ABSTRACT
This study intends to examine the effect of service and educational facility on satisfaction and its impact on student trust. This study was conducted at the Diploma Program of the Faculty of Economics and Business, Universitas Syiah Kuala (D3 FEB USK), Indonesia. The population of this research is 1648 students who have taken the second semester of the D3 FEB USK Program who are active in the 2017/2018 academic year. The number of samples in this research was 175 people who were taken based on the number of indicators multiplied by 5, namely 35 indicators x 5. The data were analyzed using the Structural Equation Modeling (SEM) method. The results reveal that in proving the descriptive hypothesis, it is proven that the achievements of the service, facilities, satisfaction and student trust variables in the USK FEB D3 Program are good. In the direct model path, service significantly affects student satisfaction, educational facilities significantly affect student satisfaction, service significantly affects student trust, educational facilities significantly affect student trust, and satisfaction significantly affects student trust. In the indirect model path, the results prove that student satisfaction mediates the effect of service on student trust and the effect of educational facilities on student trust. The results also reveal that satisfaction plays a role as a partial mediator in mediating exogenous to endogenous variables. This model can be a reference for academics and further researchers to develop a model for increasing trust in educational institutions. Further researchers can develop this model by adding other variables such as the brand image or brand equity of educational institutions. This model is also able to contribute to the formulation of strategies to increase student trust in D3 FEB USK.

Keyword: Service, educational facility, satisfaction, trust.

1. INTRODUCTION
The civilization of the world community continues to experience significant developments even though each region has a different rate of development. Higher Education plays a role as providers of educational programs for the improvement and development of human resources. Higher education institutions offer a variety of educational programs, with the increasing number of universities playing a role in providing education, consumers have more flexibility in making choices. With the existence of competition in the world of education, it requires service actors, especially in the field of education to manage strategies to have the competitive advantages in competing. This advantage can be achieved through quality services and providing satisfaction to
students. Therefore, universities are responsible for exploring and improving the quality of services, facilities, and other supporting tools, the results of which will be directly felt by service users (Muzammil, Yunus, & Darsono, 2017).

The Faculty of Economics and Business, Universitas Syiah Kuala (FEB USK), in Indonesia, was opened by President Soekarno on September 2, 1959, through the PTIP Ministerial Decree No. 11 of 1961 and ratification through Presidential Decree No. 161, dated 24/04/62. At the beginning of its establishment, the Faculty of Economics and Business, Syiah Kuala University only had one study program, namely the economics study program, but in its development the Faculty of Economics and Business at the University of Kuala Lumpur provided a variety of study programs including 6 (six) diploma programs, 4 (four) undergraduate programs, 3 (three) masters and 2 (two) doctoral programs.

In building trust, it is not easy to be recognized by other parties (students), especially in the Diploma III (D3) program. The level of trust of candidates/students in the D3 FEB USK Program in the last five years has tended to decline. This can be seen through USK's official website, http://data.USK.ac.id/. On the website, we can see a graph of the number of enthusiasts in the D3 FEB USK Program in the last five years which has tended to decline, which also reflects the level of trust of prospective students in the program also continues to decline over time to time. The graph of the number of applicants for prospective students towards the D3 FEB USK Program is shown in the following figure.

![Graph showing the number of applicants for the D3 FEB USK Program](image)

**Figure 1.** Number of Students in the D3 FEB USK Program

One of the causes of the decline in student interest in choosing D3 FEB which means a decreased level of trust as a place to continue their studies is the satisfaction factor of students who have participated in the D3 FEB program. Satisfaction is basically known as a post-purchase concept related to how much users like or dislike a service or product after consuming or experiencing it (Chand & Ashish, 2014). Student satisfaction can be perceived as a comparison between the expectations (attitudes or feelings of pleasure) that students want about service from staff/employees, the competence of lecturers supported by infrastructure and leadership with what students feel after they get service (Adam, 2014).
In the initial survey the researchers conducted, it was found that the student satisfaction score of the D3 FEB USK Program was still low. The factors that cause the low level of student satisfaction in the D3 FEB USK Program are caused by the level of skills of employees towards their work, the speed of the service process for students and the awareness of providing services to students is still very low. Besides, the limitations of not fulfilling the expectations of being accepted by work after completing their studies are also a factor in the low level of student trust in the D3 FEB USK Program. The quality of academic services reflects the level of tenacity, friendliness, thoroughness, insight possessed by employees and responsiveness given to students who are studying in the program.

