significant relationship between academic aspects and student loyalty.

Correlation		Academic Aspects	Student Loyalty
Academic Aspects	Pearson Correlation	1	.458**
	Sig. (2-tailed)		.000
	N	200	200
Student Loyalty	Pearson Correlation	.458**	1
	Sig. (2-tailed)	.000	
	N	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.9: Pearson Correlation (Academic Aspects and Student Loyalty)

Pearson Correlation Analysis was conducted to identify hypothesis and correlation relationship between the academic aspects and student loyalty. As per table shown on the above, there is a positive correlation between academic aspects and student loyalty ($r= 0.458$, $n=200$, $p<0.05$). Based on the results, H1 is accepted.

H1b: There is a significant relationship between non-academic aspects and student loyalty.

Correlation		Non-Academic Aspect	Student Loyalty
Non-Academic Aspects	Pearson Correlation	1	.367**
	Sig. (2-tailed)		.000
	N	200	200
Student Loyalty	Pearson Correlation	.367**	1
	Sig. (2-tailed)	.000	
	N	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.10: Pearson Correlation (Non-Academic Aspects and Student Loyalty)

Pearson Correlation Analysis was conducted to identify hypothesis and correlation relationship between the non-academic aspects and student loyalty. Based on the table shown, there is a positive correlation between non-academic aspects and student loyalty ($r= 0.367$, $n=200$, $p<0.05$). Thus, H1b is accepted.

H1c: There is a significant relationship between program issues and student loyalty.

Correlation		Program Issues	Student Loyalty
Program Issues	Pearson Correlation	1	.493**
	Sig. (2-tailed)		.000
	N	200	200
Student Loyalty	Pearson Correlation	.493**	1
	Sig. (2-tailed)	.000	
	N	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.11: Pearson Correlation (Program Issues and Student Loyalty)

Pearson Correlation Analysis was conducted to identify hypothesis and correlation relationship between the program issues and student loyalty. Based on the table shown, there is a strong, positive correlation between program issues and student loyalty ($r= 0.493$, $n=200$, $p<0.05$). Thus, H1d is accepted.

H1d: There is a significant relationship between reputation and student loyalty.

Correlation		Reputation	Student Loyalty
Reputation	Pearson Correlation	1	.491**
	Sig. (2-tailed)		.000
	N	200	200
Student Loyalty	Pearson Correlation	.491**	1
	Sig. (2-tailed)	.000	
	N	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.12: Pearson Correlation (Reputation and Student Loyalty)

Pearson Correlation Analysis was conducted to identify hypothesis and correlation relationship between the reputation and student loyalty. Based on the table shown, there is a strong, positive correlation between reputation and student loyalty ($r= 0.491$, $n=200$, $p<0.05$). Thus, H1e is accepted.

H1e: There is a significant relationship between access and student loyalty.

Correlation		Access	Student Loyalty
Access	Pearson Correlation	1	.345**
	Sig. (2-tailed)		.000
	N	200	200
Student Loyalty	Pearson Correlation	.345**	1
	Sig. (2-tailed)	.000	
	N	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.13: Pearson Correlation (Access and Student Loyalty)

Pearson Correlation Analysis was conducted to identify hypothesis and correlation relationship between the access and student loyalty. According to the table shown, there is a positive correlation between access and student loyalty ($r= 0.345$, $n=200$, $p<0.05$). Thus, H1c is accepted.

4.3.2 Multiple Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.796 ^a	.633	.627	.51900

Table 4.14: Model Summary

- a. Predictors: (Constant), Student Commitment, Institutional Image, Student Satisfaction

Based on Table 4.14, the value of the R Square is 0.633 which indicates about 63.30% of the dependent variable (student loyalty) can be explained by the variances in all the independent variables (student commitment, institutional image, student satisfaction).

