

Integrating Brand Religiosity Image, E-Service Quality, and Muslim Customer Perceived Value: A Study on Muslim Student Loyalty Mediated by Satisfaction

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Abstract

Keywords:

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This study aims to analyze the effect of Brand Religiosity Image, E-Service Quality, and Muslim Customer Perceived Value on student loyalty, with student satisfaction as a mediating variable. This study was conducted at UIN Syarif Hidayatullah Jakarta using explanatory quantitative method. Data was collected through Google Form with a sample of 403 respondents from a population of 35,069 students. Data analysis was conducted using SmartPLS version 4.0.9.6. The results showed that Brand Religiosity Image, E-Service Quality, and Muslim Customer Perceived Value have a positive and significant influence on student loyalty. E-Service Quality and Muslim Customer Perceived Value also have a positive and significant effect on student satisfaction, but Brand Religiosity Image has no significant effect on student satisfaction. Student satisfaction has a positive and significant effect on student loyalty, but does not mediate the effect of Brand Religiosity Image on loyalty. Conversely, student satisfaction mediates the effect of E-Service Quality and Muslim Customer Perceived Value on student loyalty. These findings offer a new paradigm, namely the Islamic Higher Education Brand Religiosity Image (i-HEBRI), which emphasizes that Islamic universities need to internalize Islamic values and science in their brand and operations, and provide capable digital services to build student loyalty. This paradigm shows that to achieve student loyalty, it is not enough for institutions to have a strong brand image, but they also need to provide significant added value through quality services.

Kata kunci:

Citra Merek Keagamaan, Kualitas Pelayanan Elektronik, Persepsi Nilai Pelanggan Muslim, Kepuasan dan Loyalitas.

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh Brand Religiosity Image, E-Service Quality, dan Muslim Customer Perceived Value terhadap loyalitas mahasiswa, dengan kepuasan mahasiswa sebagai variabel mediasi. Penelitian ini dilakukan di UIN Syarif Hidayatullah Jakarta dengan menggunakan metode kuantitatif eksplanatori. Data dikumpulkan melalui Google Form dengan sampel sebanyak 403 responden dari populasi sebanyak 35.069 mahasiswa. Analisis data dilakukan dengan menggunakan SmartPLS versi 4.0.9.6. Hasil penelitian menunjukkan bahwa Brand Religiosity Image, E-Service Quality, dan Muslim Customer Perceived Value memiliki pengaruh positif dan signifikan terhadap loyalitas mahasiswa. E-Service Quality dan Muslim Customer Perceived Value juga memiliki pengaruh positif dan signifikan terhadap kepuasan mahasiswa, namun Brand Religiosity Image tidak memiliki pengaruh signifikan terhadap kepuasan mahasiswa. Kepuasan mahasiswa berpengaruh positif dan signifikan terhadap loyalitas mahasiswa, namun tidak memediasi pengaruh Brand Religiosity Image terhadap loyalitas. Sebaliknya, kepuasan mahasiswa memediasi pengaruh E-Service Quality dan Muslim Customer Perceived Value terhadap loyalitas mahasiswa. Temuan ini menawarkan paradigma baru, yaitu Islamic Higher Education Brand Religiosity Image (i-HEBRI), yang menekankan bahwa perguruan tinggi Islam perlu menginternalisasi nilai-nilai Islam dan sains dalam merek dan operasionalnya, serta menyediakan

INTRODUCTION

State Islamic Religious Universities (PTKIN) in Indonesia are currently competing towards World Class University (WCU), but the main challenge is how to build student loyalty amidst the focus on strengthening the institution's image through internationalization (Fauzi, 2016). Student loyalty is a key element in university success (Todea et al., 2022), because loyal students can serve as an effective means of promotion through positive word of mouth (Ayuni, 2015). This loyalty is also closely related to the sustainability and existence of the campus, because loyal students tend to recommend the institution to others and potentially return to continue their studies (Wahyuningsih, 2018).