Another factor that causes the low level of satisfaction and the continuing level of student trust in the D3 FEB USK Program is the educational facilities owned by USK FEB. The educational facilities in question include the availability of lecture facilities, laboratories, parking lots, Wifi, libraries, and sports venues. The better the educational facilities owned by an institution in supporting the educational process, the more satisfied students will be in taking their education at the institution. This has been proven by the results of research conducted by (Kara & Tanui, 2016).

Higher education institutions must carry out activities that are oriented towards good services and supported by the availability of adequate educational facilities so that they are able to face competition and create satisfaction for service users. The service users in this research are limited to students only because students experience the services provided by higher education services so that students must be placed as the main service users who must be served well in order to create a sense of satisfaction and trust in the institution for services that have been given and the facilities obtained.

2. LITERATURE STUDY

Trust

Trust is referred to as all knowledge possessed by consumers and all conclusions made by consumers about objects (in the form of products, people, companies), attributes (characteristics or features possessed by objects) and benefits (positive results given attributes to consumers)(Sangadji & Sopiah, 2014). Trust can also be defined as "an assessment of a person's relationship with other parties who will carry out certain transactions in accordance with expectations in an environment full of uncertainty(Ambartiasari, Lubis, & Chan, 2017). Meanwhile(Haekal & Widjajanta, 2016)stated that trust is the willingness of one party to trust the other party to take certain actions that are important to those who believe in it.

According to(Lee & Moghavvemi, 2015)trust has 3 (three) characteristics, namely ability, virtue and integrity. There are several factors that influence trust as expressed by(Tumini & Pratiwi, 2016)namely student satisfaction, services, and educational facilities. In this study, trust is measured using indicators as expressed by(Ambartiasari et al., 2017)namely the future, service, learning methods, the ability of lecturers, useful knowledge.

Satisfaction

(Nastiti, 2015)defined satisfaction is the emotional perception of service users in evaluating the consumption experience of a product or service received. Service user satisfaction results in service quality. Service user satisfaction with certain service safeguards will lead to
evaluation or overall attitude towards service quality over time (Tjiptono, 2017). Meanwhile (Chand & Ashish, 2014) defined student satisfaction refers to students' responses to simulated experiences, and self-confidence is an assessment of the personal ability to organize and carry out an action needed to achieve a specified type of performance. While (Shahzadi, Javed, Pirzada, Nasreen, & Khanam, 2014) mentioned student satisfaction is "the extent to which the service performance of an institution meets the calculations of students and student satisfaction can be influenced by the expectations and perceptions of students about the services and quality of services provided.

(Frisdiantara & Graha, 2013) mentioned the factors that influence satisfaction are educational services and facilities. Satisfaction can be measured using indicators revealed by (Ambartiasari et al., 2017) that are the availability of lecture facilities, speed of student service processes, awareness of providing services to students, being skilled at work, friendly, polite and friendly, and meeting expectations of being accepted to work.

Service

Service is an attempt to meet the needs of others carried out by individuals/organizations (Alsaggaf & Althonayan, 2018). Service with good quality can provide good satisfaction for customers so that customers can feel cared for by its existence by the company (Fitri & Nurhadi, 2017). Quality service plays an important role in shaping customer satisfaction, the more quality the service is provided by the company, the higher the satisfaction felt by the customer, besides that service is also very closely related to creating profits for the company (Panjaitan & Yuliati, 2016).

