In marketing, it is important to see how competitive a university is. Among public universities (PTN) and private universities (PTS), it shows a very competitive situation recently. To overcome this problem, it requires shaping up the institution image and trust for increasing the positive word of mouth among students. This study aims to determine the effect of the institution image, trust both partially and simultaneously on the positive word of mouth by the students of private universities in Surabaya with their accreditation levels of A, B and C. The sample consists of students from six colleges with accreditation ratings A, B, and C totaling 125 students. Accidental sampling technique was done using a sampling technique of multiple regression analysis with SPSS version 17. It shows, for the college with accreditation category C, the image of the institution both partially and simultaneously has significant positive effect on the positive word of mouth. For the college accreditation category B, the image of the institution and trust simultaneously has significant positive effect on the positive word of mouth and, finally, trust in accreditation category A has significant positive effect on the positive word of mouth and the institution image and trust simultaneously have significant positive effect on the positive word of mouth.
Since education is associated with long-term investment, the consumers will be more rational in choosing and considering the college. Such considerations involve several factors, for example, the place or situation, how about the tuition, the availability of facilities and infrastructure, the lectures, accreditation, reputation. All these are generally directed towards mostly when going to private universities. Another aspect for consideration is that the graduates have no difficulty in finding employment or the level of their absorption in the labor market, and many other factors (Soni, 2011).

In Surabaya in 2011, there were 24 private universities with the number of courses as much as 313, while for the Institutes as many as 4 to 31 with the number of courses, while the colleges (named STIE) are totaled 31 by the number of study programs as many as 98, until 14 colleges with the number of study programs 17 and for the polytechnics as much as 4 to 17.

The total number of college study programs in Surabaya as many as 77 by the number of courses available as many as 474. This number is the highest number for a program of study in East Java that is equal to 30.4% and also the highest for private colleges in East Java in which the total is equal to 23.48% (http://www.kopertis7.go.id/kabupaten-city/), downloaded, Monday, April 4, 2013.

When dealing with a reputation such as a good private college, it tends to be stated in positive word of mouth, one of the factors influencing their image. PTS is generally performed accentuate its advantages to the community and students have their own judgments about the image of the college. The image of colleges or universities as based on the students’ assessment will affect the student’s telling positive things about Their College to others. This is consistent with the results of the research (Soni and Herizon, 2010) using the e-learning experience that is one of the learning tools to improve the image of the college. It has created a desire in students to recommend it to other students or their friends.

Another proponent is Tang (2007) who revealed the corporate image can be considered a function of the accumulated experience of the purchase or consumption. This experience has two main components: functional and emotional. Functional components are associated with real attributes which can be easily measured, while the emotional component is associated with psychological dimensions manifested by feelings and attitudes toward an organization. This feeling comes from the experience of the individual with the organization and processing of information about the attribute which is an indicator of the functional description of the company.

For the same evidences, it can be referred to the study by Abdullah, Al-Nasser, Husain (2000). They prove that the image has a positive influence towards customer loyalty. In addition, Kana (2001) found that the creation of customer satisfaction can provide several benefits, including the relationship between the company and customers into harmony, providing a good basis for repeat purchases and provide recommendations by word of mouth which is the basis from the creation of customer loyalty. Therefore, if a consumer considers that if the company has a high image will have a high loyalty anyway.

In relation to consumer behavior, a positive word of mouth is also affected by the trust. In general, people already have their own references about the existence of a private college. This preference is be related to one of trust. To create this preference in the minds of the public is one of the efforts made by private colleges, which tend to be bombarding the public with marketing communications gave rise to a vigorous response to the favorite private colleges and the effect is that the private universities get some students, in their intake.

Another proponents are Hennig-Thurau research,
Langer, Hansen (2001). They focused on higher education, proving that the trust by students in higher education institutions also affect student loyalty. Therefore, students who have trust in the institutions of higher education will share positive things about the agency and the agency is willing to recommend to others. Likewise, Tse and Wilton in Tjiptono (2005), explain that the customers' satisfaction or dissatisfaction is the customer response to the perceived evaluation of non-conformance between prior expectations and actual performance of the services felt after use.