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	91.052	3	30.351	112.677	.000 ^b
Residual	52.795	196	.269		
Total	143.847	199			

Table 4.15: ANOVA

- a. Dependent Variable: Student Loyalty
 b. Predictors: (Constant), Student Commitment, Institutional Image, Student Satisfaction

Based on Table 4.15, the F-value is 112.677 and the significant level is 0.000. In conclusion, there is a significant effect of the independent variables which are student commitment, institutional image and student satisfaction on the dependent variable which is student loyalty.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.718	.258		-2.784	.006
	Student Satisfaction	.363	.074	.283	4.873	.000
	Institutional Image	.311	.077	.224	4.026	.000
	Student Commitment	.496	.072	.417	6.917	.000

Table 4.16: Summary of Regression Coefficient

a. Dependent Variable: Student Loyalty

Based on Table 4.16, all of the independent variables has positive relationship to dependent variables which is student loyalty. Three of the independent variables which include student satisfaction, institutional image and student commitment have the p-value of 0.000. Therefore, all the independent variables are significant in this results. From the table, an equation was formed to determine the statistical significance of the independent variables on the dependent variable.

$$\text{Regression equation: Student Loyalty} = -0.718 + 0.363\text{SS} + 0.311\text{II} + 0.496\text{SC}$$

Where SS= Student Satisfaction

II= Institutional Image

SC= Student Commitment

From the table result of standardized coefficients, student commitment has the largest influence on the student loyalty in private universities in Malaysia with $\beta = 0.417$.

CHAPTER 5: DISCUSSION, CONCLUSION AND IMPLICATIONS

5.0 Introduction

This chapter will discuss on summary of entire statistical analyses, major findings in previous chapter, implications of the study, limitations, recommendations and conclusion.

5.1 Summary of Statistical Analyses

5.1.1 Descriptive Analysis

In this study, researcher have successfully collected a total of 200 sets of questionnaires survey and the characteristic of respondents will be categorized into two which are respondent's demographic profile and general information.

5.1.1.1 Respondents' Demographic Profile

Among 200 respondents, 67.5% of respondents are female, while 32.5% respondents are male. Next, the age range of respondents are

between 17 and 29 years old. Majority of the respondents are age between 21 to 24 years old which contain 87.5%, followed by 25 to 29 years old and 17 to 20 years old which are 7% and 5.5% respectively. In ethnicity or race context, most of the respondents are Chinese, followed by Malay and Indian which contain the percentage of 79%, 12.5% and 8.5% respectively.

Besides that, the major source of funding of the respondents are from self or parent which is 51.5%. The remaining source of funding are from government and organization which own 25% and 23.5% respectively. Level of study of majority respondents are Bachelor Degree which contain 86.5%, while Diploma, Advance Diploma, PhD and Master only contain 9%, 4.5%, 0% and 0% respectively. Lastly, most of respondents are studying in full time mode which contain 91.5% while there is only 8.5% of respondents who are studying in part time mode.

5.1.2 Scale Measurement

Scale measurement is used to test the reliability by using Cronbach's Alpha. Based on table 4.20, the independence variable which is student satisfaction has the highest level of alpha coefficient value which is 0.808. Next, followed by institutional image and student commitment which are 0.749 and 0.662. Besides that, the five dimension including academic aspects obtained 0.800, non-academic aspects obtained 0.925, access obtained 0.763, program issues obtained 0.625, and reputation obtained 0.642. Lastly, the dependent variable, student loyalty obtained 0.822. All dependent and independent variables' alpha value indicated reliable.

5.1.3 Inferential Analysis

This part will be the summary of Pearson correlation analysis and multiple regression analysis.

5.1.3.1 Pearson Correlation Analysis

Based on the results in Chapter 4, it can be outlined that all the five dimensions (academic aspects, non-academic aspects, program issues, reputation and access) under student satisfaction have significant relationship and positively correlated with dependent variable (student loyalty). The weakest correlation coefficient is access at 0.345, followed by non-academic aspect at 0.367, then academic aspect at 0.458, reputation at 0.491 and the strongest is program issues at 0.493.