Based on the understanding put forward by the experts above, it can be concluded that service is an intangible activity provided to service users and can provide benefits with the needs of the services provided. In this study, service can be measured using indicators as disclosed by (Tjiptono & Chandra, 2013) namely physical evidence, (tangibles), reliability, responsiveness, assurance, and empathy.

Educational Facilities

(Frisdiantara & Graha, 2013) argued that facilities are physical resources that exist before a service can be offered to service/product users. Facilities are everything that makes it easy for consumers in a business engaged in services, so all existing facilities, namely the condition of the facilities, completeness, interior, and exterior design as well as the cleanliness of the facilities must be considered, especially those that are closely related to what the service users feel or directly get. so that the existence of the facility will facilitate and facilitate the implementation of the function of the servants' activities (Ambartiasari et al., 2017). The design and layout of service facilities have a relationship/influence with the formation of perceptions of service users so that in several types of services, perceptions formed from the interaction between service users and available facilities also affect the design of the service facilities.

Regulation of the minister of research, technology and higher education of the Republic of Indonesia number 44 of 2015 in article 33 stated that the standard of learning infrastructure consists of land, classrooms, libraries, laboratories/studios/workshops/production units, student sports areas, university leadership rooms, lecturer room, administration room and public facilities (roads, water, electricity, voice and data communication networks). In this study, educational
facilities are measured using indicators as disclosed by (Kara & Tanui, 2016) namely lecture and laboratory rooms, interior and exterior, parking area, hotspot/wifi, lecture viewer, and worship/library/sports facilities.

**Conceptual Framework and Research Hypotheses**

This research conceptual framework can be described as follows:

![Conceptual Framework](image)

**Figure 2. Conceptual Framework**

H1: Service Quality, Educational Facility, Student Satisfaction, and Student Trust in D3 FEB USK have been good.

H2: Service significantly affects student satisfaction in D3 FEB USK

H3: Educational facility significantly affects student satisfaction in D3 FEB USK

H4: Service significantly affects student trust in D3 FEB USK

H5: Educational facility significantly affects student trust in D3 FEB USK

H6: Satisfaction significantly affects student trust in D3 FEB USK

H7: Service significantly affects student trust mediated by student satisfaction in D3 FEB USK

H8: Educational facility significantly affects student trust mediated by student satisfaction in D3 FEB USK

**3. RESEARCH METHOD**

The research was conducted in the D3 FEB USK Program, with the variables are Service, Educational Facility, Student Satisfaction, and Student Trust. The population of this research was 1648 students who have been taking the second semester in the D3 FEB USK Program who were active in the 2017/2018 academic year as shown in the following table.
Table 1. State of Student Data per Study Program

<table>
<thead>
<tr>
<th>No</th>
<th>Study program</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>D3 Accounting</td>
<td>91</td>
<td>92</td>
<td>66</td>
<td>56</td>
<td>47</td>
<td>352</td>
</tr>
<tr>
<td>2</td>
<td>D3 Finance and Banking</td>
<td>90</td>
<td>94</td>
<td>68</td>
<td>64</td>
<td>45</td>
<td>361</td>
</tr>
<tr>
<td>3</td>
<td>D3 Company Management</td>
<td>92</td>
<td>86</td>
<td>32</td>
<td>33</td>
<td>45</td>
<td>288</td>
</tr>
<tr>
<td>4</td>
<td>D3 Marketing Management</td>
<td>55</td>
<td>41</td>
<td>15</td>
<td>9</td>
<td>8</td>
<td>128</td>
</tr>
<tr>
<td>5</td>
<td>D3 Taxation</td>
<td>89</td>
<td>96</td>
<td>41</td>
<td>24</td>
<td>18</td>
<td>268</td>
</tr>
<tr>
<td>6</td>
<td>D3 Secretary</td>
<td>67</td>
<td>48</td>
<td>50</td>
<td>57</td>
<td>29</td>
<td>251</td>
</tr>
</tbody>
</table>

Source: USK (http://data.Unsyiah.ac.id/), 2020

The sample that authors used in this study was in the form of respondents from the total student population based on 6 (six) study programs listed in table 1 where each study program had a proportion of the population, and the result was representative of the population of each sample of the study program. This study used a cluster sampling technique (ie a sampling technique that states the elements in the population are divided into groups and homogeneity between groups with heterogeneity within groups and homogeneity between groups). The number of respondents in this research was as many as 175 students who were taken based on the number of indicators multiplied by 5 (35 indicators x 5 = 175). Details of the number of samples in this study are shown in the following table.

