
**The Influence of Service Quality, Brand Image, and Customer Trust on Customer Loyalty
among Tenth-Grade Students at a Learning Center**

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Abstract

This study examines the influence of service quality, brand image, and customer trust on customer loyalty among Grade X students at the Ruangguru Denpasar Melati Tutoring Institution. The research is motivated by the growing importance of customer loyalty in maintaining the competitiveness and long-term sustainability of tutoring institutions within an increasingly competitive educational services industry. A quantitative approach with a causal research design was employed. The study involved 30 respondents selected using a saturated sampling technique. Data were collected through a structured questionnaire based on a five-point Likert scale and analyzed using multiple linear regression with IBM SPSS Statistics. The findings reveal that service quality, brand image, and customer trust each have a positive and statistically significant effect on customer loyalty. Furthermore, the three independent variables simultaneously exert a significant influence on customer loyalty, indicating that they collectively play an essential role in strengthening students' loyalty toward the institution. Among these factors, continuous improvements in service quality, the development of a strong and favorable brand image, and the enhancement of customer trust are crucial for fostering long-term customer relationships. The findings provide valuable managerial implications for the Ruangguru Denpasar Melati Tutoring Institution in formulating effective strategies to improve customer satisfaction, strengthen competitive advantage, and sustain customer loyalty in the educational services market.

Keywords: Brand Image, Customer Loyalty, Customer Trust, Ruangguru, Service Quality

INTRODUCTION

The education service sector in Indonesia has experienced rapid growth as consumers increasingly prioritize service quality and value-added benefits. Education is now viewed not only as a formal obligation but also as a long-term investment in human capital, driving demand for supplementary learning services beyond formal schooling. Consequently, tutoring institutions have become an essential component of the non-formal education sector by providing academic support and enhancing students' learning outcomes. The growing academic demands, curriculum changes, and increasing competition have further intensified the demand for tutoring services, resulting in a more competitive market. As the number of tutoring providers continues to increase, parents and students have become more selective, evaluating institutions based not only on price but also on service quality, institutional reputation, and customer trust. These factors play a crucial role in shaping consumer preferences and influencing the selection of tutoring institutions (Kotler & Keller, 2016; Gumilang et al., 2024; Wijaya, 2022).

Customer loyalty is a major challenge for tutoring institutions in an increasingly competitive educational services market. It refers to a customer's commitment to continue using and repurchasing a service consistently over time, reflected in continued enrollment, renewal of learning packages, and willingness to recommend the institution to others (Oliver, 1999). One of the primary determinants of customer loyalty is service quality, which is defined as the gap between customers' expectations and their perceptions of the actual service received. In tutoring services, high-quality instruction, responsive support, and accessible learning services contribute to positive customer experiences and long-term loyalty (Parasuraman et al., 1988). Another important factor is brand image, which represents the set of associations consumers hold toward a brand. A strong and positive brand image enhances customers' perceptions of credibility and service quality, making it a key consideration when selecting a tutoring institution (Aaker, 1996). Previous studies have confirmed that both service quality and brand image significantly influence customer loyalty and consumer decision-making in educational service institutions (Rahmayanti & Rijali, 2025; Swandayani et al., 2023).

Customer trust is another critical determinant of loyalty in educational services, as it reflects customers' confidence in the service provider's integrity, reliability, and competence to deliver meaningful academic outcomes (Morgan & Hunt, 1994). In tutoring institutions, trust is particularly important because educational services are intangible and their benefits are realized over time. Previous studies have shown that customer trust significantly enhances customer loyalty, while high-quality service and effective communication strengthen satisfaction and long-term relationships with customers (Dewantari et al., 2024; Danar Karina, 2025). Furthermore, digital transformation has increased customer expectations for flexible, responsive, and personalized tutoring services, making it easier for customers to compare competing providers. As a result, maintaining customer loyalty requires consistent service quality, a strong brand image, and sustained customer trust. These factors are especially important for senior high school students, who require intensive academic support during their transition to higher educational levels and whose perceptions strongly influence their intention to continue using tutoring services (Gumilang & Soebiantoro, 2024).