5.1.3.2 Multiple Regression Analysis

Based on Table 4.14, the value of the R Square is 0.633 which indicates about 63.30% of the dependent variable (student loyalty) can be explained by the variances in all the independent variables (student commitment, institutional image, student satisfaction).

Based on Table 4.15, the F-value shows 112.677 with the significant level of 0.000, indicate that there is a significant effect of student commitment, institutional image and student satisfaction on student loyalty.

Based on Table 4.16, all of the independent variables are significant as p-value= 0.000.

Regression equation: Student Loyalty = $-0.718 + 0.363SS + 0.311II + 0.496SC$

Where SS= Student Satisfaction

II= Institutional Image

SC= Student Commitment

5.2 Discussions of Major Findings

Hypotheses	Results	Supported
H1: There is a significant relationship between student satisfaction and student loyalty.	$\beta = 0.283$ p-value= 0.000	Yes
H1a: There is a significant relationship between academic aspect and student loyalty.	Pearson Correlation= .458**	Yes
H1b: There is a significant relationship between non-academic aspect and student loyalty.	Pearson Correlation= .367**	Yes
H1c: There is a significant relationship between program issues and student loyalty.	Pearson Correlation= .493**	Yes
H1d: There is a significant relationship between reputation and student loyalty.	Pearson Correlation= .491**	Yes
H1e: There is a significant relationship between access and student loyalty.	Pearson Correlation= .345**	Yes
H2: There is a significant relationship between student perception of the image of higher education institution and student loyalty.	$\beta = 0.224$ p-value= 0.000	Yes
H3: There is a significant relationship between student commitment and student loyalty.	$\beta = 0.417$ p-value= 0.000	Yes

Table 5.1: Summary of Hypotheses and Results

H1: There is a significant relationship between student satisfaction and student loyalty.

Based on the results shown in table 5.1, there is a significant influence of student satisfaction towards student loyalty, providing beta value of 0.283 and significant value of 0.00 that is lower than p-value of 0.05. These results proven that students who are more satisfied are tend to have greater loyalty. Helgsen and Nettet (2011) affirmed that customer loyalty is always viewed as the main consequences of customer satisfaction. A total of five factors had been examined to test student satisfaction, namely: academic aspect, non-academic aspect, program issues, reputation and access. The results from these five hypothesis are in line with the outcomes from previous studies. (Abdullah, 2005, 2006a; Huang, 2009; Kara and DeShields, 2004).

H1a: There is a significant relationship between academic aspect and student loyalty.

As stated in the table, H1a hypothesized that academic aspect have a significant relationship with student loyalty, with Pearson correlation of 0.458. These indicates that students with positive insight of academic aspects would have greater satisfaction on university. According to Surprenant and Solomon (1987), academic aspect is one of the important quality indicators. Responsibilities of academics are important for higher education sector in order to offer a better service quality and hence build student loyalty.

H1b: There is a significant relationship between non-academic aspect and student loyalty.

Table 5.1 shows that outcome from Pearson correlation for non-academic aspect is 0.367. This indicates that non-academic dimension has a significant impact on student loyalty in private universities. This factor relates to duties performed by non-academic staff, is one of the most influential quality determinants for higher education (Leblanc and Nguyen, 1997). Those performance that fulfills a person's expectation will lead to student satisfaction and hence improve student loyalty (Arif and Ilyas, 2013).

H1c: There is a significant relationship between program issues and student loyalty.

Table 5.1 displays that there is a positive correlation between access and student loyalty, which is 0.493. This confirmed that program issues have a significant impact on student loyalty in universities. This factor highlights the importance of providing wide ranging academic program that contains flexible structure and syllabus. This variable was classified as a crucial dimension for higher education (Joseph and Joseph, 1997; Ford et al., 1999). It is important to offer wide ranging yet reputable academic programmes with flexible syllabus and structure as a way to attract and retain students. Thus, students who have positive perception on program issues provided will tend to have greater satisfaction and results in higher loyalty.

H1d: There is a significant relationship between reputation and student loyalty.

