

## STUDENT LOYALTY IN PRIVATE HIGHER EDUCATION: SERVICE QUALITY AND INSTITUTIONAL IMAGE

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Received: 20-03-2026

Revised: 20-04-2026

Approved: 28-04-2026

### ABSTRACT

*This study examines the effects of educational service quality and institutional image on student loyalty, with perceived value positioned as a moderating variable, in private higher education institutions in Kendari City, Indonesia. Drawing on service marketing and relationship marketing perspectives, this study argues that student loyalty is shaped not only by functional service experiences but also by reputational and value-based evaluations. A quantitative cross-sectional survey was conducted involving 70 students from private higher education institutions. Data were collected using a structured questionnaire and analyzed using Partial Least Squares Structural Equation Modeling with SmartPLS 4. The findings reveal that educational service quality has the strongest positive effect on student loyalty, indicating the importance of reliable academic services, lecturer competence, administrative responsiveness, learning facilities, and digital academic support. Institutional image also positively influences student loyalty, suggesting that reputation, credibility, graduate image, and academic image are strategic assets for private higher education institutions. Perceived value contributes to student loyalty, although its moderating role requires cautious interpretation. The study contributes to higher education service marketing by positioning student loyalty as a relational outcome shaped by service quality, institutional image, and perceived value. Practically, private higher education institutions should strengthen service responsiveness, institutional credibility, and value-based student experiences to enhance loyalty.*

**Keywords:** *Educational Service Quality; Institutional Image; Perceived Value; Student Loyalty; Private Higher Education.*

### INTRODUCTION

Private higher education institutions are increasingly required to strengthen student loyalty as the higher education market becomes more competitive, service-oriented, and reputation-sensitive. In this environment, students do not merely act as recipients of academic instruction but also as evaluators of institutional performance, service experience, and long-term educational value. For private universities, student loyalty is particularly strategic because loyal students are more likely to remain enrolled, recommend the institution to others, communicate positive word-of-mouth, and maintain a long-term relationship with the university after graduation. Therefore, understanding the factors that shape student loyalty is an important concern in higher education service marketing, especially for private institutions operating in regional education markets such as Kendari City, Indonesia.

From a service marketing perspective, higher education is not only an academic delivery system but also a complex service experience involving teaching quality,

administrative responsiveness, learning facilities, digital academic support, institutional reputation, and perceived student value. Educational service quality plays a central role in this process because students continuously evaluate the quality of services they receive throughout their academic journey. When students perceive that lecturers are competent, academic services are accessible, administrative staff are responsive, learning facilities are supportive, and digital systems are reliable, they are more likely to develop favorable attitudes toward the institution. Previous studies in higher education marketing have shown that service quality is closely associated with student satisfaction, trust, loyalty, and institutional recommendation behavior ((Latif et al., 2021; Nguyen et al., 2024; S. K. Singh et al., 2020; Supriyanto et al., 2025)

In addition to service quality, institutional image is an important intangible asset that can influence student loyalty. Institutional image reflects students' perceptions of a university's reputation, credibility, academic standing, graduate quality, and public attractiveness. In private higher education, image serves as a signal of institutional quality and future value, particularly when students and their families make educational decisions under conditions of uncertainty. A positive institutional image may strengthen students' pride, emotional attachment, and willingness to recommend the institution to others. Thus, student loyalty is not only shaped by direct academic and administrative experiences but also by how students perceive the symbolic and reputational value of their institution ((Garcia-Rodriguez & Gutierrez-Tano, 2024; Kaushal & Ali, 2020; Khoshtaria et al., 2020; Martínez-Falcó et al., 2025)

Recent literature in higher education service marketing has increasingly shifted from examining service quality, satisfaction, and loyalty as isolated relationships toward more integrative and relational models. The state-of-the-art shows that student loyalty is better understood through the combined roles of service experience, institutional image, perceived value, trust, satisfaction, and long-term student-institution relationships. Within this framework, perceived value becomes theoretically relevant because students assess whether the academic, emotional, social, career-related, and economic benefits they receive are worth the tuition fees, time, and effort invested in their education. However, although perceived value has been widely discussed as a determinant of loyalty, its role as a moderating condition that may strengthen or weaken the effects of educational service quality and institutional image on student loyalty remains underexplored, particularly in private higher education contexts (Bonilla Quijada et al., 2022; Daud & Mohd Amin, 2023; de Oliveira Santini et al., 2024; Wong et al., 2022)