Data from Ruangguru Denpasar Melati indicate that Grade X students represent the largest group of users, highlighting the strong demand for tutoring services during the transition from

junior to senior high school. At this stage, students face greater academic complexity, new learning environments, and higher performance expectations, increasing their need for additional learning support. Digital tutoring platforms such as Ruangguru provide flexible access to learning materials, instructional videos, and practice exercises, helping students adapt to these academic challenges. However, fluctuations in student enrollment and service renewal rates between 2022 and 2025 suggest that maintaining customer loyalty remains a significant challenge. Therefore, understanding the factors that influence customer loyalty is essential for sustaining long-term customer retention in educational services (Gumilang & Soebiantoro, 2024).

Customer data from Ruangguru Denpasar Melati during 2022–2025 show fluctuations in both student enrollment and service renewal rates, indicating that customer loyalty remains a critical factor for sustaining the use of tutoring services. These trends suggest that a strong brand image alone is insufficient to retain customers without consistently high service quality and customer trust. Since students and parents can easily switch to competing tutoring providers, understanding the determinants of customer loyalty is essential. Although previous studies have examined the relationships among service quality, brand image, customer trust, and customer loyalty across various industries, empirical evidence in the educational services sector particularly among Grade X students at Brain Academy Ruangguru Denpasar Melati remains limited. Therefore, this study investigates the influence of service quality, brand image, and customer trust on customer loyalty to provide practical insights for improving customer retention and long-term competitiveness (Internal Ruangguru User Data, 2025; Oliver, 1999; Parasuraman et al., 1988; Aaker, 1996; Morgan & Hunt, 1994).

REVIEW OF LITERATURE

Customer Loyalty

Customer loyalty refers to a customer's long-term commitment to repeatedly purchase or continue using a product or service despite competitive alternatives (Griffin, 2016; Oliver, 2014). In educational services, loyalty extends beyond repeat usage to include positive attitudes, emotional attachment, and willingness to recommend the institution to others. Previous studies indicate that customer loyalty develops through consistent service experiences, perceived value, and the fulfillment of academic expectations (Telagawati et al., 2021; Permatasari & Handoyo, 2023). According to Oliver's (1999) loyalty model, loyalty evolves through four stages: cognitive, affective, conative, and action loyalty. In digital tutoring platforms such as Ruangguru, customer loyalty is reflected in students' intentions to continue using learning packages, enroll in advanced programs, recommend the platform, and resist switching to competing services (Telagawati et al., 2021; Bahari & Telagawati, 2025).

Factors Influencing Customer Loyalty

Customer loyalty is influenced by several factors, including service quality, brand image, customer trust, customer satisfaction, price, and perceived value. Although customer satisfaction is often treated as a mediating variable, previous studies have demonstrated that service quality can also directly influence customer loyalty (Dam & Dam, 2021; Putra et al., 2025; Aji & Nurlinda, 2024; Sahlani et al., 2024). This study focuses on three key determinants: service quality, brand image, and customer trust, as they are highly relevant to the context of digital tutoring services. Consistent service quality enhances customer experiences, a positive brand image strengthens

perceptions of credibility, and customer trust increases confidence in the reliability of educational services, all of which contribute directly to stronger customer loyalty (Telagawati et al., 2021; Permatasari & Handoyo, 2023; Supertini et al., 2021).

Service Quality

Service quality refers to customers' perceptions of how well a service meets or exceeds their expectations (Parasuraman et al., 2018; Tjiptono, 2020). According to the SERVQUAL model, service quality consists of five dimensions: tangibles, reliability, responsiveness, assurance, and empathy, which collectively determine customers' evaluations of service performance. In educational services, service quality includes effective teaching, competent instructors, responsive support, and adequate learning facilities. Studies have shown that consistent service quality enhances customer satisfaction, trust, and long-term loyalty, particularly in digital learning platforms where stable systems, curriculum-aligned content, and personalized learning experiences are essential (Zeithaml & Bitner, 2020; Telagawati et al., 2021; Bahari & Telagawati, 2025; Lupiyoadi, 2022).

Brand Image

Brand image is the overall perception and set of associations customers hold toward a brand, developed through experience, communication, and reputation (Kotler & Keller, 2020; Aaker, 1997). A strong brand image differentiates a service provider from competitors and increases customers' confidence in service quality. Aaker (1997) identifies three key dimensions of brand image: corporate image, user image, and product image. In educational services, a positive brand image serves as a signal of credibility, reduces perceived risk, and encourages customer loyalty. Moreover, in the digital era, online reputation, customer reviews, and social media engagement have become critical elements in strengthening brand image and maintaining customer trust. Previous studies confirm that a favorable brand image positively influences customer loyalty by encouraging repeat usage and positive word-of-mouth recommendations (Telagawati & Widiastini, 2021; Permatasari & Handoyo, 2023).