Based on table 5.1, it shows the Pearson correlation between reputation and student loyalty is 0.491. This indicates that reputation is positively correlated with student loyalty in Malaysia's private universities. The results show that reputation exhibited favorable effects on customer loyalty, which was supported by previous research done by S.B. Kim and D. Y. Kim (2016). According to Nguyen and LeBlanc (2001), when perceptions of both institutional image and institutional reputation are favorable, degree of satisfaction is tend to be higher. Therefore, a favorable institutional reputation is significant in affecting student loyalty.

H1e: There is a significant relationship between access and student loyalty.

Based on table 5.1, it shows the Pearson correlation between access and student loyalty is 0.345. This indicates that access dimension is positively correlated with student loyalty in Malaysia's private universities. It can be supported by the outcome of the study done by Abdullah (2005). The study specified that the dimension "access" is the most critical determinant of service quality in higher education. In other words, students perceived that this factor is crucial in determining the quality of service they received.

H2: There is a significant relationship between student perception of the image of higher education institution and student loyalty.

Based on table 5.1, it shows the beta value of institutional image is 0.224 and the significant value is below p-value of 0.05 which is 0.000. This indicates that institutional image has a significant impact on student loyalty in Malaysia's private universities. Helgesen and Nettet (2007) and Palacio et al. (2002) affirmed the influence of institutional image on student behaviour in the context of university. Therefore, a reputable institutional image is significant in affecting student loyalty.

H3: There is a significant relationship between student commitment and student loyalty.

Based on table 5.1, it shows the beta value of institutional image is 0.417 and the significant value is below p-value of 0.05 which is 0.000. This indicates that student commitment has a significant impact on student loyalty in Malaysia's private universities. In a research conducted in Germany by Langer, Henning-Thurau, and Hansen (2001) with over 1000 students found that student commitment is one of the key determinants of student loyalty Therefore, student commitment is significant in affecting student loyalty.

5.3 Implications of the Study

5.3.1 Managerial Implications

Nowadays, higher education institution has become very important. According to Federal Reserve Board Chairman, Alan Greenspan, he mentions that without a college education people may be left out. This mean that, the relationship between higher education and success will become more significant in the information-driven global economy. Therefore, it cannot be denied that, higher education would contribute a lot in various sectors.

Higher education institutions play an important role in improving economic growth and competitiveness among institutions and it is widely acknowledged and supported by the literature. It is playing a critical role in preparing students for future career development in today's global economy. It is very important for these institutions to act as a leader in tackling the economic challenges that all nation faces today. In addition, institutions need to prepare enough understanding of what skills students need to compete with and win the jobs today due to the recession of economic in whole world.

The deeper analysis on this research may reveal the causes of differentiations with others institution, at the same time able to make an effective strategic plan to institution future developed. With the effectively strategic plan will help to improve the quality of higher education institution through the exploration and tracking the segments of students. This could help the institute to know well what needs to focus on and then make changes to

adapt the conditions and avoid from negative quality rankings. This could increase the relationship between student and employees of the institutions. This also help institutions to bridging the gap between institution future develop plan and student expectation on the institution. Bridging the gap between students and staff may result to certain managerial and administrative benefits, such as improvement of educational quality, trust and commitment to the institute and better reputation.

To gain competitive in this industry, it is very important to maintain loyalty from students. The results from the research show that all the independent variable play an important roles in influencing the student loyalty. In other words, institution should always maintain a positive student satisfaction, institutional image and student commitment if wanted to stay longer in this industry. For example, an institution that able to maintain a positive image will be able to influence the student's perception whether to further study in the same university. The institutions may benefit from behaviour of its satisfied students. Therefore, higher education institution should spend more time in building up a strong image of the service operations. Institutions could improve image through advertising and other effective promotional tools to create a strong and favourable image to its stakeholders and students. Favourable institution image of a higher education institution may differentiate themselves from their competitors and hence able to gain competitive advantages.

