



## Brand Image And Tuition Affect STABN Sriwijaya Students' Decisions

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STAB Negeri Sriwijaya, Indonesia

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### ABSTRACT

This study aims to determine: (1) effect of brand image and education costs on student decisions choosing Buddhist Business and Management major at STABN Sriwijaya; and (2) the influence of brand image and education costs on students' decisions choosing Buddhist Business and Management major at STABN Sriwijaya. This study investigates causality. The population of this study consisted of 76 students enrolled in the Buddhist Business and Management major in semesters 2, 4, and 6 of the 2021/2022 academic year. The sample size of 39 people was calculated with a margin of error of 5 percent. The sample was selected using the direct method, namely random sampling. Using multiple linear regression, a questionnaire with a Lickert scale was used to collect and analyze the data. The research findings show that (1) brand image influences students' decisions about the Buddhist Business and Management Study Program at STABN Sriwijaya, (2) education costs affect students' decisions about the Buddhist Business and Management Study Program at STABN Sriwijaya, and (3) both. brand image and education costs influence student decisions regarding the Buddhist Business and Management Study Program at STABN Sriwijaya.

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## 1. Introduction

Providing education and teaching above the secondary level is within the scope of higher education. This scientific institution does so based on the Indonesian national culture. In the current era of globalization, universities play an important role in training, fostering, and creating human resources whose graduates are expected to be able to compete. Considering the number of universities in Indonesia, careful planning and strategies are needed to make it happen. Universities that concentrate on their line of business in terms of services need a business plan to attract consumers, in this case prospective students, to face the increasingly fierce competition in the education market.

Some of the factors that influence people choosing a college are the name, curriculum offered, tuition fees, accreditation, and college facilities. So that universities can attract students, it is necessary to review the costs that will be incurred by students related to what students will get. The affordability of costs to consumers' income can be considered, especially because these factors can influence purchasing decisions.

Purchasing decision making is a personal activity that is closely related to obtaining and using the goods provided (Kotler & Armstrong, 2008). The purchase decision, or the consumer's decision to buy or not to obtain a product or service, is an important choice for marketers, according to (Schiffman & Kanuk, 2007). Consumer purchasing decisions refer to how consumers will decide whether to buy goods or services provided based on several aspects that they experience.

Universities operate in the service industry; to attract customers (students), they must provide competitive prices. Prospective students will assess colleges based on cost, quality, and ability to pay. To recruit students, colleges must consider student expenses vs. benefits. Costs and consumer income might

impact buying decisions. Brand image influences buying decisions (Lupiyodi & A.Hamdani, 2006). A good brand image will impress consumers; hence every university must boost its public image.

Excellent Study Programs, namely, Buddhist Religious Education (PKB), Buddhist Counseling Psychology Education (PPKB), Buddhist Religious Teacher Professional Education, Buddhist Counseling (KB), Buddhist Communication Studies (IKB), and Buddhist Business Management (BMB). Of the six management majors, Buddhist Business Management (BMB) is a study program that the university just formed in 2019, but the demand is very high. In just two years, the BMB study program students numbered 76 students. Every year they open two classes, and the BMB program is an attraction compared to other study programs. The most interesting for students who will enter the Sriwijaya State Buddhist College, Tangerang, Banten.

Based on the background, the problem formulation in this study is as follows: (1) is there a partial influence of brand image and education costs on student decisions to choose the Buddhist Business and Management major at STABN Sriwijaya, and (2) is there a simultaneous influence of brand image and education costs on students' decisions to choose the Buddhist Business and Management major at STABN Sriwijaya.

## **2. Methods**

### **2.1 Brand Image**

(Shimp, 2003) defined brand image as a type of association that pops up in customers' minds when they think of a specific brand. The association can be a brand memory. It may be the personality, traits, qualities, or even flaws of the brand. According to (Goseldia et al., 2011), a brand's image is what a consumer remembers about it after seeing it for the first time.

According to (Kotler & Armstrong, 2001), a brand is any name, word, sign, symbol, design, or combination of all of these things used to distinguish a product from others and identify the goods or services that a firm offers. Additionally, they contend that a brand is more than just a name and a logo. Brands play a significant role in how customers perceive a company. Brands serve as a representation of consumer opinions and sentiments around a given good or service. The brand will stay in consumers' minds.

