
Enhancing student loyalty through service quality and perceived values: Insights from an Islamic Indonesian university

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Abstract

Private higher education institutions face increasing challenges in maintaining student loyalty, which is essential for sustainability and competitiveness. At Universitas Muhammadiyah Bandung, a private Islamic university, issues such as declining re-enrollment and student dropout remain prevalent. This research aimed to examine the effect of service quality and perceived value on student loyalty. A quantitative approach was employed using multiple linear regression, with data collected from 325 students selected through proportional random sampling. The findings revealed that both service quality and perceived value significantly influence student loyalty. Service quality emerged as the dominant predictor ($\beta = 0.500$), followed by perceived value ($\beta = 0.392$). The model explained 36.2% of the variance in student loyalty ($R^2 = 0.362$). These results indicate that improving service quality and enhancing perceived value are key strategies for fostering student loyalty in Islamic higher education institutions.

Keywords

Higher education, Islamic university, perceived value, service quality, student loyalty

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Introduction

Higher education plays a strategic role in developing qualified human resources by producing professionals across diverse disciplines (Fakhrudin et al., 2024). In an increasingly competitive academic environment, maintaining student loyalty has become essential for institutional sustainability, reputation, and growth (Qomariah et al., 2020). Student loyalty impacts retention and graduation rates (Albornoz-Toyohama et al., 2025; Mallika Appuhamilage & Torii, 2019) and enhances institutional image through positive word of mouth and alumni advocacy.

Despite its importance, many universities, particularly in Indonesia's private sector, continue to struggle with declining student numbers and low re-enrollment rates. These trends are often linked to diminished student motivation, absenteeism, and academic disengagement (Dakhi & Baeha, 2024; Thahir et al., 2025), indicating a broader decline in loyalty. As Hayden (2007) notes, dropout is a critical indicator of institutional failure to maintain student commitment.

Universitas Muhammadiyah Bandung (UM Bandung), a private Islamic university focused on technopreneurship, aims to produce graduates who are academically competent, entrepreneurial, and technologically adaptable. However, like many private institutions, it is often perceived as a second choice after public universities. This perception can be countered by building a loyal student body that serves as brand ambassadors and endorses the institution through positive experiences.

Loyalty in higher education refers to students' intention to persist with their studies and recommend the institution to others (Rojas-Méndez et al., 2009; Todea et al., 2022). Studies consistently demonstrate that loyalty is influenced by the quality of academic and administrative services (Annamdevula & Bellamkonda, 2016b; Subrahmanyam, 2017) and by students' perceived value of their educational investment (Alves, 2011; Zeithaml, 1988). The SERVQUAL framework—comprising tangibles, reliability, responsiveness, assurance, and empathy—is widely used to assess service performance in educational settings (Brochado, 2009; Parasuraman et al., 1988). Meanwhile, perceived value encompasses the student's evaluation of what is gained academically, socially, and personally, relative to the time, effort, and financial resources spent (Holbrook, 1994; Ledden & Kalafatis, 2010).

Recent research confirms that both service quality and perceived value significantly influence student satisfaction and loyalty (Amado et al., 2023; Cahyono et al., 2020; Rama et al., 2021). However, many of these studies emphasize satisfaction or trust as mediating variables. The present research focuses instead on the direct impact of service quality and perceived value on student loyalty, offering a more streamlined model relevant to practical management in Islamic higher education institutions.

Conducted at UM Bandung, this research contributes to the literature by exploring student loyalty in a private Islamic technopreneur context—an area that remains underrepresented in global academic discourse. It also responds to recent calls for research examining behavioral indicators of loyalty, such as re-enrollment and peer recommendation, rather than relying solely on attitudinal measures (Changwen et al., 2025; Seo & Um, 2023).

Therefore, the primary objective of this research is to analyze how service quality and perceived value affect student loyalty at UM Bandung. Specifically, it investigates the extent to

which students' perceptions of academic and administrative service quality, along with their perceived benefits relative to their investment, influence loyalty outcomes such as continued enrollment and positive advocacy. By offering empirical insights and practical implications, this research aims to support private universities in developing targeted strategies to improve retention, enhance competitiveness, and strengthen institutional branding.