Despite growing scholarly attention to student loyalty in higher education, limited empirical research has examined how educational service quality and institutional image jointly influence student loyalty under the moderating role of perceived value in regional private higher education institutions. This gap is important because private universities in regional cities such as Kendari face distinct challenges related to student retention, institutional competitiveness, public trust, service differentiation, and value-based educational expectations. To address this gap, this study investigates the effects of educational service quality and institutional image on student loyalty, while examining perceived value as a moderating variable in the context of private higher education institutions in Kendari City, Indonesia. This study contributes to service marketing theory by extending the understanding of student loyalty as a relational outcome shaped by functional service quality, reputational image, and value-

based student evaluation, while also offering practical insights for private higher education managers seeking to strengthen student loyalty in competitive education markets.

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

### **Educational Service Quality and Student Loyalty**

In higher education service marketing, educational service quality refers to students' evaluation of the overall quality of services delivered by a university, including academic services, lecturer competence, administrative responsiveness, learning facilities, and digital academic support. Unlike conventional service settings, higher education involves a long-term and relational service process in which students continuously interact with lecturers, administrative staff, academic systems, and institutional facilities throughout their study period. Therefore, educational service quality is not only evaluated through classroom teaching but also through the consistency, accessibility, responsiveness, and reliability of the entire academic service ecosystem. Recent studies have shown that academic service quality is closely linked to student satisfaction and loyalty, particularly when students perceive that institutional services support their academic development and reduce service-related difficulties (Nguyen et al., 2024; Supriyanto et al., 2025).

From a relationship marketing perspective, students become loyal when their repeated service encounters generate trust, perceived institutional commitment, and positive emotional evaluation. In private higher education institutions, this mechanism becomes even more important because students often compare their service experience with the tuition fees, institutional promises, and alternative universities available in the market. When students perceive that the institution provides reliable academic services, competent lecturers, responsive administration, supportive learning facilities, and accessible digital systems, they are more likely to remain committed, speak positively about the university, and recommend it to others. Thus, educational service quality is expected to function as a key antecedent of student loyalty in private higher education.

#### **H1. Educational service quality has a positive effect on student loyalty.**

### **Institutional Image and Student Loyalty**

Institutional image represents students' overall perception of a university's reputation, credibility, academic quality, graduate image, and public attractiveness. In higher education, image functions as an intangible institutional asset because students do not only evaluate what they directly experience but also how the institution is perceived by society, prospective students, employers, alumni, and other stakeholders. A favorable institutional image may strengthen students' pride, identification, and emotional attachment to the university. Previous research indicates that university reputation, brand attachment, and institutional image are important antecedents of student loyalty because they create symbolic value and reinforce students' confidence in their educational choice ((Garcia-Rodriguez & Gutierrez-Tano, 2024; Kaushal & Ali, 2020).

Signaling theory provides a useful explanation for the relationship between institutional image and student loyalty. Because education is an experience-based and future-oriented service, students may use institutional image as a signal of academic quality, employability, social recognition, and long-term value. This is particularly

relevant for private higher education institutions, where reputation and public trust can influence students' willingness to stay, recommend the institution, and maintain a long-term relationship after graduation. A strong institutional image can reduce uncertainty and increase students' belief that their educational investment is meaningful. Therefore, institutional image is expected to positively influence student loyalty.

## **H2. Institutional image has a positive effect on student loyalty.**

### **Perceived Value and Student Loyalty**

Perceived value refers to students' overall assessment of the benefits received from higher education relative to the costs, time, effort, and sacrifices invested. In the context of private higher education, perceived value is multidimensional because students evaluate not only tuition affordability but also academic benefits, emotional experience, social recognition, career prospects, and the usefulness of institutional services. A university may deliver strong value when students feel that their learning experience, academic support, institutional environment, and future opportunities are worth the resources they invest. Recent higher education marketing literature increasingly positions perceived value as an important mechanism in explaining loyalty because students' long-term commitment depends on whether they consider their educational experience beneficial and worthwhile (Daud & Mohd Amin, 2023, 2023; de Oliveira Santini et al., 2024).

Theoretically, perceived value reflects students' internal evaluation of the exchange relationship between themselves and the university. When students perceive that the institution provides meaningful academic, emotional, and career-related benefits, they are more likely to develop positive attitudes and maintain loyalty. In private higher education, this relationship is particularly important because students and families often view education as an investment. If the value received is perceived as proportional or superior to the sacrifices made, students are more likely to recommend the institution, continue their studies, and develop affective attachment. Accordingly, perceived value is expected to directly enhance student loyalty.