The creation of customer satisfaction, therefore, can provide benefits, including forming recommendations by word of mouth. The customers who are satisfied or even very satisfied very pleased (delighted customers) tend to be the kings or messengers for the company. Considering the above arguments, the researcher is interested in investigating the image of the institution and the trust and its relationship to positive word of mouth. This is done on the students of private universities which are accredited A, B and C in Surabaya.

**Theoretical Framework**

**Consumer Behavior**

In reference to Schiffman and Kanuk (2004), consumer behavior is defined as the behavior consumers display in searching for, purchasing, using, evaluating, and disposing the products or services that they expect to satisfy their needs. Consumer behavior focuses on how individuals make decisions to spend their available resources (time, money, effort) for consumption related to the items they want. Peter and Olson (2000) define consumer behavior as a dynamic interaction between the influence of the mind (cognition), behavior (behavioral), and the surrounding events, in which human conduct in the exchange aspects of their lives.

**The Image of College**

Kotler and Keller (2007) argued that the image is related to the public perception of the company or its products. Good image is a powerful tool not only to attract consumers to choose a product or service companies, but also it can improve the attitude and customer satisfaction with the company (Nguyen, Nha, and Guston Leblanc, 2002). Image of the organization or agency has two main components, namely the logical component and an emotional component (Dowling, 2002).

Logical components are associated with characteristics that can be felt and can be easily measured while the emotional components are associated with psychological dimensions indicated by feelings and attitudes towards the organization. Both components create simultaneous effect on the human being thinking to believe the image of an organization.

Kasali (2010) describes that the image of the impression arises because the understanding of reality. Furthermore, Alma (2002) defines image as the impression obtained in accordance with the knowledge and experience of someone about something. In this case, corporate image can be extrinsic information that guides the buyers to be both existing and potential, and may or may not affect customer loyalty (e.g. willingness to provide positive word of mouth).

In connection with the company’s image, it can be assumed that it has an impact on the customers due to the choice of enterprise customers when service attributes are difficult to evaluate. It tends to be founded and developed in the minds of consumers through communication and experience. The corporate image is believed to create a halo effect on the assessment of customer satisfaction (Andreassen et al., 1998). For example; Sutisna (2001) revealed that the company image is important for several reasons.

1. Telling expectations with external marketing campaigns: positive image of the company provides convenience to communicate effectively and achieve the goal whereas negative image does not.
2. It can be a filter that affects the perception about the company’s activities. Positive image to be protective against small errors: Technical or functional quality, while a negative image can magnify the error.

3. It can be a function of the experience and expectations of the consumers on the quality of service companies.

4. It has a significant influence on the management or the internal effects. A corporate image is less clear and tangible. It influenced employee attitudes toward the company.

The Concept of Trust

Trust enables consumers to simplify the process of selecting the brand and reducing the time required to make a purchase decision. Trust can also reduce purchase uncertainty. It is an advantage that can be gained from the trust in the brand. For example, Morgan and Hunt (1994) consider trust as a key variable in developing and maintaining relationships with brands eternity greatly appreciated. Trust in a relational perspective is a variable that mediates the relationship between certain attitudes and behavioral outcomes (Morgan and Hunt, 1994). Meanwhile, Curran et al. (1998) describe trust as an attribute that develops over time. If it in the brand and it has grown, the expected reaction is the willingness to buy again.

Moreover, Lau and Lee (1999) define trust in a brand is a willingness to believe in the brand though directly related to risk, because of the expectation of consumers who want brands that will result in positive way. It must be useful in accordance with expectation. Ballester and Aleman (2001) view it in a different perspective that is a social psychology. Trust is seen as an intrinsic feature of social relations which are very valuable. Trust in the brand is an important construction in marketing as a positive influence consumer attitude and profitable, and results in the commitment of the brand, an expression of successful relationships between consumers and brands.