Student loyalty formed when student are satisfied with the services rendered by institution, which mean the services provided are meeting student satisfaction and expectation. Therefore, institution should avoid making decision that might jeopardise students' loyalty. Higher education institutions should pay attention on measuring students' expectations and students' perceptions on the delivered service quality.

5.4 Limitation of the Study

5.4.1 Delimitation of the Study

There is one of the delimitation of the study which is this study only tested three factors which are student satisfaction, institution image, and student commitment. Other factors also play a crucial role that may determining student loyalty in private university industry. This research is not able to carry out other factors and it has been neglected. Thus, it considered as a shortcoming in this research paper.

5.4.2 Limitation of the Study

There are several limitations have been identified by researchers throughout the entire process of this research study. These shortcomings will be the factors that need to be corrected in future studies.

Firstly, there are limited source of journals and articles database for researchers to access. Some of the helpful database which may crucial in this research paper required pay a premium price only can access. As it is beyond students' affordability, researchers lose the chance to review journals and articles to valid and support in research study. Other than that, limited of time restricted on researchers to review and find out more interesting issues has been discussed in previous studied.

Lastly, findings of fact and inference may not reflect the general population because the sampling technique being applied in this study is a convenience sampling which is a type of non-probability sampling method. The target respondents are mainly based on a few private universities in Malaysia. Therefore, limited geographical coverage means that the results may not be represent at the national level.

5.5 Recommendations for Future Research

Firstly, future researchers are suggested to expand the framework and focus on other significant independent variables that have been overlooked in this research paper. In future, it will help to gain useful insight on antecedents of student loyalty to improve student satisfaction, institutional image and student commitment in private universities.

Secondly, researcher may spend more time to review more articles and journals to find out more interesting issues that can bring a crucial contribution for different perspective of people such as organization, consumer, government, and society. Other than that, having a proper time planning and setting a budget to subscribe useful database could be significant to validate the research paper.

Lastly, researchers may extend the survey at even proportion of all private universities to increase the reliability of result. This is because different student from different private universities has different psychological state and expectation toward their private universities. Other than that, researchers can narrow down and target on particular private university students in order to have a deeper understanding on that private university.

5.6 Conclusion

Throughout the whole research processes, it can be concluded that the objectives of research have been achieved. Besides, the questionnaires of research also developed positive and valid feedback. Based on the results of survey, it proves that all questions are effectively determining influences of student satisfaction, institutional image and student commitment on student loyalty in private universities of Malaysia.

In conclusion, this study brings crucial contribution in exploring the above factors which have significant influence on student loyalty in private universities. It is vital for higher education industry to build their business successfully to retain their students and attract the potential students.

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APPENDICES

Appendix 3.1: Questionnaire



BACHELOR OF INTERNATIONAL BUSINESS (HONS)

UNIVERSITI TUNKU ABDUL RAHMAN

FACULTY OF ACCOUNTANCY AND MANAGEMENT

DEPARTMENT OF INTERNATIONAL BUSINESS

Dear respondents,

We are undergraduate students pursuing a Bachelor Degree of International Business (HONS) from Faculty of Accountancy and Management (FAM) at Universiti Tunku Abdul Rahman (UTAR), Sungai Long Campus. We are currently conducting a RESEARCH PROJECT (UKMZ3016) about the research project entitled “A study on the effect of local student satisfaction, institutional image and student commitment towards student loyalty in private universities of Malaysia”. This research will assist future researcher and education industry be conscious of the factors influencing local student loyalty in private sector.

The following questionnaire will require approximately 10-15 minutes to complete. Your participant in this research is voluntary. The information gathered from this questionnaire will only be used for academic research purpose and we will assure that all information that you provided to us will be kept private and confidential. We appreciate your effort and time taken to contribute to this questionnaire and thank you for your time and participation.

Group Members:

Student Name:	Student ID:
1. Au Poh Yee	1500656
2. Chan Pui Yee	1500498
3. Loke Pui Hoong	1500284
4. Tan Ti Seng	1407687

Section A: Demographic/ Respondent's Profile

This section is used to collect general information of respondent. Please read each question carefully and specify your appropriate answer by placing a **TICK** (✓) in the boxes given. Each question should have **ONE** answer.