Conceptual Framework

This study is based on the premise that customer loyalty in digital educational services is shaped by the combined influence of service quality, brand image, and customer trust, rather than by short-term satisfaction alone. Service quality enhances customers' perceptions of value through reliable, responsive, and accessible services, thereby encouraging continued use (Parasuraman et al., 1988; Zeithaml & Bitner, 2020). A positive brand image strengthens customers' confidence in the institution and fosters loyalty by creating favorable perceptions and reducing perceived risk (Kotler & Keller, 2020; Telagawati & Widiastini, 2024). Customer trust, based on confidence in the provider's credibility, integrity, and system reliability, is a fundamental driver of long-term customer relationships and continued service use (Morgan & Hunt, 1994; Gefen et al., 2003). Previous studies also confirm that these three factors significantly contribute to customer loyalty in service industries (Telagawati, 2023). Accordingly, this study proposes that service quality (X_1), brand image (X_2), and customer trust (X_3) have positive and significant effects on customer loyalty (Y) among Grade X students using Ruangguru Denpasar Melati services.

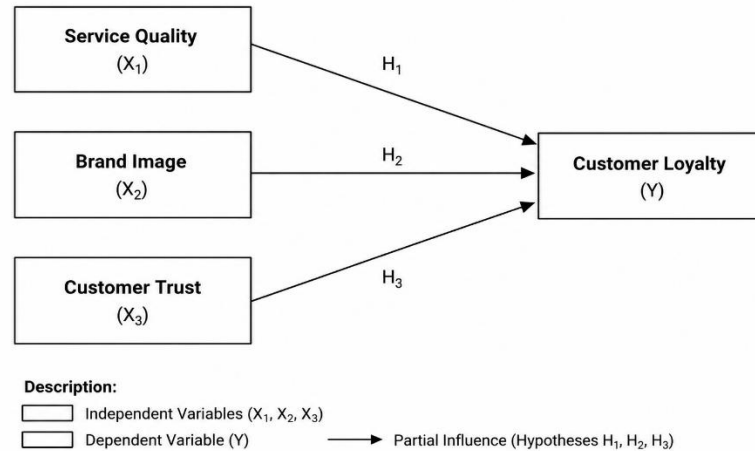


Figure 1.
Research Conceptual Framework

Research Hypotheses

Research hypotheses are provisional statements developed from theoretical foundations, previous studies, and the proposed conceptual framework, and they must be empirically tested (Sugiyono, 2019). Based on the literature, this study proposes four hypotheses regarding the relationships between service quality, brand image, customer trust, and customer loyalty among Grade X students at Ruangguru Denpasar Melati.

H1: Service Quality and Customer Loyalty

Service quality is expected to positively influence customer loyalty because reliable, responsive, and accessible services increase customers' satisfaction and encourage continued use of educational services (Parasuraman et al., 1988). Previous studies have also confirmed a significant positive relationship between service quality and customer loyalty in educational institutions (Telagawathi & Widiastini, 2021).

H1: *Service quality has a positive and significant effect on customer loyalty.*

H2: Brand Image and Customer Loyalty

A positive brand image enhances customers' perceptions of credibility, quality, and reputation, thereby increasing their willingness to continue using and recommending a service (Kotler & Keller, 2020). Empirical evidence also indicates that brand image positively affects customer loyalty in service industries (Widiastini, 2022).

H2: *Brand image has a positive and significant effect on customer loyalty.*

H3: Customer Trust and Customer Loyalty

Customer trust strengthens long-term relationships by increasing confidence in the service provider's integrity, competence, and reliability (Morgan & Hunt, 1994). In digital services, trust has been shown to significantly improve customer loyalty and encourage continued platform usage (Telagawathi, 2022).

H3: *Customer trust has a positive and significant effect on customer loyalty.*

H4: Simultaneous Effects of Service Quality, Brand Image, and Customer Trust on

The Influence of Service Quality, Brand Image, and Customer Trust...