Barnes (2003) trust is the action a person will find dealing with exchanging partners. Trust involves the willingness of a person to behave in particular because of the belief that partners will provide expectation, a promise or other people who can be trusted.

Delgado et al. (2003) define trust in the brand as alleged belief or expectation with brand reliability and intentions in situations involving risk to consumers. Trust evolved from the results of past experience and previous interactions. As attributes of experience, trust in the brand is influenced by consumer evaluation of any direct contact (e.g. experimental, use) and indirect (e.g. advertising, word of mouth) with the brand.

Positive Word of Mouth

Consumers will repeat purchases if they feel satisfied. Thus, purchase satisfaction is a function of how it is incompatibility with the performance expectation of the buyers who think for the products (Kotler and Keller, 2007). For example, if the performance of a product is lower than expectation, consumers will feel disappointed; if it turns out as expected, consumers will be satisfied; if it exceeds expectations, the buyers will feel much satisfied. Feelings that would distinguish whether the buyer would buy the product again and talk about things that are favorable or unfavorable about the products.

In a specific effort, Babin et al., (2005) presented a model that links the quality of services, influencing the consumer value and satisfaction as well as connecting all of these expenditures with the consumer satisfaction and intention to engage in word of mouth recommendation. In this study, the value of the service or customer service (Customer Value) captures how valuable an assessment of the experience of services or service, and word of mouth recommendations can direct one’s purpose to engage in private communications that persuade others.
When an experience for services is pleasant and or favorable, consumers will be motivated to persuade family and friends to participate in such behavior. The study resulted in that service quality has a positive influence on customer satisfaction and word of mouth recommendation. Liu et al. (2003) and Slater (1997) suggest that brand loyalty is the intention to say positive things about the brand to others (positive remarks) as well as intention to recommend the brand to others (recommend to others).

Lovelock and Wright (2008) explain that the recommendation of other consumers is generally considered more reliable than the information activities undertaken by a company. Moreover, it can provide a strong influence on people’s decision to use or avoid a service. Information of mouth is often the critical case even when the transaction has taken place. When consumers talk to each other about some aspects of these services, this information can affect both the behavior and the satisfaction that they will serve.

Also, Tang (2007) argues that corporate image can be considered as a function of the accumulated experience of the purchase or consumption and has two main components, namely the functional components associated with real attributes which can be easily measured and emotional component which is associated with psychological dimensions manifested by feelings and attitude towards an organization. This feeling comes from the experience of the individual with the organization and processing of information about the attribute which is an indicator of the functional description of the company.

Dowling (2004) suggests that the image is an intangible asset or goodwill that the company has a positive effect on the market valuation of the company. Companies that have a good image are able to create trust, confidence and support than a company that has a bad image. Nasser et al. (1999) stated that customer satisfaction is the basis for the success of the company, especially in conditions of intense competition.

The underlying premise of customer satisfaction is the customers who are satisfied with the products and / or services provided by the institution. They will have a great possibility to re-purchase, try the products and / or services offered by other companies. They in turn spread the benefits of the product and / or services to other parties (positive word of mouth) and skew loyal to the company. Andreassen et al. (1998) also describe the effect of the variable image, value, quality, perception, and customer satisfaction affecting the customer loyalty. Their research shows that the corporate image and customer satisfaction are two important predictors for customer loyalty.

Walsh et al. (2006) prove that the image of the positive and significant effect on customer loyalty. They proves that the customers who have had a positive image of a company will be more likely to choose the company as the top choice and would recommend it to others.

Lau and Lee (1999) suggest that trust will lead to brand loyalty because it represents a critical component of the internal placement or attitude associated with brand loyalty. Further, it was also explained that there are three factors that influence trust in the brand. All three of these factors are related to the three entities are included in the relationship between brand and consumer. These three factors are: the brand itself, the brand manufacturers, and consumers. As referred to the above arguments, the framework of this study can be seen in Figure 1.