According to various studies, student loyalty is influenced by various factors, such as satisfaction (Subandi & Hamid, 2021), customer perceived value (Lepojevic, 2018) & (Rahayu, 2022), quality of academic services (Rakhmiyanti, 2020; Zulkarnaini & Fatmasari, 2021a) and institution image (Isanti Anna Ismu Edi, 2015). Previous research shows that academic services (Ismanova, 2019), facility (Hasan & Hosen, 2020; Kango et al., 2021), institution image (Alves et al., 2020), and perceived value perceived by students play a significant role in shaping student loyalty (Rahayu et al., 2020), (Eid & El-Gohary, 2015) & (RIYAD, 2013). In the context of PTKIN, brand religiosity image also plays an important role, because Muslim students tend to choose campuses that are in accordance with the teachings of their religion (Sayani, 2015).

Religious brand image includes elements such as brand semiotics and symbols, brand uniqueness, and halal products and religious value brands (Idris et al., 2020) all of which can influence students' decisions in choosing a university. On the other hand, branding, satisfaction and service quality, both conventional and digital, are also crucial factors in shaping student loyalty (Sudrajat, 2016) (Ladhari, 2010) & (Santos, 2003). With the development of technology and the internet, digital services such as websites and academic information systems (SIKAD) have become essential needs for campuses to improve the efficiency and effectiveness of services (Kurniati et al., 2021).

Student loyalty is not only influenced by internal factors such as service quality and brand image, but also by perceived value (*customer perceived value*) (Rahayu et al., 2020). When students feel that they are getting more value for money, they tend to show greater loyalty (Mustikawati et al., 2022). Therefore, universities need to focus on increasing the perceived value of students through quality services and strong branding (El-Adly, Mohammed Ismail, and Eid, 2017). Strong branding plays an important role in building student loyalty (Nasib, 2018). Campuses that succeed in building a strong image will more easily gain the trust and pride of students, which in turn will strengthen their loyalty (Martin & Nasib, 2021). This loyalty becomes a valuable asset for universities, as loyal students will voluntarily promote their campus, thus increasing the reputation and attractiveness of the institution in the eyes of prospective students (Khrisna Siwa Putra, 2019).

This research is important because there are still gaps in the literature that need to be filled, especially related to the construct of the influence of Brand Religiosity Image, E-Service Quality, and Muslim Customer Perceived Value on student loyalty through satisfaction at PTKIN. This study emphasises a fairly new variable, namely brand religiosity image, which has only been

researched in the scope of Islamic banking (idris, 2020). This research also seeks to develop from previous research related to campus image, service quality and perceived value to student satisfaction and loyalty with a sample of only two faculties developed into 13 faculties (Mallika Appuhamilage & Torii, 2019). This research aims to propose a theoretical and empirical framework that enriches the understanding of religiosity in the phenomenon of brand image in PTKIN, as well as determining its contribution to improving graduate competence and institutional competitiveness.

RESEARCH METHODS

This research uses a quantitative approach with an explanatory type. The quantitative approach was chosen because the main purpose of this research is to measure the influence between certain variables statistically. The explanatory type is used to explain the causal relationship between the independent variables (Brand Religiosity Image, E-Service Quality, and Muslim Customer Perceived Value) and the dependent variable (Student Loyalty), as well as the role of the mediating variable (Student Satisfaction). The population consisted of 35,069 active students and 403 samples (disproportionate stratified random sampling) of S1 & S2 from 12 Faculties and 1 Graduate School of UIN Syarif Hidayatullah Jakarta who were given questionnaires. The questionnaire consisted of structured questions measured by Likert scale to facilitate quantitative analysis. The Likert scale allows respondents to give answers within a certain range. The population included all students who were actively enrolled at the time of the study. Due to the large population, this study used a disproportionate stratified random sampling technique.

Disproportionate Stratified Random Sampling is a sampling technique in which the population is divided into several strata or subgroups based on certain characteristics (faculty). Although the sample size of each stratum may not be proportional to the size of that stratum in the population, this technique allows the research to obtain a representative sample from each subgroup. From the existing population, a sample of 403 respondents was selected. The sample selection was carried out randomly within each stratum to ensure that each student had an equal chance of being selected. The sample can be interpreted as a part of the population whose position represents the population and is used as a source of research data collection (Wahidmurni, 2017). The data were analysed using the SmartPLS application version 4.0.9.6. All research data were obtained through questionnaires and sourced from the opinions of UIN Syarif Hidayatullah Jakarta students via google form. In this study using five variables namely Brand Religiosity Image (X1), E Service Quality (X2), Muslim Customer Verceived Value (X3), Student Satisfaction (Z) and Student Loyalty (Y).