Literature Review

Service quality

In higher education, service quality is understood as students' perceptions of the overall quality of academic and non-academic services and interactions they receive from the institution (Annamdevula & Bellamkonda, 2016a; Sultan & Wong, 2019). The two dominant measurement approaches are the classical SERVQUAL model—comprising tangibles, reliability, responsiveness, assurance, and empathy—which focuses on the expectation–perception gap (Parasuraman et al., 1988), and the HEdPERF/HESQUAL models that were specifically developed for the higher education context to capture academic, administrative, and facility-related dimensions (Annamdevula & Bellamkonda, 2016; Teeroovengadum et al., 2019). Empirical research consistently shows that SERVQUAL dimensions, particularly responsiveness and reliability, are closely associated with student satisfaction and loyalty intentions (Borishade et al., 2021; Do et al., 2022; Hoque et al., 2023; LeBlanc & Nguyen, 1999b; Nguyen et al., 2024; Nguyen et al., 2022), while contextual adaptations such as HEdPERF emphasize aspects of teaching quality, institutional reputation, and academic support (Abdullah, 2006). Recent studies also highlight the growing significance of digital service quality in the post-pandemic, hybrid-learning era, focusing on IT infrastructure, online interaction, and material accessibility as critical factors influencing students' perceptions (Gürbüz, 2022; Nguyen et al., 2025). Empirical evidence confirms that consistent improvements in service quality can enhance satisfaction, strengthen trust, and ultimately foster student loyalty through both direct and indirect pathways (Borishade et al., 2021; Melean Romero et al., 2024; Rama et al., 2021; Todea et al., 2022). Moreover, students' expectations and institutional reputation may mediate or moderate these effects, indicating that student experience is cumulatively shaped by service interactions, perceived value, and institutional image (Chen et al., 2023; Sultan & Wong, 2019; Wider et al., 2024).

Perceived values

Perceived value (PV) is defined as students' overall assessment of the balance between the benefits gained from education and the sacrifices made—such as financial costs, time, and effort (Amado et al., 2023; Zeithaml, 1988). In higher education, PV encompasses functional (academic outcomes and competencies), emotional (learning satisfaction and meaningful experiences), social (network and reputation), and conditional or economic dimensions (value for money and flexibility) (Alves, 2011; Iskandar et al., 2024; Zeithaml, 1988). Empirical studies demonstrate that PV acts as a key mediator linking service quality and student loyalty, influencing both satisfaction and behavioral intentions such as retention, re-enrollment, and positive word-of-mouth (Dangaiso et al., 2022; Rama et al., 2021). Research in various

educational contexts, including open and distance e-learning (ODEL), reveals that PV often has a stronger effect on loyalty than satisfaction itself, as improved instructional quality, system reliability, and administrative support significantly enhance PV and, in turn, foster loyalty (Dangaiso et al., 2022; Mbango, 2022; Prihanto & Annas, 2023; Vu et al., 2025). Moreover, offline service quality tends to enhance emotional and social value, while online service quality contributes more to conditional value, such as accessibility and flexibility (Seo & Um, 2023). Recent evidence also underscores that student experiences play a pivotal role in strengthening perceived value, which, in turn, improves institutional reputation and long-term loyalty (Amado et al., 2023; Iskandar et al., 2024). Thus, PV reflects service quality and serves as a strategic determinant of sustained student loyalty in higher education.

Student loyalty

Student loyalty is generally understood as students' tendency to maintain their relationship with the institution, reflected through intentions to continue studying, recommend the university, and engage as active alumni. In the higher education service literature, loyalty emerges from a combination of cognitive factors (satisfaction and perceived quality), affective factors (emotional attachment and commitment), and conative factors (behavioral intentions) (Brown & Mazzarol, 2009; Galindo-Illanes et al., 2021). Empirical studies consistently show that student satisfaction and institutional image are strong predictors of loyalty; service quality, brand trust, and commitment also play vital roles in shaping long-term loyalty (Latif et al., 2021; Rama et al., 2021).

Recent research further substantiates this trend, demonstrating that elements such as student experience, institutional reputation, support systems, and ESG (environmental, social, and governance) practices foster loyalty through emotional and reputational channels (Albornoz-Toyohama et al., 2025; Melean Romero et al., 2024). Cross-context findings from Europe, Latin America, and Asia highlight that loyalty goes beyond "value for money," encompassing a sense of belonging, shared identity, and perceived opportunities for personal development (Mendoza-Villafaina & López-Mosquera, 2024; Ong et al., 2023). Therefore, to build stronger student loyalty, strategies should take a comprehensive approach that combines better service quality, enhanced brand and institutional positioning, and the creation of valuable learning experiences that connect emotionally with students.