### **2.2 Cost Education**

According to (Supriyono, 2000), the definition of cost is a financial sacrifice made to get goods or services. According to (Supriadi, 2007), the cost of education is one of the instrumental components (instrumental input) that is particularly essential in implementing education. Costs in this context have a broad reach, encompassing all forms of expenditures associated with the provision of education, both monetary and in the form of commodities and labor (which can be valued for money).

### **2.3 Purchasing Decisions**

According to (Kotler & Armstrong, 2001), purchase decisions are the step in the buyer's decision-making process where consumers buy. Meanwhile, according to (Swasta & Handoko, 2011), the purchase decision is one stage of a person's overall mental process and other physical activities that occur in the buying process at a specific period and time, as well as the fulfillment of particular needs, or in other words, is a series of stages taken by a consumer.

The marketer's job is to figure out what is going on in the buyer's mind, from the existence of external stimuli to the development of the buyer's purchase decision (Lembang, 2010). The process is a problem adjustment strategy that consists of five stages carried out by consumers, the five stages include problem recognition, information search, alternative assessment, decision making, and post-purchase behavior.

### **2.4 Relationship between brand image and purchasing decisions**

(Surachman, 2008) describes brand image as a component of a brand that can be recognized but cannot be stated, such as symbols, specific letter or color designs, or customer impressions of the company's represented product or service.

Research Results of (Arianty & Andira, 2021) partially, it is known that brand image has a positive influence and significant to purchasing decisions. The better the brand image at the college, the better

the student's decision to choose a study program. As well as the results of research from (Karyati & Sukirno, 2016), the results of hypothesis testing show that Ha1 is partially accepted. Where variable Brand image affects the Interest in Continuing Study in FE Accounting Education Study Program UNY received with direction positive.

Ha1 : Brand Images has effect on purchasing decisions

## 2.5 Relationship between cost education and purchasing decisions

Consideration of cost affordability about customer income is crucial. Students in this situation are consumers, and their pre-purchase decisions are heavily influenced by cost affordability. According to (Supriadi, 2007), the cost of education is one of the most crucial factors in the implementation of education. In this instance, it is essential to consider the prices that will be borne by students as customers while selecting colleges to approach as service providers. The affordability of expenditures relative to customer income is a crucial factor to consider because the affordability of costs significantly impacts consumer decisions and pre-purchases, in this case, made by students.

According to (Murti, 2019) research findings, the cost of schooling substantially impacts purchasing decisions. The greater the value of the supplied education, the more favorable the purchase decision.

Ha2 : Cost Education has effect on purchasing decisions

## 2.6 Relationship between brand image and education costs with purchasing decisions

A buying decision process is based on the role in the purchase and the decision to buy, in addition to knowledge of the many elements that will affect the buyer. Consumers frequently encounter multiple parties involved in the transaction in the purchasing decision process. In (Labiyo, 2017), Kotler and Armstrong define purchasing decisions as the stage of the buyer's decision-making process where consumers purchase. Individual decision-making is directly involved in acquiring and utilizing the given items.

Ha3 : Brand image and cost education has effect on purchasing decisions

The survey research method was used to get the information uses random sampling. In other words, the researcher took a sample from a group of people and used a questionnaire as the main way to get information. The study was done with students in the Buddhist Business and Management major at STABN Sriwijaya Tangerang, Banten. They were in their second, fourth, and sixth semesters. This study included 76 students from 6 semesters and 5 classes in STABN Sriwijaya's Buddhist Business and Management program.

The sample size is determined using Surakhmad's formula (Akdon, 2005). If the population is smaller than 100, the sample size should be 50% of the population. If the population is 1,000 or greater, the sample size should be 15%." This study included 76 persons, or at least 50% of the population.

$$S = 15\% + \frac{1000-n}{1000-100} \cdot (50\% - 15\%) \quad (1)$$

Note :

S : sample

n : population

Using the above formula to get 51.05 percent, the number of samples is 76 people x 51.05 percent 38.79, which is rounded to 39 people. So, 39 students in the Buddhist Business and Management program were chosen as the study's sample. This research was done at the Sriwijaya State Buddhist College in Tangerang (STABN). This research will take place between May 2022 and July 2022.