RESULTS AND DISCUSSION

Results

Outer Model

Table 1 Validity

	Brand Religiosity Image (X1)	E-Service Quality (X2)	Student Satisfaction (Z)	Student Loyalty (Y)	Muslim Customer Verceived Value (X3)
X1.1	0.936				
X1.2	0.937				

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X1.3	0.890
X1.4	0.896
X1.5	0.895
X1.6	0.893
X1.7	0.916
X1.8	0.920
X2.1	0.738
X2.10	0.791
X2.11	0.728
X2.12	0.752
X2.2	0.803
X2.3	0.806
X2.4	0.800
X2.5	0.772
X2.6	0.798
X2.7	0.701
X2.8	0.783
X2.9	0.794
X3.1	0.754
X3.10	0.769
X3.11	0.800
X3.12	0.718
X3.2	0.803
X3.3	0.781
X3.4	0.814
X3.5	0.797
X3.6	0.839
X3.7	0.771
X3.8	0.812
X3.9	0.865
Y.1	0.809

Y.2	0.770
Y.3	0.818
Y.4	0.743
Y.5	0.838
Y.6	0.859
Y.7	0.795
Y.8	0.825
Y.9	0.740
Z.1	0.841
Z.2	0.834
Z.3	0.758
Z.4	0.808
Z.5	0.799
Z.6	0.851
Z.7	0.803
Z.8	0.798
Z.9	0.781

From the table of outer loading values above, it can be seen that all items or indicators have an outer loading value of > 0.7 (Marked in green which means > 0.7 which means it is valid. And marked in red which means < 0.7 which means invalid). All items or indicators are valid in Convergent Validity.

Table 2 Reliability

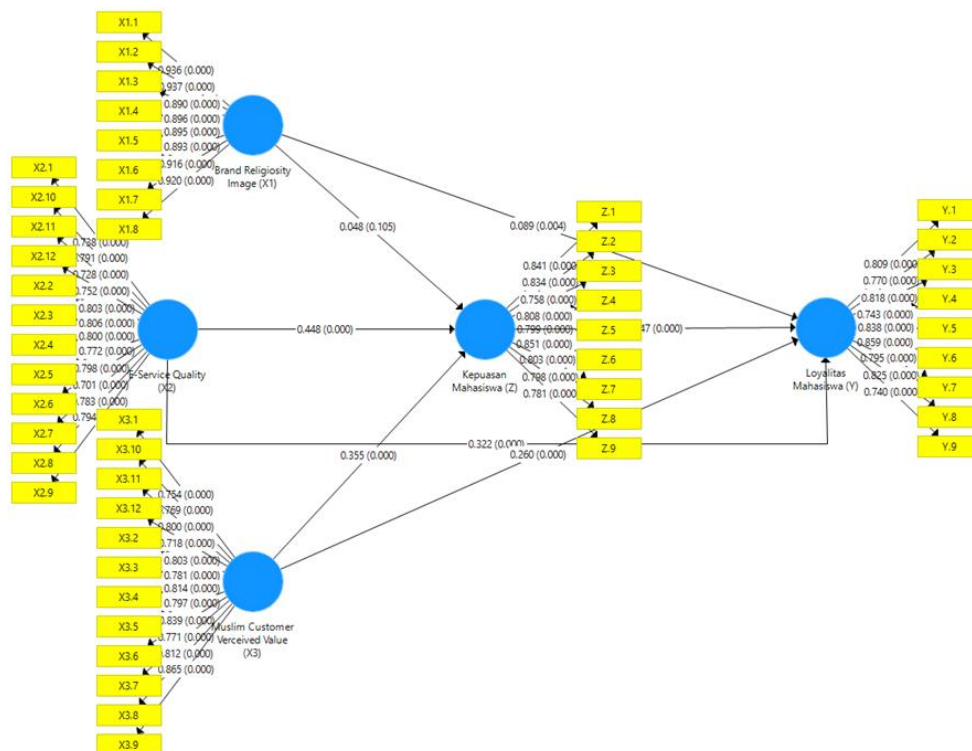
VARIABEL	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Religiosity Image (X1)	0.971	0.975	0.975	0.829
E-Service Quality (X2)	0.939	0.943	0.947	0.598
Student Satisfaction (Z)	0.934	0.935	0.944	0.654