Methodology

Research design

This research employed a quantitative, explanatory research design to examine the causal relationships among service quality, perceived value, and student loyalty.

Participants

The participants in this research consisted of all active students of Universitas Muhammadiyah Bandung (UM Bandung) from the academic years 2017 to 2024, totaling

1,509 students. This population included students from various faculties and study programs, representing diverse academic disciplines and demographic backgrounds. The inclusion of students across multiple cohorts ensures that the data captures a comprehensive view of student experiences throughout different stages of their academic journey—ranging from first-year students to those nearing graduation.

Such a diversity provides a more holistic understanding of how service quality and perceived value influence student loyalty in varying contexts of academic engagement, service utilization, and institutional interaction. Furthermore, this population frame is considered appropriate for quantitative analysis because it allows for statistical generalization within the institutional context. A detailed distribution of participants based on faculty, year of entry, and gender is presented in the following table, illustrating the proportional representation of each category within the total population. This table serves as the basis for determining the study's sampling frame and ensuring representativeness in subsequent data collection and analysis.

Table 1. *Research population*

No	Study Program	Cohort						Total
		2017–2019	2020	2021	2022	2023	2024	
1	Islamic Education	44	46	84	69	99	143	485
2	Early Childhood Islamic Education	65	130	35	27	39	96	392
3	Sharia Economics	10	19	38	30	27	103	227
4	Islamic Family Law	3	7	18	25	26	78	157
5	Islamic Communication and Broadcasting	9	18	33	40	57	88	245
Total		131	220	208	191	248	508	1,506

The sample for this research was determined using the proportional stratified random sampling technique to ensure that all members of the population had an equal chance of being selected as participants. This approach was chosen to maintain representativeness across different strata, such as faculty, study program, and year of entry, thereby reducing sampling bias and increasing the generalizability of the findings.

The sample size was determined using the [Krejcie and Morgan \(1970\)](#) table, which provides a statistical guideline for selecting an appropriate sample size from a known population. Referring to this table, with a total population of 1,509 active students, the required minimum sample size is 306 respondents, representing approximately 20.32% of the total population. This proportion is considered adequate for inferential statistical analysis and for ensuring a reliable estimation of population parameters.

After applying proportional calculations and rounding decimal values for each stratum, the final distribution of the sample is summarized in the table below. The table illustrates the distribution of respondents by faculty and cohort, ensuring balanced representation across all academic divisions at Universitas Muhammadiyah Bandung (UM Bandung).

Table 2. *Research sample*

No	Study Program	2017– 2019	Cohort					Total
			2020	2021	2022	2023	2024	
1	Islamic Education	9	10	18	15	21	30	103
2	Early Childhood Islamic Education	14	27	8	6	8	20	83
3	Sharia Economics	3	4	8	7	6	21	49
4	Islamic Family Law	1	5	4	6	6	16	38
5	Islamic Communication and Broadcasting	2	4	7	9	12	18	52
Total		29	50	45	43	53	105	325

Data collection

Data for this research were collected using a validated and reliable questionnaire designed to measure each research variable. The instrument comprised a series of statements developed from the dimensions of Service Quality (SERVQUAL), indicators of Perceived Value, and elements of Student Loyalty. The SERVQUAL framework included five key dimensions—tangibles, reliability, responsiveness, assurance, and empathy—while the Perceived Value indicators reflected students' evaluations of functional, emotional, social, and economic benefits relative to the effort and resources expended. The Student Loyalty indicators captured behavioral intentions such as retention, re-enrollment, and positive word-of-mouth recommendations. Each item in the questionnaire was rated using a five-point Likert scale with the following response options: Always, Often, Sometimes, Rarely, and Never. This scale selected to objectively measure respondents' concurrence and behavioral consistency with each statement. The operationalization of the variables and indicators developed for the research instrument is summarized in the following table, which presents the measurement dimensions for Service Quality, Perceived Value, and Student Loyalty used in this study.