Gender: Male

Female

Age: 17 – 20

21 – 24

25 – 29

30 and above

Ethnicity/ Race: Malay

Chinese

Indian

Other please specify, _____

Source of Funding: Self/ Parent

Organization

Government

Level of Study: Diploma

Advanced diploma

Bachelor Degree

Other please specify, _____

Study Mode: Part time

Full time

Section B: Construct Measurement

For each question below, please **CIRCLE** the respond that best characterize how you feel about the statement, where: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree.

1.0	Academic Aspects	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.1	Instructors have the knowledge to answer my questions relating to the course content.	1	2	3	4	5
1.2	Instructors deal in a courteous manner.	1	2	3	4	5
1.3	When I have problem, instructors show a sincere interest in solving it.	1	2	3	4	5
1.4	Instructors show positive attitude toward students.	1	2	3	4	5
1.5	Instructors communicate well in the classroom.	1	2	3	4	5
1.6	Instructors provide feedback about my progress.	1	2	3	4	5
1.7	Instructors are highly educated in their respective field.	1	2	3	4	5
1.8	The hand-out are provided adequately by the instructors.	1	2	3	4	5
1.9	The documentations are provided adequately by the instructors.	1	2	3	4	5

2.0	Non-academic Aspects	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
2.1	When I have problem, administrative staffs show a sincere interest in solving it.	1	2	3	4	5
2.2	Administrative staffs provide caring attention.	1	2	3	4	5
2.3	Inquiries are dealt with efficiently.	1	2	3	4	5
2.4	Administration offices keep accurate and retrievable records.	1	2	3	4	5
2.5	When the staffs promise to do something by a certain time, they do so.	1	2	3	4	5
2.6	Administrative staffs show positive work attitude toward students.	1	2	3	4	5
2.7	Administrative staffs communicate well with students.	1	2	3	4	5
2.8	Administrative staffs have good knowledge of the systems.	1	2	3	4	5
2.9	Students are treated equally by the staffs.	1	2	3	4	5
2.10	The staffs respect the terms of confidentiality when I disclose information to them.	1	2	3	4	5

3.0	Program Issues	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
3.1	The university runs excellent quality programs.	1	2	3	4	5
3.2	The university offers a wide range of program with various specializations.	1	2	3	4	5
3.3	The university operates an excellent counselling service.	1	2	3	4	5
3.4	The university offers programs with flexible structure.	1	2	3	4	5
4.0	Reputation	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
4.1	The university has a professional image.	1	2	3	4	5
4.2	The academic program run by the university is reputable.	1	2	3	4	5
4.3	The university's graduates are easily employable.	1	2	3	4	5
4.4	The university has a good image.	1	2	3	4	5
5.0	Access	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
5.1	Academic staffs are willingness to respond my request for assistance.	1	2	3	4	5
5.2	Academics staffs allocate sufficient time for consultation.	1	2	3	4	5
5.3	The staffs ensure that they are easily contacted.	1	2	3	4	5

6.0	Student Satisfaction	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
6.1	I am satisfied with my decision to register at this university.	1	2	3	4	5
6.2	My choice to choose this university was a wise one.	1	2	3	4	5
6.3	I think I did the right thing when I chose to study at this university.	1	2	3	4	5
6.4	I feel that my experience with this university has been enjoyable.	1	2	3	4	5
6.5	Overall, I am satisfied with this university.	1	2	3	4	5
7.0	Institutional Image	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
7.1	This university was recommended to me by my friends.	1	2	3	4	5
7.2	This university was recommended to me by my family.	1	2	3	4	5
7.3	This university has a prestigious image.	1	2	3	4	5
7.4	I think my parents think highly of this university.	1	2	3	4	5
7.5	I think my friends and siblings think highly of this university.	1	2	3	4	5
7.6	This university successfully retains a prestigious place in various university ranking systems.	1	2	3	4	5