## 3. Result and Discussion

### 3.1 Result

#### 3.1.1 Validity test

The validity test checks to see if the questions on the questionnaire are the right ones to measure the variables the researcher is interested in. One way to test for validity is to compare the r count to the r table. Where r count is gotten from the corrected item's total correlation value.

**Table 1**  
Brand Image Validity Test

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*Brand Image And Tuition Affect Stabn Sriwijaya Students' Decisions( Pringgodani)*

| Statement | r Count | r Table | Description |
|-----------|---------|---------|-------------|
| 1         | 0,581   | 0,316   | Valid       |
| 2         | 0,556   | 0,316   | Valid       |
| 3         | 0,795   | 0,316   | Valid       |
| 4         | 0,737   | 0,316   | Valid       |
| 5         | 0,709   | 0,316   | Valid       |
| 6         | 0,847   | 0,316   | Valid       |
| 7         | 0,652   | 0,316   | Valid       |
| 8         | 0,731   | 0,316   | Valid       |
| 9         | 0,811   | 0,316   | Valid       |
| 10        | 0,784   | 0,316   | Valid       |
| 11        | 0,698   | 0,316   | Valid       |

The table demonstrates that each question's computed r-count is greater than 0.316. This means each question item in the brand image variable has valid or usable data. This study can employ questionnaire answers.

**Table 2**  
Cost Education Validity Test

| Statement | r Count | r Table | Description |
|-----------|---------|---------|-------------|
| 1         | 0,580   | 0,316   | Valid       |
| 2         | 0,837   | 0,316   | Valid       |
| 3         | 0,838   | 0,316   | Valid       |
| 4         | 0,632   | 0,316   | Valid       |

Based on the table above, each question's computed r-count is more than the r table (r count > 0.316), indicating that the data from each question item in the education cost variable is valid or can measure what should be measured. This study can employ questionnaire answers.

**Table 3**  
Student Decision Validity Test

| Statement | r Count | r Table | Description |
|-----------|---------|---------|-------------|
| 1         | 0,600   | 0,316   | Valid       |
| 2         | 0,682   | 0,316   | Valid       |
| 3         | 0,833   | 0,316   | Valid       |
| 4         | 0,600   | 0,316   | Valid       |
| 5         | 0,754   | 0,316   | Valid       |

The table above shows that the calculated r-count for each question is greater than the r table (r count > 0.316). This means that the quality of the data from each question item in the purchasing decision variable is declared valid or can measure what should be measured. So, this study can use the answers to this questionnaire.

### 3.1.2 Reliability Test

The reliability test measures the degree of consistency of the employed indicators. A variable is deemed dependable if its Cronbach's alpha value exceeds the alpha limit of 0,6.

**Table 4**  
Reliability Test Result

| Variable         | Cronbach's alpha | Limit | Description |
|------------------|------------------|-------|-------------|
| Brand Image      | 0,860            | 0,6   | Reliabel    |
| Cost Education   | 0,700            | 0,6   | Reliabel    |
| Student Decision | 0,664            | 0,6   | Reliabel    |

Based on the information in the table above, all of the research variables for Brand Image, Education Costs, and Purchase Decisions have alpha values higher than 0.6. All of the questions on the research instrument used in this study can be said to be reliable, which means that the instrument can give answers that are consistent or don't change over time.

### 3.1.3 Normality Test

The normality test aims to see if the confounding variables or residuals in the regression model have a normal distribution. To use graphical analysis to determine whether the residuals have a normal distribution. In the normality test, if the significance value is greater than 0.05, it means that the data are spread out in a normal way. On the other hand, the data is not normally distributed if the significance value is less than 0.05. Kolmogorov-Smirnov Normality Test Results affect the effectiveness of advertising, word of mouth, brand image, and buying decisions.