Objectives of the Study
This study tries to uncover the effect of the institution image and trust both partially and simultaneously on the positive word of mouth by the students of private universities in Surabaya. These universities are in various degree of accreditation such as A, B and C, and to determine the response of students.
METHODS
This study was conducted to see the effect of trust and the institution’s image on the positive word of mouth by the students of undergraduate program (Indonesia term: S1 degree) in management in private universities in Surabaya. It is an explanatory research aimed at examining and explaining the causal relationship among the variables. The populations are universities in Surabaya with their majors of economics. This population is classified as follows:

1. Faculty of Economics and Business, University of «P» (Accreditation)
2. Faculty of Economics and Business University «W» (Accreditation)
3. STIE «P» (Accreditation B)
4. Faculty of Economics, University of «WP» (Accreditation B)
5. Faculty of Economics, University of «K» (Accreditation C)
6. Faculty of Economics, University «UKDC» (Accreditation C)
7. The samples in this study were students of undergraduate in Management at six private universities in Surabaya totaled 125 students.

All were taken using an accidental sampling technique. This technique was assumed based on the criteria as follows.

a) The respondents were students majoring in management (Undergraduate or S1), batch of 2009/2010 at private universities in Surabaya. The reason 2009/2010 force as respondents because they have a lot of interaction with the college.
b) The study period from April to June 2013, and data collection in April 2013.

The next is validity and reliability tests. The test validity was done by using SPSS, and analysis techniques using Pearson bivariate correlation (Pearson Product Moment). The loading value measurement above 0.50 is considered valid. After that, the reliability test was also performed using SPSS, and engineering analysis is to look at the value of Cronbach’s Alpha. The reliable indicator is when the value of Cronbach’s Alpha is above 0.80. Analysis of the data was done by means of multiple regressions with SPSS.

RESULTS AND DISCUSSION
Validity test for the institution image, trust, and positive word of mouth indicates that all these indicators have values above 0.50. It can be concluded that all indicator is valid.

The reliability test shows that the institution image, trust, and positive word of mouth have value of Cronbach’s Alpha above 0.80. Thus, it can also be concluded that all declared reliable indicators.

In addition, the two tests above were followed by a classical assumption of multicollinearity. Based on calculations with SPSS, it is known...
that VIF value is 1.431 which is <10. So, it can be concluded it has not occurred even though there is correlation of multicollinearity among the independent variables that is 0549. Eigen value of 2.968 was far above 0 when the Durbin-Watson test statistic is 2.121. It can also be concluded that there is no autocorrelation among independent variables: trust the institution's image. As a guideline when determining the autocorrelation is the Durbin-Watson results <1.10. Then, there is autocorrelation; there is no conclusion from 1.10 to 1.54; 1.55 to 2.46 and no autocorrelation; neither is from 2.46 to 2.90 and > 2.91.

MANAGERIAL IMPLICATIONS
At University of «K» (Accreditation C), the R value is 0.706 indicating a multiple correlation for institution image, trust, and positive word of mouth. The adjusted R Square is 0.449 indicating the contribution of the institution image and trust which explains the positive word of mouth is of 44%. The probability value of F (F-test) in the regression of 0.001 > 0.05 explains that the image and trust simultaneously affect the positive word of mouth.

T-test probability value of variable is 0:16 for the institution image that shows that the image partially affects the positive word of mouth. And, the t-test probability value of 0.053 indicates a variable confidence that the partial trust has no effect on positive word of mouth.

Next is at University «UKDC» (Accreditation C) in which the R value is 0784 showing a multiple correlation for the image and trust with positive word of mouth. Then, the adjusted R Square is 0615 representing the contribution of the institution image and trust which explain the variable positive word of mouth by 61%. The probability value of F (F-test) in the regression is 0.001 > 0.05 explains that the image and trust simultaneously affect the positive word of mouth. T-test probability value of the image of the institution is 0.18 showing that the partially the image does not affect the positive word of mouth.