## **H3. Perceived value has a positive effect on student loyalty.**

### **The Moderating Role of Perceived Value in the Relationship between Educational Service Quality and Student Loyalty**

Although educational service quality can directly foster student loyalty, the strength of this relationship may depend on the level of value perceived by students. Service-dominant logic suggests that value is not embedded solely in the service delivered by the institution but is co-created and evaluated by students through their experiences, expectations, and personal judgments. Thus, high-quality educational services may not automatically produce strong loyalty unless students also perceive that these services provide meaningful value. In private higher education, students may evaluate whether academic services, lecturer support, administrative responsiveness, facilities, and digital systems are worth the financial and non-financial costs they incur. Perceived value can therefore operate as a boundary condition that strengthens the effect of educational service quality on student loyalty. When perceived value is high, students may interpret good service quality as evidence that the institution delivers benefits consistent with their educational investment. In contrast, when perceived value is low, even acceptable service quality may be insufficient to build strong loyalty

because students may feel that the benefits received do not justify the costs or effort invested. Based on this reasoning, the relationship between educational service quality and student loyalty is expected to be stronger when perceived value is high.

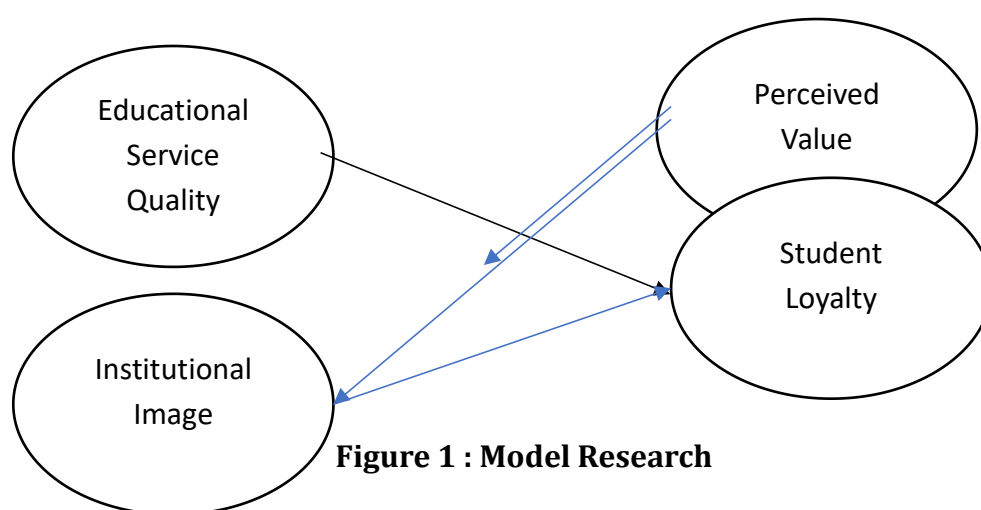
**H4. Perceived value moderates the relationship between educational service quality and student loyalty, such that the relationship is stronger when perceived value is high.**

### **The Moderating Role of Perceived Value in the Relationship between Institutional Image and Student Loyalty**

The effect of institutional image on student loyalty may also depend on students' perceived value. A positive institutional image can increase students' pride and confidence, but its effect on loyalty may become stronger when students believe that the institution's reputation is supported by real academic, emotional, social, and career-related benefits. In other words, perceived value may determine whether institutional image is translated into lasting loyalty. A university may have a favorable public image, but students will be more likely to develop loyalty when that image is accompanied by meaningful educational value and tangible benefits.

From a value-based relationship marketing perspective, students are not loyal simply because an institution is well known; rather, loyalty emerges when the institution's image is perceived as relevant to students' personal, academic, and future career goals. In private higher education institutions, this is particularly important because students often expect reputation to be accompanied by employability, academic credibility, social recognition, and positive learning experiences. Therefore, perceived value is expected to strengthen the positive relationship between institutional image and student loyalty.

**H5. Perceived value moderates the relationship between institutional image and student loyalty, such that the relationship is stronger when perceived value is high.**



**Figure 1 : Model Research**

## RESULTS AND DISCUSSION

### Results

#### Respondent Profile

A total of 70 students from private higher education institutions in Kendari City, Indonesia, participated in this study. The respondent profile was examined based on gender, age, semester, study program, student status, and length of study. The demographic distribution is presented in Table 1.