Student Loyalty (Y)	0.930	0.932	0.941	0.641
Muslim Customer Verceived Value (X3)	0.947	0.948	0.953	0.631

Analysis of construct reliability. Construct Reliability is measuring the reliability of latent variable constructs. The value that is considered reliable must be above 0.70. Construct reliability is the same as Cronbach Alpha. All variables show a value above 0.70, this means that all variables are reliable.

Inner Model

Figure 1 Model calculation results



Furthermore, the path coefficients between constructs are measured to see the significance and strength of the influence and also to test the hypothesis. The value of path coefficients ranges from -1 to +1. The closer the value is to +1, the stronger the relationship between the two constructs. A relationship that is closer to -1 indicates that the relationship is negative. (Henseler, J., Ringle, C. M. and Sarstedt, 2015).

Table 3 Research Hypothesis Testing

Hipotesisi	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Description
Brand Religiosity Image (X1) -> Student Satisfaction (Z)	0.048	0.051	0.029	1.625	0.105	Not Significant
Brand Religiosity Image (X1) -> Student Loyalty (Y)	0.089	0.088	0.030	2.933	0.004	Positive and Significant
E-Service Quality (X2) -> Student Satisfaction (Z)	0.448	0.449	0.040	11.291	0.000	Positive and Significant
E-Service Quality (X2) -> Student Loyalty (Y)	0.322	0.323	0.040	8.066	0.000	Positive and Significant
Kepuasan Mahasiswa (Z) -> Student Loyalty (Y)	0.347	0.347	0.037	9.349	0.000	Positive and Significant
Muslim Customer Verceived Value (X3) -> Student Satisfaction (Z)	0.355	0.355	0.041	8.632	0.000	Positive and Significant
Muslim Customer Verceived Value (X3) -> Student Loyalty (Y)	0.260	0.260	0.055	4.709	0.000	Positive and Significant
Brand Religiosity Image (X1) -> Student Satisfaction (Z) -> Student Loyalty (Y)	0.017	0.018	0.010	1.595	0.111	Not Significant
E-Service Quality (X2) -> Student Satisfaction (Z) -> Student Loyalty (Y)	0.155	0.155	0.021	7.241	0.000	Positive and Significant
Muslim Customer Verceived	0.123	0.123	0.020	6.242	0.000	Positive

Value (X3) -> Student Satisfaction (Z) -> Student Loyalty (Y)	and Significant
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DISCUSSION

Influence Brand Religiosity Image Towards Student Loyalty

The results showed that Brand Religiosity Image has a significant effect on Student Loyalty of UIN Syarif Hidayatullah Jakarta. With the result of t-statistic $2.933 > 1.96$ and P value < 0.05 . In this case the hypothesis H1 is accepted. The results showed that Brand Religiosity Image has a positive and significant effect on Student Loyalty. Empirically, this is in line with Idris' research which found that Brand Religiosity Image is able to have a positive and significant effect on customer loyalty (idris, 2020). In this study, there are at least three research gaps including, first, that the brand religiosity image variable has been tested several times in previous studies. The result is that all indicators in the brand religiosity image variable all have a positive effect on brand religiosity image as the research shows (Taufik et al., 2020). In addition, the brand religiosity image variable has also been proven to have a significant and significant effect on loyalty as a result of research (idris, 2020). However, this brand religiosity image variable has not previously been studied for its effect on satisfaction. In addition, the brand religiosity image variable has also only been researched in the context of Islamic banking and has not been tested in the context of higher education, especially State Islamic Universities so that the results of this study show that in the context of State Islamic Universities, the brand religiosity image variable also has a positive and significant effect on student loyalty. This analysis provides insight that efforts to strengthen BRI are a key factor in maintaining student loyalty.