**Table 5**  
One-Sample Kolmogorov-Smirnov Test

|                                  |                         | Unstandardized Residual |      |
|----------------------------------|-------------------------|-------------------------|------|
| N                                |                         | 39                      |      |
| Normal Parameters <sup>a,b</sup> | Mean                    | .0000000                |      |
|                                  | Std. Deviation          | 1.70076825              |      |
| Most Extreme Differences         | Absolute                | .143                    |      |
|                                  | Positive                | .048                    |      |
|                                  | Negative                | -.143                   |      |
| Test Statistic                   |                         | .143                    |      |
| Asymp. Sig. (2-tailed)           |                         | .043 <sup>c</sup>       |      |
| Monte Carlo Sig. (2-tailed)      | Sig.                    | .377 <sup>d</sup>       |      |
|                                  | 99% Confidence Interval | Lower Bound             | .364 |
|                                  |                         | Upper Bound             | .389 |

Based on the above output, we know that the significance value of 0.377 is greater than 0.05. This means that the tested data is normally distributed.

### 3.1.4 Multikollinearity Test

A multicollinearity test is a way to determine if there is a relationship between the independent variables in a linear regression model. A good regression model does not have more than one correlation.

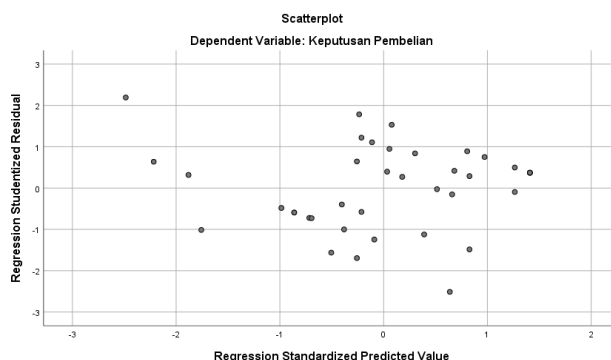
**Table 6**  
Multicollinearity Test Results with Tolerance and VIF

| Variable       | Tolerance | VIF   |
|----------------|-----------|-------|
| Brand Image    | 0,419     | 2,386 |
| Cost Education | 0,419     | 2,386 |

Based on the table above, it can be said that the regression model does not have multicollinearity because the tolerance value is greater than 0.10 and the variance inflation factor (VIF) is less than 10. It can be said that the variables don't have anything to do with each other. Independent. The goal of the multicollinearity test is to see if all of the independent variables in the regression model have a perfect linear relationship.

### 3.1.5 Heteroscedasticity Test

The goal of the heteroscedasticity test is to find out if the variable variance in the regression model stays the same over time or not. In this study, testing for heteroscedasticity was done in two ways: by looking at the scatter plot graph and using the glejser test.



**Figure 1.** Heteroscedasticity Test Results with Scatterplot

The points are distributed randomly above and below 0 on the Y-axis hence, there is no heteroscedasticity problem in this regression model, and the data can be used for research purposes.

With the Glejser test, the symptoms of heteroscedasticity are determined by comparing the probability to the alpha value. The model contains no heteroscedasticity issues if the probability value is greater than alpha ( $\text{sig} > \alpha$ ).

**Table 7**  
Glejser Test Result

| Variable       | Significance |
|----------------|--------------|
| Brand Image    | 0,140        |
| Cost Education | 0,606        |

Based on the preceding table, it can be concluded that the significance level of all variables is greater than 5 percent. The Brand Image variable has a significant value of  $0.140 > 0.05$ , while the cost of education has a significant value of  $0.606 > 0.05$ . The conclusion is that there is no heteroscedasticity issue.

**3.1.6 Autocorellation Test**

The autocorrelation test is used to see if there is a relationship between members of a set of observation data. In this model, decision-making requires dL and dU values. If the Durbin-Watson value falls between dU and  $(4-dU)$ , the assumption of no autocorrelation is satisfied.