Customer Loyalty

Service quality, brand image, and customer trust collectively create a positive customer experience that enhances long-term loyalty. High-quality services strengthen brand image, while a favorable brand image increases customer trust, resulting in stronger customer loyalty (Kotler & Keller, 2020; Telagawathi & Widiastini, 2021).

H4: *Service quality, brand image, and customer trust simultaneously have a positive and significant effect on customer loyalty.*

RESEARCH METHOD

Research Design

This study employed a quantitative causal research design to examine the cause-and-effect relationships between service quality, brand image, customer trust, and customer loyalty. Quantitative methods were used to objectively analyze numerical data through statistical techniques (Sugiyono, 2019). Primary data were collected using structured questionnaires distributed to Grade X students of Ruangguru Denpasar Melati, while secondary data were obtained from relevant journals, books, company publications, and other supporting documents.

Research Setting

The research was conducted at Ruangguru Denpasar Melati, Denpasar City, Indonesia, over a five-month period from February to June 2026. The study focused on Grade X students, who were selected because they are in the transition to senior high school and generally require greater academic support. The research examined service quality, brand image, and customer trust as independent variables and customer loyalty as the dependent variable.

Population and Sample

The study population consisted of 30 active Grade X students enrolled at Ruangguru Denpasar Melati. Because the population was relatively small, a total sampling (saturated sampling) technique was employed, whereby all members of the population were included as research respondents (Sugiyono, 2019). This approach enabled a comprehensive assessment of students' perceptions of service quality, brand image, customer trust, and their influence on customer loyalty.

Research Variables

This study includes four variables: service quality (X_1), brand image (X_2), customer trust (X_3) as independent variables, and customer loyalty (Y) as the dependent variable. Operational definitions were established to ensure that each variable could be measured objectively and consistently. Service quality (X_1) refers to customers' perceptions of the quality of Ruangguru's services, including application appearance, system reliability, responsiveness, security assurance, and attention to users' needs. It is measured using the five SERVQUAL dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988).

Brand image (X_2) represents customers' overall perceptions of Ruangguru's reputation, credibility, and attractiveness as a digital learning platform. It is measured through three dimensions: corporate image, user image, and product image (Aaker, 1997). Customer trust (X_3) refers to customers' confidence in Ruangguru's reliability and integrity in delivering educational services. It is assessed through the dimensions of integrity, competence, and consistency (Morgan & Hunt, 1994).

Data Sources

This study used both primary and secondary data. Primary data were collected through structured questionnaires distributed to Grade X students at Ruangguru Denpasar Melati to measure perceptions of service quality, brand image, customer trust, and customer loyalty. Secondary data were obtained from company records, books, scientific journals, and previous studies to support the theoretical framework and research findings.

Data Collection Method

Data were collected using a structured online questionnaire administered via Google Forms. The questionnaire was developed based on the indicators of the four research variables and employed a five-point Likert scale ranging from *strongly disagree (1)* to *strongly agree (5)* (Sugiyono, 2019).

Research Instrument

The research instrument was a closed-ended questionnaire consisting of two sections: (1) respondents' demographic information (e.g., age, gender, and duration of Ruangguru usage), and (2) statements measuring service quality, brand image, customer trust, and customer loyalty using validated theoretical indicators.

Instrument Validity and Reliability

Before the main survey, the questionnaire was tested for validity and reliability. Validity was assessed using the Pearson Product-Moment correlation, where items with r -calculated $>$ r -table (0.361) at a 5% significance level were considered valid (Ghozali, 2021). Reliability was evaluated using Cronbach's Alpha, with values of 0.70 or higher indicating acceptable internal consistency (Nunnally, 1978).

Data Analysis

Data were analyzed using IBM SPSS Statistics Version 26. The analysis included descriptive statistics, instrument testing (validity and reliability), and classical assumption tests comprising normality (Shapiro–Wilk), multicollinearity (Tolerance and VIF), and heteroscedasticity (Glejser test). Hypotheses were tested using multiple linear regression, followed by the t-test (partial effects), F-test (simultaneous effects), and the coefficient of determination (R^2) to examine the influence of service quality, brand image, and customer trust on customer loyalty (Ghozali, 2018). The regression model used was:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

RESULTS AND DISCUSSION

Research Findings

This study examined the effects of service quality, brand image, and customer trust on customer loyalty among Grade X students at Ruangguru Denpasar Melati. Data were collected from 30 respondents using structured questionnaires and analyzed with IBM SPSS Statistics Version 26. The analysis was conducted to address the research objectives and test the proposed hypotheses. This section presents the research findings, including respondents' demographic characteristics and their perceptions of the study variables: customer loyalty, service quality, brand image, and customer trust.