Influence E-Service Quality Towards Student Loyalty

E-Service Quality shows a significant influence on Student Loyalty of UIN Syarif Hidayatullah Jakarta. With the result of t-statistic $8.066 > 1.96$ and P value < 0.05 . In this case the hypothesis H1 is accepted. The results showed that E-Service Quality has a positive and significant effect on Student Loyalty. Empirically, this is in line with Rema Novyantri's research which states that e-service quality (E-SQ) has a significant effect on loyalty (Novyantri, 2021). E-service quality also has an effect on e-loyalty such as research (Pradnyaswari & Aksari, 2020). E-service quality has an effect on e-loyalty research (Santika & Pramudana, 2018). However, on the contrary, research from Lia Arisyanti and Rakhmat Romadhan states that e-service quality (E-SQ) has no significant effect on loyalty. This indicates that there are still differences in the results of one study with another so that this can be called the inconsistency of the research resultsn (Lia Arisyanti Ndun, 2016). The essence of the analysis is that investment in digital service quality improvement can have a positive impact on student retention and loyalty.

Influence Muslim Customer Perceived Value Towards Student Loyalty

Muslim Customer Perceived Value shows a significant influence on Student Loyalty of UIN Syarif Hidayatullah Jakarta. With the result of t-statistic $4.709 > 1.96$ and P value < 0.05 . In this case the hypothesis H1 is accepted. The results showed that Muslim Customer Perceived Value has a positive and significant effect on Student Loyalty. Empirically, this is in line with previous research, namely Yayuk's research which states that MCPV has a significant positive effect on

satisfaction and loyalty (Rahayu et al., 2020). In line with Yayuk, Eid also has the same opinion, namely that Muslim Customer Perceived Value (MCPV) has a positive and significant effect on loyalty (RIYAD, 2013). Gohary also argues through his research results that Muslim Customer Perceived Value (MCPV) has a positive and significant effect on loyalty (Eid & El-Gohary, 2015). Meanwhile, the results of other studies state the opposite, namely research from Jessica Allezsandra that perceived value does not have a significant effect on loyalty (Allezsandra & Septina, 2021). With this it is clear that there are still inconsistencies in research results. Inconsistencies in research results can promote knowledge development by encouraging researchers to dig deeper and understand the factors that may have led to different results. This could lead to more complex discoveries and a better understanding of the research topic. The analytical point is that it is important for educational institutions to pay attention to the values that Muslim students find valuable and integrate them in an effort to build strong loyalty among them.

The Effect of Brand Religiosity Image on Student Satisfaction

Brand Religiosity Image shows no influence on Student Satisfaction of UIN Syarif Hidayatullah Jakarta. With t-statistic result $1.625 > 1.96$ and P value ≥ 0.05 . In this case the H0 hypothesis is rejected. The results showed that Brand Religiosity Image has no effect on Student Satisfaction. This indicates that Brand Religiosity Image (BRI) is not able to increase the level of student satisfaction. Empirically, this is not in line with previous research. The results of this study are different from previous research, namely research from Raden Andi Sularso which says that Brand Image is able to positively and significantly influence satisfaction (Sularso, 2020). Likewise, Alifa Rizma's research shows that brand image has a positive and significant effect on customer satisfaction (Nurvita & Budiarti, 2019). But on the other hand, there are studies that show that brand religiosity image has not been able to have a positive and significant impact on customer satisfaction, such as research from M Idris (idris, 2020). The interpretation of this finding shows that Brand Religiosity Image is not so important in building a positive relationship between Islamic higher education institutions and students. By understanding that Brand Religiosity Image or BRI does not directly affect student satisfaction, educational institutions can allocate their resources to improve other factors that have a direct impact on student satisfaction.