**Table 8**  
Autocorellation Test Result

| Model | Durbin-Watson |
|-------|---------------|
| 1     | 1,818         |

The hypotheses to be tested are:

H<sub>0</sub>: There is no autocorrelation

H<sub>1</sub>: There is autocorrelation

The Durbin-Watson (DW) value of 1.818 can be seen in the table above compared to the value in the Durbin-Watson table, where DW lies between the values of du and 4-du. The values of dL and du with the number of independent variables two and sample data as many as 39 are shown in the table above. Based on the calculations, it can be concluded that there is no autocorrelation problem in this model, which means that this regression model is good and feasible to use.

**3.1.6 Findings**

The following step is to conduct a regression analysis to determine the effect of the independent variable on the dependent variable.

First Hypothesis

H<sub>01</sub> : Brand Image has no effect on purchasing decisions.

H<sub>a1</sub> : Brand Images has effect on purchasing decisions

**Table 9**

Correlation Coefficient Test Results (R) and Coefficient of Determination (R<sup>2</sup>) first hypothesis

| Model | R     | R square |
|-------|-------|----------|
| 1     | 0,646 | 0,418    |

1. R = 0,646

According to the table above, the correlation coefficient (R) is 0.646, indicating that the Brand Image variable strongly correlates with Purchasing Decisions.

2. R square = 0,418

According to the table above, the R Square number is 0.418, which means that 41.8 percent of the variation in the Brand Image variable can be explained by the Purchase Decision variable, with the rest defined by other factors not included in this research.

**Table 10**

Coefficients First Hypothesis

| Model        | Unstandardized Coefficients |       |       |
|--------------|-----------------------------|-------|-------|
|              | B                           | t     | Sig.  |
| 1 (Constant) | 9,007                       |       |       |
| Brand Image  | 0,279                       | 5,154 | 0,000 |

3. *Unstandardized coefficients (constant) = 9,007*

The unstandardized coefficients (constant) are 9,007, indicating that if the brand image variable is considered zero, the average purchase decision is 9,007.

4. Unstandardized coefficients brand image = 0,279

Unstandardized coefficients brand image has a regression coefficient of 0,279, which means that every unit increase in brand image increases purchasing decisions by 0,279 units.

The regression equation based on the table above is as follows:

$$y = 9,007 + 0,279 BI$$

Note :

y : Student Decision

BI : Brand Image

5. t BI = 5,154

The value of t table 2.0281 was obtained using the formula  $t \text{ table} = t (\alpha/2 ; n-k-1) = 0.025 ; 36$ . Because the t count (5,154) value is greater than the t table (2,0281), we can conclude that the Brand Image variable has a positive influence on the purchasing decision variable.

Second Hypothesis

H<sub>02</sub> : Cost Education has no effect on purchasing decisions.

H<sub>a2</sub> : Cost Education has effect on purchasing decisions

**Table 11**

Correlation Coefficient Test Results (R) and Coefficient of Determination (R<sup>2</sup>) Second Hypothesis

| Model | R     | R square |
|-------|-------|----------|
| 1     | 0,572 | 0,328    |

1. R = 0,572

According to the table above, the correlation coefficient (R) is 0,572, indicating that the cost education variable strongly correlates with Purchasing Decisions.

2. R square = 0,328

According to the table above, the R Square number is 0,328, which means that 32,8 percent of the variation in the cost education variable can be explained by the Purchase Decision variable, with the rest defined by other factors not included in this research.

**Table 12**  
Coefficients Second Hypothesis

| Model        | Unstandardized Coefficients |       |       |
|--------------|-----------------------------|-------|-------|
|              | B                           | t     | Sig.  |
| 1 (Constant) | 8,765                       |       |       |
| Brand Image  | 0,750                       | 4,246 | 0,000 |

3. *Unstandardized coefficients (constant) = 8,765*

The unstandardized coefficients (constant) are 8,765, indicating that if the cost education variable is considered zero, the average purchase decision is 8,765.

4. *Unstandardized coefficients cost education = 0,750*

Unstandardized coefficients brand image has a regression coefficient of 0,750, which means that every unit increase cost education increases purchasing decisions by 0,750 units.

The regression equation based on the table above is as follows:

$$y = 8,765 + 0,750 CE$$

Note :

y : Student Decision

CE : Cost Education

5. *t BI = 4,246*

The value of t table 2.0281 was obtained using the formula  $t \text{ table} = t (\alpha/2 ; n-k-1) = 0,025 ; 36$ . Because the t count (4,246) value is greater than the t table (2,0281), we can conclude that the cost education variable has a positive influence on the purchasing decision variable.