Respondent Characteristics

The respondents' profiles were analyzed based on gender and age to provide an overview of the study sample. These characteristics serve as the basis for describing the demographic composition of the respondents before presenting the statistical analysis and hypothesis testing.

Table 1.
Respondent Characteristics by Gender

Gender	Frequency	Percentage (%)
Male	12	40.0
Female	18	60.0
Total	30	100.0

As shown in Table 4.1, the majority of respondents were female, accounting for 18 students (60.0%), while 12 respondents (40.0%) were male. This indicates that female students constituted the larger proportion of Ruangguru Denpasar Melati users in the study sample. However, this difference does not affect the study's objectives, as all respondents had experience using Ruangguru's learning services.

Table 2.
Respondent Characteristics by Age

Age (Years)	Frequency	Percentage (%)
15	2	6.7
16	15	50.0
17	13	43.3
Total	30	100.0

Respondent Characteristics by Age

As shown in Table 4.2, most respondents were 16 years old (15 students, 50.0%), followed by 17-year-old students (13 students, 43.3%), while only 2 respondents (6.7%) were 15 years old. These findings indicate that the majority of respondents were 16–17 years old, an age at which students typically have greater academic demands and a higher need for digital learning platforms such as Ruangguru. The following section presents the respondents' characteristics based on the duration of using Ruangguru Denpasar Melati services.

Effect of Service Quality on Customer Loyalty

The hypothesis testing results indicate that service quality has a positive and significant effect on customer loyalty among Grade X students at Ruangguru Denpasar Melati. This finding suggests that higher service quality enhances students' willingness to continue using and recommend Ruangguru's services. Descriptive analysis showed that service quality achieved a high mean score (3.94), indicating that respondents generally perceived the quality of Ruangguru's services positively. The highest-rated item was ease of access to the platform (mean = 4.17), highlighting accessibility as a key factor contributing to customer loyalty. In contrast, the learning

features received the lowest, yet still high, mean score (3.73), suggesting opportunities for further improvement to enhance students' learning experiences.

These findings are consistent with previous studies demonstrating that high-quality and consistent services strengthen long-term customer relationships and increase customer loyalty in educational services (Telagawathi et al., 2021; Rahmayanti et al., 2025; Putra et al., 2025; Wibisono & Cahyadi, 2024). Since all respondents had direct experience using Ruangguru, they were able to objectively evaluate aspects such as platform accessibility, learning materials, tutor competence, and service responsiveness. In line with the SERVQUAL model (Parasuraman et al., 1988), reliable, responsive, and user-centered services create positive learning experiences that foster customer loyalty. Therefore, continuously improving service quality is essential for maintaining long-term customer loyalty at Ruangguru Denpasar Melati.

Effect of Brand Image on Customer Loyalty

The hypothesis testing results reveal that brand image has a positive and significant effect on customer loyalty among Grade X students at Ruangguru Denpasar Melati. A stronger and more positive brand image encourages students to continue using Ruangguru's services and recommend them to others.

Descriptive analysis showed that brand image received a high mean score (3.64), indicating that respondents generally perceived Ruangguru as a reputable and reliable tutoring institution. The highest-rated indicator was the positive perception of Ruangguru's brand (mean = 3.70), suggesting that favorable learning experiences strengthened students' confidence in the platform. The lowest-rated indicators were brand recognition and perceived competitive advantage (both mean = 3.57), implying that further differentiation and continuous innovation could reinforce the brand's position.

These findings are consistent with previous studies showing that a positive brand image enhances customer confidence, encourages repeat usage, and strengthens customer loyalty (Permatasari & Handoyo, 2023; Telagawathi & Widiastini, 2024; Rahutama et al., 2019). Since all respondents had firsthand experience using Ruangguru, their perceptions were shaped by the platform's reputation, service quality, and ability to meet their learning needs. In line with Aaker (1997) and Kotler and Keller (2016), a favorable brand image creates positive associations that increase customers' commitment to a service. Therefore, maintaining a strong brand image through consistent service quality, educational innovation, and effective communication is essential for sustaining customer loyalty.