Table 2. Number of Research Sample

<table>
<thead>
<tr>
<th>No</th>
<th>Study Program</th>
<th>Population (student)</th>
<th>Percent</th>
<th>Sample (student)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>D3 Accounting</td>
<td>352</td>
<td>21%</td>
<td>37</td>
</tr>
<tr>
<td>2</td>
<td>D3 Finance and Banking</td>
<td>361</td>
<td>22%</td>
<td>38</td>
</tr>
<tr>
<td>3</td>
<td>D3 Company Management</td>
<td>288</td>
<td>17%</td>
<td>31</td>
</tr>
<tr>
<td>4</td>
<td>D3 Marketing Management</td>
<td>128</td>
<td>8%</td>
<td>14</td>
</tr>
<tr>
<td>5</td>
<td>D3 Taxation</td>
<td>268</td>
<td>16%</td>
<td>28</td>
</tr>
<tr>
<td>6</td>
<td>D3 Secretary</td>
<td>251</td>
<td>15%</td>
<td>27</td>
</tr>
</tbody>
</table>

Amount 1,648

In data collection, this study used a list of questions consisting of appropriate indicators / structured by distributing the questionnaire sheets to D3 FEB USK students according to the variables studied. Data were measured using a Likert scale and data were analyzed using Structural Equation Modeling (SEM) with the help of the Amos software. Testing was done in 3 (three) ways, namely descriptive hypothesis testing, direct hypothesis testing, and indirect effects testing with satisfaction as the mediator variable. The concept of indirect effects testing used a model developed by (Baron & Kenny, 1986), by using the Sobel calculator.
4. RESULTS AND DISCUSSION

Descriptive Hypothesis Testing

Hypothesis 1 testing (H1), namely the descriptive hypothesis is carried out using a one-sample test with a cut off value of 3.4 with the following results:

Table 3. One-Sample Test Result

<table>
<thead>
<tr>
<th>Variable</th>
<th>Test Value</th>
<th>df</th>
<th>Sig. (2-tailed)</th>
<th>Mean Difference</th>
<th>95% Confidence Interval of the Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality of service</td>
<td>-2.338</td>
<td>174</td>
<td>.020</td>
<td>-.154</td>
<td>-.28 - .02</td>
</tr>
<tr>
<td>Educational Facilities</td>
<td>-11.635</td>
<td>174</td>
<td>.000</td>
<td>-.827</td>
<td>-.97 - -.69</td>
</tr>
<tr>
<td>Student Satisfaction</td>
<td>-10.310</td>
<td>174</td>
<td>.000</td>
<td>-.708</td>
<td>-.84 - -.57</td>
</tr>
<tr>
<td>Student Trust</td>
<td>-17.030</td>
<td>174</td>
<td>.000</td>
<td>-1.054</td>
<td>-1.18 - -.93</td>
</tr>
</tbody>
</table>

Source: Primary Data, 2021 (processed).

From Table 3 above, it can be seen that the significance level with 5% alpha is all below the 0.05 number so that it can be concluded that all the variables in this study, namely Service Quality, Educational Facilities, Student Satisfaction, Student Trust are good. Thus rejecting H0 and accepting H1.

Direct Hypothesis Testing

The structural model analysis that explains the effect test between variables is presented in the following path diagram:

![Figure 3. SEM Full Model](http://ijbmer.org/)

The test results of the full model for testing the direct effect hypothesis after fulfilling the
SEM assumptions are more clearly shown in the following table.