### Third Hypothesis

H<sub>03</sub> : Brand Image and Cost Education has no effect on purchasing decisions simultaneously

H<sub>a3</sub> : Brand image and Cost Education has effect on purchasing decisions simultaneously

**Table 13**  
Correlation Coefficient Test Results (R) and Coefficient of Determination (R<sup>2</sup>) Third Hypothesis

| Model | R     | R square |
|-------|-------|----------|
| 1     | 0,658 | 0,433    |

1. R = 0,658

According to the table above, the correlation coefficient (R) is 0,658, indicating that the Cost Education variable strongly correlates with Purchasing Decisions.

2. R square = 0,433

According to the table above, the R Square number is 0,433, which means that 43,3 percent of the variation in the Cost Education variable can be explained by the Purchase Decision variable, with the rest defined by other factors not included in this research.



**Table 14**  
Multiple Regression Test Results

| Model |             | Unstandardized Coefficients B |
|-------|-------------|-------------------------------|
| 1     | Constant    | 7,492                         |
|       | Brand Image | 0,216                         |
|       | Cost        | 0,249                         |
|       | Education   |                               |
|       |             |                               |

3. *Unstandardized coefficients (constant) = 7,492*  
The unstandardized coefficients (constant) are 7,492, indicating that if the brand image variable is considered zero, the average purchase decision is 7,492.
4. *Unstandardized coefficients brand image = 0,216*  
Unstandardized coefficients brand image has a regression coefficient of 0,216, which means that every unit increase in brand image increases purchasing decisions by 0,216 units.
5. *Unstandardized coefficients cost education = 0,249*  
Unstandardized coefficients brand image has a regression coefficient of 0,249, which means that every unit increase cost education increases purchasing decisions by 0,249 units.

The regression equation based on the table above is as follows:

$$y = 7,492 + 0,216 BI + 0,249 CE$$

Note :  
y : Student Decision  
BI : Brand Image  
CE : Cost Education

**Tabel 15**  
F test Result

| Model |            | F      | Sig.  |
|-------|------------|--------|-------|
| 1     | Regression | 13,752 | 0,000 |

6. *F Count = 13,752*  
The calculated F is 13,752 based on the table above, whereas the F table is determined by table = F(K ; n-k) = F (2,37) = see the value of f table 2 37 = 3.25, and the value is 3.25. Because the calculated F value (13.752) is greater than the F table (3.25), it is possible to conclude that H<sub>03</sub> is rejected or H<sub>a3</sub> is accepted.

### 3.2 Discussions

First Hypothesis, the t-test reveals a t count of 5.154 or greater than t table 2.0281 and a significance value. 0.000 is inferior to 0.05. Indicating that Brand Image affects Student Decisions. H<sub>01</sub> is rejected, and H<sub>a1</sub> is approved This result enriches the previous researches that has been conducted by Karyati and Sukirno (2016) who found that brand image has a significant direct effect on student decisions.

Second Hypothesis result, there is a t count of 4.246 from the t-test, which is greater than the t table of 2.0281 and has a sig value. Less than 0.05, 0.000. H<sub>02</sub> is rejected, and H<sub>a2</sub> is approved, indicating that the education cost impacts Student decisions. This result consistent with the previous researches stated that cost education has positive impact on student decisions.

Third Hypothesis result, with a calculated F of 13,752 more than the F table of 3.25 and a significant level of 0.000 0.05, it is possible to conclude that H<sub>03</sub> is rejected, and H<sub>a3</sub> is approved from the F test above, indicating that there is a combined influence between brand image and education costs, similar

to the effect of price on student decisions. This finding adds to other researches' findings that student decisions are significantly influenced by brand image and the cost of education.

#### 4. Conclusions

According to the research hypothesis' findings, brand image and education costs positively influence students' decision to enrol in a BMB study program. It follows that when brand perception and education costs are perceived as being better, students are more likely to enrol in a BMB study program.

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