Effect of Customer Trust on Customer Loyalty

The hypothesis testing results indicate that customer trust has a positive and significant effect on customer loyalty among Grade X students at Ruangguru Denpasar Melati. Higher levels of trust encourage students to continue using Ruangguru's services and strengthen long-term relationships with the institution. Descriptive analysis revealed that customer trust achieved a high mean score of 4.00, reflecting respondents' strong confidence in Ruangguru's service quality, reliability, and commitment. The highest-rated indicators (mean = 4.07) were Ruangguru's ability to meet learning expectations, provide a secure learning environment, and deliver services as promised, demonstrating that positive service experiences reinforce students' trust. Meanwhile, the institution's commitment to providing the best service received the lowest, though still high, mean score (3.90), indicating the need for continuous service consistency.

These findings are consistent with previous studies showing that customer trust, developed through positive experiences, transparency, and reliable service, significantly enhances customer loyalty (Supertini et al., 2020; Dewantari et al., 2024; Widnyana et al., 2025). The results also support the Commitment–Trust Theory proposed by Morgan and Hunt (1994), which emphasizes trust as the foundation of long-term customer relationships. Similarly, Mayer et al. (1995) argue that trust is built on ability, integrity, and benevolence. Therefore, maintaining consistent service quality and fulfilling customer expectations are essential strategies for strengthening trust and sustaining customer loyalty at Ruangguru Denpasar Melati.

Simultaneous Effects of Service Quality, Brand Image, and Customer Trust on Customer Loyalty

The hypothesis testing results indicate that service quality, brand image, and customer trust simultaneously have a positive and significant effect on customer loyalty among Grade 10 students at Brain Academy Ruangguru Denpasar Melati. The regression model demonstrates strong explanatory power, with an Adjusted R^2 of 0.865, indicating that 86.5% of the variation in customer loyalty is explained by these three variables, while the remaining 13.5% is influenced by other factors outside the research model.

These findings suggest that customer loyalty is developed through the combined influence of high-quality services, a favorable brand image, and strong customer trust rather than by a single factor. Students who experience reliable learning services, perceive Ruangguru as a reputable educational platform, and trust its ability to deliver consistent learning outcomes are more likely to continue using the service, recommend it to others, and resist switching to competing tutoring providers.

The results are consistent with Oliver (1999) and Griffin (2005), who argue that customer loyalty is built through positive service experiences and long-term commitment. They also support previous studies demonstrating that service quality, brand image, and customer trust collectively strengthen customer loyalty in service industries (Putra et al., 2025; Supertini et al., 2020; Telagawathi et al., 2021; Permatasari & Handoyo, 2023). Overall, the findings highlight the importance of integrating service excellence, brand development, and trust-building strategies to sustain long-term customer loyalty.

CONCLUSION

This study concludes that service quality, brand image, and customer trust each have a positive and significant effect on customer loyalty among Grade 10 students at Brain Academy Ruangguru Denpasar Melati. Better service quality—characterized by accessible learning services, effective instruction, and responsiveness to students' needs—enhances customer loyalty. Likewise, a positive brand image strengthens students' confidence in Ruangguru and encourages continued use of its services. Customer trust, reflected in confidence in the platform's service quality, information reliability, and institutional commitment, also plays a significant role in fostering long-term loyalty.

Furthermore, service quality, brand image, and customer trust jointly have a positive and significant influence on customer loyalty, explaining 86.5% of the variation in customer loyalty, while the remaining 13.5% is attributable to factors outside the research model. These findings

demonstrate that customer loyalty is built through the combined effects of excellent service quality, a strong brand image, and high customer trust.

Recommendations for Ruangguru

Ruangguru Denpasar Melati should further enhance its interactive learning features to improve students' learning experiences. The institution should also strengthen its competitive differentiation through continuous educational innovation, consistent service quality, and effective brand communication. In addition, maintaining service consistency, fulfilling service promises, and improving communication with students are essential for strengthening customer trust and sustaining long-term loyalty.

Recommendations for Future Research

Future studies are encouraged to include additional variables that may influence customer loyalty, such as customer satisfaction, price, promotion, product quality, and customer experience, to provide a more comprehensive understanding of loyalty. Researchers are also advised to expand the sample size, include broader geographical areas, and investigate different digital education providers to improve the generalizability and comparative value of the findings.

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