The Effect of E-Service Quality on Student Satisfaction

E-Service Quality shows a significant influence on Student Satisfaction of UIN Syarif Hidayatullah Jakarta. With the result of t-statistic $11.291 > 1.96$ and P value < 0.05 . In this case the hypothesis H1 is accepted. The results showed that E-Service Quality has a positive and significant effect on Student Satisfaction. This indicates that E-Service Quality is able to increase the level of student satisfaction. The higher the E-Service Quality, the higher the level of student satisfaction. Empirically, this is in line and corroborated by previous research, namely research from I Gusti Ngurah which says that e-service quality has a significant positive effect on customer satisfaction (Khrisna Siwa Putra, 2019). Likewise, Rema's research shows that e-service quality has a positive effect on customer satisfaction (Novyantri, 2021). Denaldi's research also reveals the same results, namely e-service quality has a significant positive effect on customer satisfaction (Akhmadi & Martini, 2020). The results of this study mean that it strengthens previous research. The effect of E-Service Quality on Student Satisfaction is an important aspect in the context of modern higher education services that increasingly rely on information and communication technology. In this discussion, the researcher will outline the research findings and

their implications for student satisfaction. The research findings show a significant relationship between E-Service Quality and the level of student satisfaction. E-Service Quality variables, which include aspects such as system reliability, service responsiveness, ease of use, information security, and interface aesthetics, were found to have a strong impact on students' perceptions of the services provided by higher education institutions. Educational institutions can design better strategies in the development and improvement of their e-services to ensure a better and satisfying student experience.

The Effect of Muslim Customer Perceived Value on Student Satisfaction

Muslim Customer Perceived Value has a significant influence on Student Satisfaction of UIN Syarif Hidayatullah Jakarta. With the result of t-statistic $8.632 > 1.96$ and P value < 0.05 . In this case the hypothesis H1 is accepted. The results showed that Muslim Customer Perceived Value has a positive and significant effect on Student Satisfaction. This indicates that Muslim Customer Perceived Value is able to increase the level of student satisfaction. The higher the level of Muslim Customer Perceived Value, the higher and more significant student satisfaction will be. Empirically, this is in line and corroborated by previous research, namely research from Eid which found that Muslim Customer Perceived Value has a positive and significant effect on customer satisfaction (RIYAD, 2013). Likewise, Gohary found the same thing, namely Muslim Customer Perceived Value has a positive and significant effect on customer satisfaction (Eid & El-Gohary, 2015). Likewise, Yayuk found that Muslim Customer Perceived Value has a positive and significant effect on customer satisfaction (Rahayu, 2022). This means that the findings of this study are able to strengthen previous similar research studies. In this era of globalisation, Islamic values are increasingly being considered in various aspects of life, including in the context of higher education. The study on the Effect of Muslim Customer Perceived Value (MCPV) on Student Satisfaction aims to explore how students' perceptions of Islamic values in higher education services affect their level of satisfaction. Increasing concern for students' perceived value can be an effective way to increase student satisfaction.

The Effect of Student Satisfaction on Student Loyalty

Student satisfaction has a significant influence on student loyalty at UIN Syarif Hidayatullah Jakarta. With the result of t-statistic $9.349 > 1.96$ and P value < 0.05 . In this case the hypothesis H1 is accepted. The results showed that student satisfaction has a positive and significant effect on student loyalty. This indicates that student satisfaction is able to increase the level of student loyalty. The higher the level of student satisfaction, the higher the level of student loyalty. Empirically, this is in line and corroborated by previous research, namely research from Ali Hanafiyah which says that customer / student satisfaction has a positive and significant effect on student loyalty (Hanafiah, 2015). Likewise, Anung Pramudyo, the results of his research show that customer / student satisfaction has a positive and significant effect on student loyalty (Pramudyo, 2012). Other research also shows the same thing, namely research from Sirhan Fikri (Fikri et al., 2016). Abd Sakur's research also found the same thing that customer/student satisfaction has a positive and significant effect on student loyalty (Syakur, 2018). This research is able to strengthen previous similar research studies. Educational institutions can take concrete steps to increase satisfaction and loyalty simultaneously so as to create a better and sustainable educational environment.