8.0	Student Commitment	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
8.1	I felt much attached to my university.	1	2	3	4	5
8.2	I am proud to be able to study at my university.	1	2	3	4	5
8.3	I am very happy to belong to this university.	1	2	3	4	5
9.0	Student Loyalty	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
9.1	I will continue at the same university if I wanted to start a new course.	1	2	3	4	5
9.2	I will continue at the same university if I wanted to further my education.	1	2	3	4	5
9.3	I will recommend this university to my friends and family.	1	2	3	4	5

The End

Thank you for your precious time to complete this questionnaire. Your cooperation and participation are sincerely appreciated.

Appendix 3.2: SPSS Output: Pilot Test

ACADEMIC ASPECTS

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.926	9

NON-ACADEMIC ASPECTS

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.966	10

PROGRAM ISSUES

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.858	4

REPUTATION

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.897	4

ACCESS

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.923	4

STUDENT SATISFACTION

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.957	5

INSTITUTIONAL IMAGE

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.882	6

STUDENT COMMITMENT

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.897	3

STUDENT LOYALTY

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.961	3

Appendix 4.1: SPSS Output: Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
MEANAA	200	1.44	5.00	3.8172	.53257
MEANNA	200	1.00	5.00	3.5000	.80151
MEANAC	200	1.00	5.00	3.5637	.70711
MEANPI	200	2.00	5.00	3.6925	.61427
MEANRE	200	1.00	5.00	3.9188	.55701
MEANSS	200	1.00	5.00	3.8950	.66315
MEANII	200	1.00	5.00	3.8100	.61369
MEANSC	200	1.00	5.00	3.8483	.71422
MEANSL	200	1.00	5.00	3.7900	.85020
Valid N (listwise)	200				

Appendix 4.2: SPSS Output: Reliability Test

ACADEMIC ASPECTS

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.800	9

NON-ACADEMIC ASPECTS

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.925	10

PROGRAM ISSUES

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.625	4

REPUTATION

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.642	4

ACCESS

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.763	4

STUDENT SATISFACTION

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.808	5

INSTITUTIONAL IMAGE

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.749	6

STUDENT COMMITMENT

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.662	3

STUDENT LOYALTY

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.822	3

Appendix 4.3: SPSS Output: Multiple Regression Analysis

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	MEANCO, MEANIM, MEANSS ^b		Enter

a. Dependent Variable: MEANSL

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.796 ^a	.633	.627	.51900

a. Predictors: (Constant), MEANCO, MEANIM, MEANSS

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	91.052	3	30.351	112.677	.000 ^b
	Residual	52.795	196	.269		
	Total	143.847	199			

a. Dependent Variable: MEANSL

b. Predictors: (Constant), MEANCO, MEANIM, MEANSS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.718	.258		-2.784	.006
	MEANSS	.363	.074	.283	4.873	.000
	MEANIM	.311	.077	.224	4.026	.000
	MEANCO	.496	.072	.417	6.917	.000

a. Dependent Variable: MEANSL

Appendix 4.4: SPSS Output: Pearson Correlations Analysis

		Correlations					
		MEANAA	MEANNA	MEANAC	MEANPI	MEANRE	MEANSL
MEAN AA	Pearson Correlation	1	.649**	.540**	.559**	.501**	.458**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	200	200	200	200	200	200
MEAN NA	Pearson Correlation	.649**	1	.728**	.582**	.437**	.367**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	200	200	200	200	200	200
MEAN AC	Pearson Correlation	.540**	.728**	1	.557**	.452**	.345**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	200	200	200	200	200	200
MEAN PI	Pearson Correlation	.559**	.582**	.557**	1	.558**	.493**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	200	200	200	200	200	200
MEAN RE	Pearson Correlation	.501**	.437**	.452**	.558**	1	.491**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	200	200	200	200	200	200
MEAN SL	Pearson Correlation	.458**	.367**	.345**	.493**	.491**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	200	200	200	200	200	200

** . Correlation is significant at the 0.01 level (2-tailed).