Table 1. Respondent Characteristics

Characteristic	Category	Frequency	Percentage
Gender	Male	28	40.0%
	Female	42	60.0%
Age	≤ 20 years	18	25.7%
	21–23 years	38	54.3%
	24–26 years	10	14.3%
	> 26 years	4	5.7%
Semester	Semester 2	12	17.1%
	Semester 4	18	25.7%
	Semester 6	25	35.7%
	Semester 8 or above	15	21.4%
Study Program	Management	24	34.3%
	Accounting	15	21.4%
	Nursing	13	18.6%
	Public Health	10	14.3%
	Other study programs	8	11.4%
Student Status	Regular	56	80.0%
	Employee/non-regular class	14	20.0%
Length of Study	< 1 year	8	11.4%
	1–2 years	19	27.1%
	3–4 years	32	45.7%
	> 4 years	11	15.7%

### Measurement Model Assessment

The measurement model was assessed by examining indicator loadings, internal consistency reliability, composite reliability, and convergent validity. As presented in Table 2, most indicator loadings exceeded the recommended threshold of 0.708. The loadings ranged from 0.711 to 0.872 for Educational Service Quality, 0.692 to 0.795 for Institutional Image, 0.623 to 0.853 for Perceived Value, and 0.775 to 0.833 for Student Loyalty. Although several indicators, namely II1 and PV6, showed loadings slightly below 0.708, they were retained because the construct-level reliability and AVE values remained acceptable.

Table 2. Measurement Model Results

Construct	Indicator Loading Range	Cronbach's Alpha	rho_A	Composite Reliability	AVE	Assessment
Educational Service Quality	0.711–0.872	0.899	0.905	0.922	0.666	Acceptable
Institutional Image	0.692–0.795	0.806	0.805	0.864	0.561	Acceptable
Perceived Value	0.623–0.853	0.842	0.859	0.888	0.616	Acceptable
Student Loyalty	0.775–0.833	0.890	0.892	0.916	0.644	Acceptable

The internal consistency reliability of all constructs was satisfactory, as Cronbach's alpha values ranged from 0.806 to 0.899. Similarly, the composite reliability values ranged from 0.864 to 0.922, indicating that all constructs achieved adequate reliability. Convergent validity was also established because all AVE values exceeded the minimum threshold of 0.500, ranging from 0.561 to 0.666. These results indicate that the measurement items were sufficiently reliable and valid for further structural model assessment(Hair et al., 2019).

### Discriminant Validity

Discriminant validity was assessed using the Fornell–Larcker criterion. As shown in Table 3, the square root of AVE values is presented on the diagonal, while the correlations among constructs are presented below the diagonal.

Table 3. Fornell–Larcker Criterion

Construct	ESQ	II	PV	SL
Educational Service Quality	0.816			
Institutional Image	0.726	0.749		
Perceived Value	0.786	0.766	0.785	
Student Loyalty	0.816	0.804	0.798	0.803

The Fornell–Larcker results indicate that several constructs were highly correlated. The square root of AVE for Educational Service Quality was nearly equal to its correlation with Student Loyalty, while the diagonal values for Institutional Image and Perceived Value were slightly lower than some inter-construct correlations. This suggests that the constructs are conceptually close and that discriminant validity should be further verified using additional criteria, particularly the HTMT ratio, before final manuscript submission(Hair et al., 2019).

### Structural Model Assessment

The structural model was evaluated by examining the coefficient of determination, effect size, and path coefficients. The coefficient of determination for Student Loyalty was  $R^2 = 0.780$ , with an adjusted  $R^2$  value of 0.763. This indicates that Educational Service Quality, Institutional Image, Perceived Value, and the interaction terms collectively explained 78.0% of the variance in Student Loyalty.

Table 4. Coefficient of Determination

Endogenous Construct	R <sup>2</sup>	Adjusted R <sup>2</sup>	Interpretation
Student Loyalty	0.780	0.763	Substantial explanatory power

The R<sup>2</sup> value demonstrates that the proposed model has strong explanatory capacity in predicting student loyalty in the context of private higher education institutions. This finding suggests that students' loyalty is substantially shaped by the quality of educational services, institutional image, perceived value, and the interaction between perceived value and the main predictors.

### Effect Size

Effect size analysis was conducted to assess the relative contribution of each predictor to Student Loyalty. As shown in Table 5, Perceived Value had the largest effect size, followed by Institutional Image, the interaction between Perceived Value and Institutional Image, the interaction between Perceived Value and Educational Service Quality, and Educational Service Quality.