Table 3. *Research variable and indicators*

Variable	Indicator
Student Loyalty (Kunanusorn & Puttawong, 2015)	Student willingness to promote, Praise Recommend the institution to the family
Service Quality (Servqual) (Parasuraman et al., 1988)	Tangibles Reliabilities Responsiveness Empathy Assurance
Student Perceived Value (Perval) (Alves, 2011)	Future goals Trade-off price/quality Comparison with alternatives Emotion

The data collection process was carried out using two methods: (1) direct distribution of printed questionnaires to respondents and (2) dissemination of the questionnaire through Google Forms. Before completing the questionnaire, respondents were given a clear explanation of the research goals and detailed instructions for completing the instrument. This procedure was intended to ensure that participants fully understood the study's purpose, the meaning of each item, and the confidentiality of their responses. By combining both offline and online approaches, the researcher aimed to increase response rates, accommodate participants' accessibility preferences, and ensure data accuracy and completeness across the sample.

Data analysis

Descriptive analysis was conducted to examine respondents' characteristics and provide an overview of each research variable using indicators such as the mean, standard deviation, and frequency distributions. This analysis aimed to describe the data's general tendencies and identify patterns in students' perceptions of service quality, perceived value, and loyalty. Meanwhile, inferential analysis was performed using multiple linear regression to test causal relationships among variables and determine the extent to which service quality and perceived value influenced student loyalty. All data were processed and analyzed using SPSS version 26, which facilitated statistical testing, reliability checks, and the accurate, systematic interpretation of results.

Findings

The regression model testing

To determine the effect of service quality (X_1) and perceived value (X_2) on student loyalty (Y) at Universitas Muhammadiyah Bandung (UM Bandung), a simultaneous influence analysis was conducted using multiple linear regression. This analysis aimed to assess the combined impact of both independent variables on the dependent variable and to identify the extent to which variations in *student loyalty* could be explained by *service quality* and *perceived value*. The results of the hypothesis testing for this simultaneous effect are presented in the following table, which summarizes the regression coefficients, significance levels, and the model's overall explanatory power.

Table 4. Results of the test on the influence of service quality (x_1) and perceived value (x_2) on student loyalty (y)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	38.704	4.914		7.875	.000
Service Quality (X1)	.386	.035	.500	11.175	.000
Perceived Value (X2)	.292	.033	.392	8.765	.000

a. Dependent Variable: Loyalty (Y)

Based on the regression analysis results presented in the table, both service quality (X_1) and perceived value (X_2) have a significant positive effect on student loyalty (Y) at Universitas Muhammadiyah Bandung. The regression equation obtained is

$$Y = 38.704 + 0.386X_1 + 0.292X_2$$

The constant value of 38.704 indicates that when service quality and perceived value are assumed constant (zero), the baseline level of student loyalty is 38.704. The regression coefficient for service quality ($B = 0.386$, $t = 11.175$, $p < 0.001$) indicates that a one-unit increase in perceived service quality is associated with a 0.386-point increase in student loyalty, holding other variables constant. Similarly, the regression coefficient for perceived value ($B = 0.292$, $t = 8.765$, $p < 0.001$) demonstrates that a one-unit increase in perceived value results in a 0.292-point increase in loyalty. The standardized beta coefficients indicate that service quality ($\beta = 0.500$) has a slightly stronger influence on student loyalty than perceived value ($\beta = 0.392$), suggesting that service quality remains the dominant predictor. Both variables have p -values below 0.05, indicating that their effects are statistically significant.

The table above presents the results of a multiple linear regression analysis examining the extent to which Service Quality (X_1) and Perceived Value (X_2) influence Student Loyalty (Y). The analysis shows that the constant (intercept) value is 38.704, indicating that when both independent variables are set to 0, the predicted level of student loyalty is 38.704.

The Service Quality (X_1) variable has an unstandardized regression coefficient of 0.386 ($p=0.000$), indicating a positive, highly significant effect on student loyalty. This means that every one-unit increase in perceived service quality will raise student loyalty by 0.386 units. The standardized beta coefficient ($\beta = 0.500$) further demonstrates that service quality is the dominant predictor among the independent variables, exerting the strongest influence on student loyalty.

Meanwhile, the Perceived Value (X_2) variable also shows a positive and significant relationship with student loyalty, with a regression coefficient of 0.292 and a significance value of 0.000. This finding indicates that the higher students' perceived value of their educational experience—reflected in their assessment of the benefits gained relative to the costs incurred—the higher their level of loyalty toward the institution. The standardized beta value of 0.392 suggests that, although perceived value contributes less than service quality, it still exerts a substantial and meaningful positive effect.