**Table 4. Direct Hypothesis Test Result**

<table>
<thead>
<tr>
<th>Label</th>
<th>Estimate</th>
<th>S.E.</th>
<th>C.R.</th>
<th>P</th>
<th>Label</th>
</tr>
</thead>
<tbody>
<tr>
<td>SatFac &lt;--- Servqual</td>
<td>.906</td>
<td>.174</td>
<td>5.210</td>
<td>***</td>
<td>.541</td>
</tr>
<tr>
<td>SatFac &lt;--- EdFac</td>
<td>.167</td>
<td>.073</td>
<td>2.279</td>
<td>.023</td>
<td>.161</td>
</tr>
<tr>
<td>Trust &lt;--- EdFac</td>
<td>.383</td>
<td>.029</td>
<td>9.456</td>
<td>***</td>
<td>.381</td>
</tr>
<tr>
<td>Trust &lt;--- Servqual</td>
<td>.238</td>
<td>.033</td>
<td>8.451</td>
<td>***</td>
<td>.236</td>
</tr>
<tr>
<td>Trust &lt;--- SatFac</td>
<td>.398</td>
<td>.043</td>
<td>7.445</td>
<td>***</td>
<td>.396</td>
</tr>
</tbody>
</table>

Source: Primary data, 2020 (processed)

From the test findings in table 4, it can be explained as follows:

1. **H2**: Hypothesis test 2, namely testing the effect of Service Quality on Student Satisfaction produces a C.R value of 5.210 and a probability value of ***. The two values are sufficient to accept H2, namely the value of C.R > 1.96 and the probability of <0.05. So it can be stated that the effect of Service Quality on Student Satisfaction is significant. The coefficient of the effect of service quality on student satisfaction at the D3 FEB USK is 0.541 so that the impact of the effect of service quality on student satisfaction is significant at 54.1%.

2. **H3**: Hypothesis test 3, namely testing the effect of educational facilities on student satisfaction produces a C.R value of 2.279 and a probability value of 0.023. These two values are sufficient to accept the requirements of H3, namely the value of C.R > 1.96 and the probability < 0.05. So it can be stated that the effect of educational facilities on student satisfaction is significant. This means that if the D3 FEB USK Program needs to increase Student Satisfaction, what must be improved is the educational facilities. The amount of influence of educational facilities on student satisfaction is 0.161 or 16.1%. So that student satisfaction will be even better if the quality of the educational facilities at this university is also improved.

3. **H4**: Hypothesis test 4, namely testing the effect of service quality on student trust produces a C.R value of 8.451 and a probability value of ***. The two values have met the requirements for acceptance of H4, namely the value of C.R > 1.96 and the probability < 0.05. So it can be stated that the influence of Service Quality on Student Trust is significant. The coefficient magnitude of the effect of service quality on student trust is 0.236 or 23.6%.

4. **H5**: Hypothesis test 5, namely testing the effect of educational facilities on student trust, produces a C.R value of 9.456 and a probability value of ***. The two values have met the requirements for acceptance of H5, namely C.R > 1.96 and probability < 0.05. So it can be stated that the effect of educational facilities on student trust is significant. The coefficient of the influence of educational facilities on student trust is 0.381 or 38.1%. Thus the impact on increasing student trust can also be done through increasing the quantity and quality of educational facilities.

5. **H6**: Hypothesis test 6, namely testing the effect of student satisfaction on student trust produces a C.R value of 7.445 and with a probability of ***. The two values have met the
requirements for acceptance of H6, namely CR > 1.96 and probability < 0.05. So it can be stated that the effect of student satisfaction on student trust is significant. The coefficient of the influence of student satisfaction on student trust is 0.396 or 39.6%.