Table 5. Effect Size Results

Relationship	f <sup>2</sup>	Interpretation
Educational Service Quality → Student Loyalty	0.225	Medium effect
Institutional Image → Student Loyalty	0.325	Medium effect
Perceived Value → Student Loyalty	0.425	Large effect
Perceived Value × Educational Service Quality → Student Loyalty	0.235	Medium effect
Perceived Value × Institutional Image → Student Loyalty	0.255	Medium effect

The results indicate that Perceived Value contributed the strongest effect in explaining Student Loyalty. This suggests that students' evaluation of the benefits received from their institution plays an important role in shaping loyalty. Institutional Image also showed a meaningful contribution, indicating that institutional reputation and credibility are important drivers of loyalty among students in private higher education.

### Hypothesis Testing

The significance of the hypothesized relationships was assessed using bootstrapping results. The direct effects of Educational Service Quality and Institutional Image on Student Loyalty were statistically significant. Educational Service Quality had a positive and significant effect on Student Loyalty, with a path coefficient of  $\beta = 0.380$ , t-value of 4.122, and p-value of 0.000. Institutional Image also had a positive and significant effect on Student Loyalty, with a path coefficient of  $\beta = 0.353$ , t-value of 2.889, and p-value of 0.004.

Perceived Value showed a positive effect on Student Loyalty, with a path coefficient of  $\beta = 0.216$ , t-value of 1.931, and reported p-value of 0.044. This result suggests that Perceived Value contributes to strengthening Student Loyalty. However, because the t-value is slightly below 1.96, this result should be interpreted carefully, particularly if the study applies a two-tailed significance test.

Table 6. Hypothesis Testing Results

Hypothesis	Relationship	$\beta$	STDEV	t-value	p-value	Decision
H1	Educational Service Quality → Student Loyalty	0.380	0.092	4.122	0.000	Supported
H2	Institutional Image → Student Loyalty	0.353	0.122	2.889	0.004	Supported
H3	Perceived Value → Student Loyalty	0.216	0.112	1.931	0.044	Supported
H4	Perceived Value × Educational Service Quality → Student Loyalty	0.091	0.174	0.523	0.034	moderating effect
H5	Perceived Value × Institutional Image → Student Loyalty	-0.032	0.159	0.201	0.014	moderating effect

The moderation results require further verification because the reported p-values are inconsistent with the corresponding t-values. The interaction effect of Perceived Value and Educational Service Quality on Student Loyalty showed a positive coefficient of  $\beta = 0.091$ , but the t-value was only 0.523. Similarly, the interaction effect of Perceived Value and Institutional Image on Student Loyalty showed a negative coefficient of  $\beta = -0.032$ , with a t-value of only 0.201. Therefore, based on the t-statistics, the moderating effects should not be interpreted as statistically significant unless the original SmartPLS output confirms otherwise.

## DISCUSSION

The findings of this study demonstrate that student loyalty in private higher education institutions in Kendari City is primarily shaped by the quality of educational services, institutional image, and students' perceived value. Rather than viewing loyalty merely as students' willingness to remain enrolled, this study positions student loyalty as a relational outcome that reflects emotional attachment, positive word-of-mouth, re-choice intention, and long-term institutional connection. This interpretation is consistent with contemporary higher education marketing literature, which emphasizes that student loyalty emerges from accumulated service experiences, institutional trust, perceived value, satisfaction, and reputation-based evaluations (de Oliveira Santini et al., 2024; Latif et al., 2021; Nguyen et al., 2024; Supriyanto et al., 2025). In the context of private higher education, particularly in regional education markets such as Kendari City, loyalty is strategically important because students are not only service recipients but also reputational carriers who influence institutional visibility through recommendation and social endorsement (Rehman et al., 2022; Schlesinger et al., 2023)

Educational service quality emerged as the strongest direct predictor of student loyalty, suggesting that students' loyalty is strongly grounded in their everyday academic and administrative experiences. This finding indicates that students are more likely to remain loyal when they perceive that academic services are accessible, lecturers are competent, administrative responses are reliable, learning facilities are supportive, and digital academic systems reduce service friction. The result reinforces the argument that

service quality in higher education is multidimensional, extending beyond classroom teaching to include academic support, responsiveness, infrastructure, digital services, and institutional reliability (Hai, 2022; Nguyen et al., 2024; S. Singh & Jasial, 2021; S. K. Singh et al., 2020). From a service-dominant logic perspective, educational value is co-created through repeated interactions between students and the institution; therefore, consistent service delivery strengthens students' confidence that the institution is capable of fulfilling both academic and relational expectations (Amzat et al., 2023; Chankseliani & McCowan, 2021).