At University «WK» (Accreditation B), the R value is 0.723 which indicates a multiple correlation for the institution image and trust towards the positive word of mouth. The adjusted R Square is 0.522 which indicates the role or contribution of the institution image and trust, explaining the positive word of mouth of 52%. The probability value of F (F-test) in the regression is 0.001 > 0.05 explains that the image and trust simultaneously affect the positive word of mouth. T-test probability value of 0.004 indicates the trust partially also affects the positive word of mouth.

In STIE «P» (Accreditation B), the R value is 0.314 which indicates a multi correlation for the image of institution and trust towards the positive word of mouth. The adjusted R Square is 0.098 that indicates the contribution of the institution image and trust explaining the variable positive word of mouth by 9.8%. Probability value of F (F-test) in the multiple regressions for 0.055 > 0.05 explain that the image of the institution and trust variables simultaneously has no effect on positive word of mouth.

T-test probability value of the image of the institution is 0161 showing that the partially the image does not affect the positive word of mouth. Yet, the t-test probability value of 0.799 indicates a variable confidence that the partial trust also had no effect on positive word of mouth.

At the Faculty of Economics and Business, University of «P» (Accreditation), the R value is 0779 showing a multiple correlation for the image and trust towards the positive word of mouth. And, the adjusted R Square is 0.608 indicating...
the contribution of the institution’s image and confidence variables can explain the variable positive word of mouth by 60%. The probability value of F (F-test) in the regression is 0.001 > 0.05 explaining that the image of the institution and trust simultaneously affect the positive word of mouth. T-test probability value of the image of the institution is 0731 showing that the partial image of the institution does not affect the positive word of mouth. While the t-test probability value of 0.002 indicates the confidence variables that affect the trust partially positive word of mouth.

At the Faculty of Economics and Business “W”, the R value is 0.590 which indicates a multiple correlation for the image of institution and trust towards the positive word of mouth. And, the adjusted R Square is 0348 showing the contribution of the institution image and trust which can explain the positive word of mouth by 34%. The probability value is F (F-test) in the multiple regressions for 0014 <0:05 explaining that the image of the institution and trust simultaneously affect the positive word of mouth.

T-test probability value for the image of the institution is 0998 showing that the partially the image of institution does not affect the positive word of mouth. And, the t-test probability value is 0.013 indicating that trust partially affects the positive word of mouth.

CONCLUSION
Some conclusions can be drawn as the following. First of all, For the universities “K”, UKDC, WK, W, P, it shows that the institution image has a positive effect on the positive word of mouth. This suggests that this factor is beneficial for the universities when they want to increase the positive word of mouth. Therefore, the more the image of the institution getting better, it can also increase the positive word of mouth, and in turn it can attract the prospective students to enlist their names to be their students. In addition, special for university with accreditation status of C, the institution image has positive and significant effect on the positive word of mouth.

Secondly, for universities of K, WK, STIE “P”, and “W”, trust does not affect the positive word of mouth, there are three aspects that need to be paid attention by these universities. They are physical buildings, services provided, and advertising activities which can really increase the image. So, they have to increase the students’ services in their management department and its potentiality in future. More importantly, for university STIE “P”, both institution image and trust do not affect the positive word of mouth. This research proved that at STIE “P” the institution image and trust have not yet become the factors that make the students tell positively about their college to other parties or friends.

Another conclusion is that at universities of “K”, “UKCD”, “C”, “WK”, “P”, “W”, both the institution image and trust affect the positive word of mouth. In general, for universities with accreditation status of B, the institution image and trust simultaneously affect the positive word of mouth.

In general, the empirical findings in this study, especially for universities with accreditation status of A, it can be concluded both institution image and trust are the essential factors for shaping up the positive word of mouth for the students. Therefore, the strategic policy that must be done by the universities of accreditation C and B, is by continuously managing the institution image and trust so that they can also shape up the positive word of mouth for their students.
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