Indirect Hypothesis Testing (Mediation)

The results of testing the indirect hypothesis (mediation) are described below:

1. H7: The effect of service quality on student trust through student satisfaction can be explained as follows:

![Figure 4. Testing Hypothesis 7](image)

The result of testing the indirect effect of the effect of service quality on student trust through student satisfaction has a Sobel test score for the t statistic of 4.530 and a P-value of 0.000. These two values are sufficient to accept H7, namely the value of t statistic > 1.96 and probability < 0.05. So it does prove that the effect of service quality on student trust through student satisfaction is significant. The influence coefficient of service quality on student trust through student satisfaction is 0.214 or 21.4%. The result of the Sobel test calculation can be seen in Figure 4 below:

![Figure 5. Calculation of Sobel Test for H7](image)

Because the direct effect of service quality on student trust is significant and the indirect effect of service quality on student trust through student satisfaction is also significant, it reveals that the role of student satisfaction in mediating these two variables is Partial Mediating.
2. H8: The effect of educational facilities on student trust through student satisfaction can be explained as follows:

![Figure 6. Testing of Hypothesis 8](image)

The indirect effect test result of the effect of service quality on student trust through student satisfaction has a Sobel test score of the p-value of 0.000 and a t statistic of 4.538. These two values are sufficient to accept H8, namely the Sobel test value t statistic > 1.96 and probability < 0.05. So it does prove that the effect of educational facilities on student trust through student satisfaction is significant. The magnitude of the coefficient of the influence of educational facilities on student trust through student satisfaction is 0.0963 or 6.3%. The result of the Sobel Test calculation can be seen in Figure 6 below:

![Figure 7. Calculation of Sobel Test for H8](image)

Since the direct influence of educational facilities on student trust is significant and the indirect effect of educational facilities on student trust through student satisfaction is also significant, it reveals that the role of student satisfaction in mediating these two variables is Partial Mediating.

**CONCLUSION**

The results reveal that in proving the descriptive hypothesis, it is proven that the achievements of the service, facilities, satisfaction and student trust variables in the USK FEB D3 Program are good. In the direct model path, service significantly affects student satisfaction, educational facilities significantly affect student satisfaction, service significantly affects student trust, educational facilities significantly affect student trust, and satisfaction significantly affects...
student trust. In the indirect model path, the results prove that student satisfaction mediates the effect of service on student trust and the effect of educational facilities on student trust. The results also reveal that satisfaction plays a role as a partial mediator in mediating exogenous to endogenous variables. This model can be a reference for academics and further researchers to develop a model for increasing trust in educational institutions. Further researchers can develop this model by adding other variables such as the brand image or brand equity of educational institutions. This model is also able to contribute to the formulation of strategies to increase student trust in D3 FEB USK.

If we look again at which variable has the greatest contribution in increasing student trust directly, then student satisfaction has the greatest influence. For this reason, the management of the Study Program in the D3 FEB Program must continue to monitor things that can increase student satisfaction. The management of the study program must continue to strive to improve the skills of employees for employment because, from the respondents' perceptions, this indicator has the lowest score in the job satisfaction group. Apart from that, the friendliness, politeness, and friendliness of the employees must also be improved. To be able to increase the level of student trust in the D3 program, the faculty in this case SJMF (faculty quality assurance unit) together with the study program, TPMA (academic quality assurance team), and lecturers must be able to compile/upgrade a curriculum that suits market needs and be able to create a special identity (reliable in the field of science) of students as alumni of a study program within the D3 Program environment through the courses offered.

Judging from the educational facilities owned, one of the indicators that has the lowest score is parking facilities, interior and exterior conditions, and hotspot / WIFI facilities have the lowest score. For this reason, the faculty leadership must be able to renovate so that there is special land for student car parking, a more appropriate interior and exterior layout and increase the capacity of the hotspot / Wifi to be accessed by students. The management of the D3 Program and the leaders of FEB must frequently evaluate the performance of all employees, both teaching and education personnel, especially those related to the service sector. Included in that which must be evaluated are neatness in dress, giving attention to students, understanding the needs of students, fairness in providing services, and the level of convenience found by students.

REFERENCES