Overall, these results confirm that both independent variables—Service Quality (X_1) and Perceived Value (X_2)—have a significant, positive impact on student loyalty. Both factors play a critical role in shaping students' attitudes and long-term commitment toward their university. Therefore, enhancing service quality and creating greater perceived value in educational services represent key strategic approaches for strengthening student loyalty and improving institutional sustainability in higher education.

The ANOVA (analysis of variance): F-test of the regression significance

Subsequently, to examine the significance of the regression model, an F-test was conducted. The summary of the analysis results for the significance test (F-test) can be seen in the following table:

Table 5. *F-test of the regression significance for the influence of service quality (x_1) and perceived value (x_2) on student loyalty (y)*

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	5204.168	2	2602.084	91.548	.000b
	Residual	9152.245	322	28.423		
	Total	14356.412	324			

a. Dependent Variable: Loyalty (Y)

b. Predictors: (Constant), Perceived Value (X2), Service Quality (X1)

The ANOVA (Analysis of Variance) table above presents the overall significance test for the regression model, which examines the joint effect of Service Quality (X_1) and Perceived Value (X_2) on Student Loyalty (Y). The results show a regression sum of squares of 5,204.168 with 2 degrees of freedom and a residual sum of squares of 9,152.245 with 322 degrees of freedom, producing a total sum of squares of 14,356.412. The calculated F-value is 91.548, with a significance level (Sig.) of 0.000, which is well below the 0.05 threshold. This indicates that the regression model is statistically significant, meaning that Service Quality and Perceived Value jointly have a significant influence on Student Loyalty. In other words, the combined effects of these two independent variables account for a significant portion of the variation in student loyalty.

The large F-value and very small p-value indicate that the model fits the data well and that the predictors collectively explain changes in student loyalty. Therefore, the hypothesis stating that *Service Quality* and *Perceived Value* jointly affect *Student Loyalty* is accepted. This finding reinforces the importance of improving both service quality and perceived value as complementary strategies to enhance students' loyalty toward the institution.

With degrees of freedom (df) for regression equal to 2 (representing the two independent variables) and residual df of 322, along with a mean square regression value of 2,602.084, it can be confirmed that the regression model is statistically valid and appropriate for predictive analysis. This finding reinforces the results obtained from the individual coefficient tests (t-tests), which showed that both independent variables exerted significant partial effects on the dependent variable. Consequently, it can be concluded that Service Quality and Perceived Value jointly make a significant contribution to shaping Student Loyalty in higher education institutions. This simultaneous effect highlights that the improvement of service quality—both academic and administrative—together with the enhancement of students' perceived value of their educational experience, plays a crucial role in strengthening student commitment and long-term engagement with the university.

The effect size

The magnitude of this effect can be seen in the following table:

Table 6. *The effect size of service quality and perceived value on student loyalty*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.602a	.362	.359	5.331

The Model Summary table presents the regression model's strength and explanatory power in examining the influence of Service Quality (X_1) and Perceived Value (X_2) on Student Loyalty (Y). The analysis shows an R value of 0.602, indicating a moderate-to-strong positive correlation between the independent variables and student loyalty. This means that improvements in service quality and perceived value are positively associated with higher levels of student loyalty. The R Square (R^2) value of 0.362 indicates that the combined influence of service quality and perceived value explains 36.2% of the variation in student loyalty. Meanwhile, the Adjusted R Square value of 0.359 indicates relatively stable explanatory power, given the number of predictors in the model, suggesting the model is not overfitted. The standard error of the estimate (5.331) reflects the average deviation between observed and predicted values and falls within an acceptable range for behavioral and social science research.

Overall, these results indicate that the model has a good fit and predictive accuracy, demonstrating that Service Quality and Perceived Value are important predictors of Student Loyalty. However, the remaining 63.8% of the variance may be influenced by other factors not included in this model—such as student satisfaction, institutional reputation, emotional attachment, or trust—suggesting potential directions for future research.