The Effect of Brand Religiosity Image on Student Loyalty Through Student Satisfaction

Brand Religiosity Image has no effect on Student Loyalty through Student Satisfaction of UIN Syarif Hidayatullah Jakarta. With the result of t-statistic $1.595 < 1.96$ and P value > 0.05 . In this case the H0 hypothesis is rejected. The results showed that Brand Religiosity Image had no significant positive effect on student loyalty through student satisfaction. This indicates that Brand Religiosity Image is not able to increase the level of student loyalty through student satisfaction. Empirically, this is in line with previous research and is corroborated by previous research, namely research from M Idris which found that Brand religiosity image does not have a significant positive effect on customer loyalty through customer satisfaction (idris, 2020). This result also strengthens previous research, namely the absence of the influence of brand religiosity image on loyalty through satisfaction. Educational institutions need to be more in-depth in analysing the factors that form student loyalty and strengthen satisfaction directly without relying too much on religious brand attributes.

The Effect of E-Service Quality on Student Loyalty Through Student Satisfaction

E-Service Quality shows a significant influence on Student Loyalty through Student Satisfaction at UIN Syarif Hidayatullah Jakarta. With t-statistic results $7.241 > 1.96$ and P value < 0.05 . In this case the hypothesis H1 is accepted. The results showed that E-Service Quality has a positive and significant effect on student loyalty through Student Satisfaction. The results showed that e-service quality has a positive and significant effect on student loyalty through student satisfaction. This indicates that e-service quality is able to increase the level of student loyalty through student satisfaction. The higher the level of e-service quality, the higher the student loyalty through student satisfaction. The results of this study are corroborated by Rina Widiyanti's research which reveals the results that there is a significant positive effect of E-Service Quality on Student Loyalty through Student Satisfaction (Widiyanti & Tyas, 2022). Likewise, A Veryani's research says the same thing, namely that there is a significant positive effect of E-Service Quality on Student Loyalty through Student Satisfaction (Veryani, F dan Sonja, 2022). The findings of this study are able to strengthen previous similar research studies. The strategy of developing quality e-services can be used as one of the efforts to strengthen the bond between students and educational institutions, thus ensuring they remain loyal and satisfied with their educational experience.

The Effect of Muslim Customer Perceived Value on Student Loyalty Through Student Satisfaction.

Muslim Customer Perceived Value has a significant influence on Student Loyalty through Student Satisfaction of UIN Syarif Hidayatullah Jakarta. With t-statistic results $6.242 > 1.96$ and P value < 0.05 . In this case the hypothesis H1 is accepted. The results showed that Muslim Customer Perceived Value has a positive and significant effect on student loyalty through Student Satisfaction. Empirically, this is in line with the results of previous studies which show that Muslim Customer Perceived Value has a positive and significant effect on student loyalty through student satisfaction. This indicates that Muslim Customer Perceived Value is able to increase the level of student loyalty through student satisfaction. The higher the Muslim Customer Perceived Value, the higher the level of student loyalty through student satisfaction. The results of this study are corroborated by previous research, namely Hana Aqilah, who said that there was a positive and significant effect of Muslim Customer Perceived Value on Student Loyalty through Student

Satisfaction (Farahdibaj et al., 2023). Likewise, Murtiningsih said the same thing, namely that there was a positive and significant effect of Muslim Customer Perceived Value on Student Loyalty through Student Satisfaction (Murtiningsih & Wahyudi, 2021). These results suggest that the research corroborates the results of previous similar studies. By understanding the values that students consider important and integrating them in the strategy of the educational institution, it will help to create an environment that supports student satisfaction and ultimately increase their loyalty to the institution.

CONCLUSION

The conclusion of this study introduces a new paradigm, the Islamic Higher Education Brand Religiosity Image (i-HEBRI). This paradigm emphasises the importance of Islamic higher education to integrate Islamic values and science into their brand and operations. In addition, the provision of quality digital services is also indispensable to build student loyalty. The findings suggest that having a strong brand image is not enough; colleges also need to provide significant added value through quality services to achieve student loyalty. The limitation of the study lies in the limited number of research objects and samples, namely only in one PTKIN with 13 faculties so that it cannot be generalised everywhere. Recommendations for future researchers to conduct more comprehensive research using diversified research methods, wider population and samples, choosing research objects at UINs that have ma'had or pesantren.

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