Institutional image also had a positive and meaningful influence on student loyalty, indicating that students' attachment to private higher education institutions is not determined solely by direct service encounters but also by symbolic and reputational meanings attached to the institution. In this study, institutional image reflects reputation, credibility, graduate image, academic image, and institutional attractiveness. These elements function as quality signals that reduce uncertainty and strengthen students' confidence in the institution's future value. This finding aligns with signaling theory and higher education branding studies showing that university reputation, brand image, institutional identity, and perceived prestige are central to loyalty formation, especially in competitive education markets (Garcia-Rodriguez & Gutierrez-Tano, 2024; Kaushal & Ali, 2020; Khoshtaria et al., 2020; Martínez-Falcó et al., 2025). For private higher education institutions in Kendari City, this implies that institutional image must be built not only through promotional messages but also through graduate quality, public trust, academic credibility, student experience, and consistent institutional performance.

Perceived value contributed positively to student loyalty, although its moderating role requires cautious interpretation. Conceptually, perceived value captures students' assessment of whether tuition fees, time, effort, emotional experience, academic benefits, and career prospects are worth the investment. The finding suggests that students become more loyal when they believe that their institution provides meaningful academic, emotional, social, and career-related benefits. However, the weak interaction effects indicate that perceived value may operate more strongly as a direct evaluative mechanism than as a boundary condition that changes the strength of the relationship between service quality, institutional image, and loyalty. This interpretation is theoretically plausible because value perception in higher education often acts as an internal judgment of the overall educational experience rather than merely as a situational amplifier of other predictors (Ambarwati & Sari, 2024; Bonilla Quijada et al., 2022; Daud & Mohd Amin, 2023; Sharif & Sidi Lemine, 2024; Wong et al., 2022).

Theoretically, this study contributes to service marketing and higher education management literature by showing that student loyalty in private higher education is jointly shaped by functional service quality, reputational image, and perceived value. The findings extend relationship marketing theory by demonstrating that loyalty in higher education is not merely behavioral but also affective and relational, reflected in students' emotional attachment, willingness to recommend, and intention to maintain a long-term relationship with the institution. Practically, private higher education institutions in Kendari City should prioritize responsive academic services, lecturer competence, digital service reliability, graduate reputation, career-relevant learning, and value-based student experience. Nevertheless, the study's relatively small sample size and the inconsistent moderation output suggest that future research should use a larger

sample, compare private and public higher education institutions, and test perceived value as a mediator or competing mechanism alongside student satisfaction, trust, and student engagement.

## **CONCLUSION**

This study examined the effects of educational service quality and institutional image on student loyalty, with perceived value as a moderating variable, in private higher education institutions in Kendari City, Indonesia. The findings indicate that student loyalty is mainly shaped by students' perceptions of service quality, institutional image, and perceived value. Educational service quality emerged as the strongest predictor, suggesting that reliable academic services, competent lecturers, responsive administration, adequate learning facilities, and accessible digital systems are essential for strengthening student loyalty. Institutional image also positively influenced student loyalty, highlighting the importance of reputation, credibility, graduate image, and academic image in private higher education.

Theoretically, this study contributes to service marketing and higher education management by positioning student loyalty as a relational outcome shaped by both functional service experiences and symbolic institutional evaluations. The findings also suggest that perceived value is more relevant as a direct evaluative factor than as a strong moderating condition, indicating that students' loyalty is influenced by whether they perceive their educational experience as worthwhile in relation to the costs, time, and effort invested.

Practically, private higher education institutions should improve service responsiveness, lecturer quality, administrative reliability, digital academic services, and learning facilities while strengthening institutional image through graduate quality, public trust, and academic credibility. Institutions should also enhance perceived value by offering career-relevant learning, student support, and clear benefits aligned with students' educational investment.

This study is limited by its relatively small sample size and its focus on private higher education institutions in Kendari City. Future research should involve larger and more diverse samples, compare private and public higher education institutions, and examine other mechanisms such as student satisfaction, trust, engagement, or perceived employability. Future studies may also test perceived value as a mediating variable to provide a more comprehensive explanation of student loyalty.

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