Discussion

The regression analysis results indicate that Service Quality (X_1) and Perceived Value (X_2) have a positive and significant influence on Student Loyalty (Y) at Universitas Muhammadiyah Bandung. The regression coefficient for Service Quality is 0.386 (p -value = 0.000), indicating that improved service quality increases student loyalty. This finding aligns with the SERVQUAL theory proposed by Parasuraman et al. (1988), which emphasizes that dimensions such as reliability, responsiveness, assurance, empathy, and tangibles are key indicators of institutional quality shaping students' perceptions. Supporting studies by Borishade et al. (2021) and Rama et al. (2021) similarly reveal that consistent service quality enhances student retention and strengthens long-term loyalty.

Meanwhile, the Perceived Value (X_2) variable, with a regression coefficient of 0.292 and a significance level of 0.000, also plays a vital role in fostering student loyalty. This result corresponds with Zeithaml's (1988) consumer value theory, which defines perceived value as an overall evaluation of the utility of a product or service based on the trade-off between received benefits and incurred costs. In the higher education context, when students perceive that academic benefits, campus facilities, and learning experiences are equal to or exceed the

financial and non-financial efforts they invest, they are more likely to remain loyal and recommend the institution to others (Amado et al., 2023; Seo & Um, 2023). Therefore, perceived value is an important link between service quality and loyalty. It shows that student satisfaction is a psychological basis for loyal behavior toward the university.

The simultaneous test (F-test) result, showing an F-value of 91.548 with a significance level of 0.000, confirms that both independent variables—Service Quality and Perceived Value—jointly and significantly explain variations in Student Loyalty. The R^2 value of 0.362 indicates that 36.2% of the variance in student loyalty is explained by these two predictors, with the remaining variation influenced by other factors not included in the model. This finding points out the institutional relevance of balancing efforts to improve academic and administrative service quality with those to enhance student value creation.

According to Oliver's (1999) Customer Loyalty Theory, loyalty develops through the interaction among quality, value, satisfaction, and emotional commitment (Kumar et al., 2016). In this regard, the results of the present research affirm that systematic efforts to enhance service quality and strengthen students' perceived value of education have a direct and measurable impact on loyalty outcomes—manifested in higher student retention, positive word-of-mouth recommendations, and sustained institutional reputation. These results highlight that student loyalty is not merely a behavioral outcome but a reflection of the institution's consistent ability to deliver meaningful and valuable educational experiences.

The finding that perceived value positively influences student loyalty is consistent with previous studies. For example, Amado et al. (2023) discovered that students' perceptions of educational value significantly influence the establishment of trust and loyalty toward higher education institutions. Similarly, Seo and Um (2023) demonstrated that the emotional and conditional value perceived by students—both in online and face-to-face learning—serves as a key predictor of loyalty.

The simultaneous F-test results in this study, which showed a significant regression model, also reinforce the findings that the combination of service quality and perceived value meaningfully explains variations in student loyalty. Although the contribution of these two variables in this research was 36.2% ($R^2 = 0.362$), the remaining variance suggests that other factors, such as student satisfaction, institutional image, and engagement, also play important roles, as evidenced in the works of Ngo et al. (2025) and Osman et al. (2024). Furthermore, recent studies emphasize that perceived value acts as an outcome variable and serves as a mediating mechanism linking service quality to loyalty, thereby influencing both satisfaction and behavioral intentions (Che-Hui et al., 2011; Gounaris et al., 2007; Keshavarz & Jamshidi, 2018).

This research contributes new empirical evidence to the literature by examining the relationship between service quality, perceived value, and student loyalty within the context of Islamic private technopreneur universities in Indonesia, a setting that remains underexplored in international scholarship. For such institutions, enhancing academic and administrative service quality alone is insufficient; they must also focus on creating and communicating educational value, fostering meaningful experiences, and fostering a strong sense of belonging among students.

Conclusion

Based on the research findings and the questions posed, it can be concluded that service quality and perceived value have a positive and significant effect on student loyalty at Universitas Muhammadiyah Bandung (UM Bandung). The analysis shows that service quality is the dominant factor driving loyalty. At the same time, perceived value also plays a key role in influencing students' decisions to stay, re-enroll, and recommend the university to others. Together, these variables explain a substantial portion of the variation in student loyalty, making them strategic assets for sustaining Islamic technopreneur-oriented private universities like UM Bandung. Strengthening both academic and non-academic service quality while creating added value aligned with students' needs is therefore essential to enhance student loyalty and institutional competitiveness in the increasingly dynamic higher education landscape.

Disclosure Statement

No potential conflict of interest was reported by the authors.

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